

AGENDA
March 22, 2018
REGULAR MEETING OF THE PLANNING and DEVELOPMENT COMMISSION
CITY OF LONG BEACH, MISSISSIPPI
5:30 O'CLOCK P.M.
LONG BEACH CITY HALL
MEETING ROOM
201 JEFF DAVIS AVENUE

I. CALL TO ORDER

II. ROLL CALL AND ESTABLISH QUORUM

III. PUBLIC HEARING (3)

1. Short-term Rental – Property located at 146 Markham Drive, Tax parcel 0512J-01-014.000 – Submitted by Ronald Bassuner.
2. Subdivision Text Amendment – Article, IV. Section 11 Public and Private Roads in Subdivisions.
3. Special Use District – Property located at U.S Highway 90, between Markham Drive and Marcie Drive, Tax parcel 0512J-01-001.000 – Submitted by David Allen, Esq. on Behalf of Golden Bay Investments, Ltd.

IV. ANNOUNCEMENTS

V. APPROVE MINUTES

1. March 8, 2018

VI. UNFINISHED BUSINESS

1. Certificate of Resubdivision – Property located at 0 Charleston Lane, Tax parcel 0511P-01-003.075 – Submitted by Charleston Properties, LLC (Jerry Levens).

VII. NEW BUSINESS

1. Variance – Sidewalk – Property located at 118 Buena Vista Drive, tax parcel 0512H-02-051.000 – Submitted by Curtis Ducote.

VIII. DEVELOPMENT & RESEARCH

1. Discussion – Available and/or vacant commercial property and buildings.
2. Discussion – Development of Overlay District South of the CSX Railroad for the purpose of promoting economic development.

IX. ADJOURN

*****NOTES*****

**All decisions made at this meeting are subject to a fifteen (15) day appeal for a Public Hearing and/or the Mayor and Board of Aldermen approval on April 3, 2018.

**The agenda for the Planning Commission meeting closes at 12:00 O'Clock (noon), and/or in accordance with applicable ordinances, the Thursday prior to the meeting day.

MINUTES OF MARCH 22, 2018
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION

Be it remembered that three (3) public hearings before the Long Beach Planning and Development Commission, Long Beach, Mississippi, were begun at 5:30 o'clock p.m., Thursday, the 22nd of March 2018, in the Long Beach City Hall Meeting Room, 201 Jeff Davis Avenue, in said City, and the same being the time, date and place fixed for holding said public hearing.

There were present and in attendance on said Commission and at the public hearings the following named persons: Commission Chairman Frank Olaivar, Commissioners Shawn Barlow, Jeff Hansen, Judy Wood, Chris Carrubba, Eddie Seal, Mark McMillan, Mike Gundlach, Planning Consultant/Advisor Bill Hessel, and minutes Clerk Veronica Howard.

Absent the public hearings was Commissioner Randy Fischer.

There being a quorum present and sufficient to transact the business of this public hearing, the following proceedings were had and done.

The first public hearing to consider a short-term rental for property located at 146 Markham Drive, Tax parcel 0512J-01-014.000, submitted by Ronald Bassuner as follows was called to order.

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

CITY OF LONG BEACH, MISSISSIPPI			
APPLICATION FOR SHORT-TERM RENTAL			
PHYSICAL ADDRESS: 201 JEFF DAVIS AVENUE LONG BEACH, MS 39560	MAILING ADDRESS: POST OFFICE BOX 929 LONG BEACH, MS 39560		
PROPERTY INFORMATION:			
ADDRESS: <u>146 MARKHAM DRIVE, LONG BEACH, MS 39560</u>	Tax Parcel # <u>0512J-01-014.000</u>		
(Location of Short-Term Rental)			
OWNER'S INFORMATION:			
Property Owner's Name: <u>RONALD BASSUNER</u>			
Property Owner's Address: <u>146 MARKHAM DRIVE, LONG BEACH, MS 39560</u>			
Property Owner's Mailing Address, if different from above:			
<u>3927 SHENANDOAH AVE. ST. LOUIS, MO 63110</u>	City State, Zip		
Property Owner's Phone No. <u>314-884-8450</u>	Email Address: <u>GATEWAYARCHSTL@GMAIL.COM</u>		
Is there a homeowner's association for the neighborhood? <u>NO</u> If so, please provide written statement of support of short term rental?			
PROPERTY MANAGER INFORMATION:			
Property Manager's Name: <u>Robert Thibedeaux</u>			
Property Manager's Address: (Must be a local contact)			
<u>115 Lakewood Dr., Waveland, MS 39576</u>	City State, Zip		
Property Manager's Phone No. <u>985-640-1942</u>	Email Address: <u>thibadoor@yahoo.com</u>		
PLEASE PROVIDE THE FOLLOWING:			
<ul style="list-style-type: none"> • Mississippi Sales Tax ID # <u>200-17300-9</u> • Recorded Warranty Deed • Parking Rules & Plan • Trash Management Plan • Copy of Proposed Rental Agreement • Proof of Liability Insurance, which included short term rental coverage 			
ADDITIONAL INFORMATION:			
<ul style="list-style-type: none"> • OWNERSHIP: Please provide a recorded warranty deed • FEES: \$200, nonrefundable application fee, plus mailing cost. \$100, yearly renewable fee. Checks should be made payable to the City of Long Beach. • LICENSE: A Privilege Tax License must be applied and paid for after approval (\$20/yearly fee). • INCOMPLETE APPLICATIONS will not be processed. 			
AFFIDAVIT			
I HEREBY CERTIFY THAT I HAVE READ THIS APPLICATION AND THAT ALL INFORMATION CONTAINED HEREIN TRUE AND CORRECT; I ACKNOWLEDGE RECEIPT OF AND AGREE TO COMPLY WITH THE RULES & REGULATIONS OF SHORT TERM RENTALS (Ord 622), ALL APPLICABLE CODES, ORDINANCES AND STATE LAWS. VIOLATION OF ANY CODES OR REGULATIONS SHALL RESULT IN THE SUSPENSION OR REVOCATION OF THE PERMIT.			
RONALD BASSUNER	MARCH 05, 2018		
PRINT NAME	DATE		
BELOW IS FOR OFFICE USE ONLY			
Maximum Occupancy: <u>6</u>	Maximum Vehicles allowed: <u>4</u>	Number of bedrooms: <u>3</u>	Number of people home can accommodate: <u>6</u>
I AFFIRM THAT THE APPLICANT IS IN COMPLIANCE WITH ALL APPLICABLE ZONING REQUIREMENTS, BUILDING & FIRE CODES; AND THAT ALL APPLICABLE TAXES, FEES AND OTHER CHARGES HAVE BEEN PAID			
Building Official Signature: <u>David G. Johnson</u>	Date: <u>2/7/18</u>		
Fire Inspector Signature: <u>Jeff Skelton</u>	Date: <u>2/7/18</u>		
COMMENTS:			
Date Received: <u>2/10/2018</u>			
Agenda Date: _____			
Amount Due/Paid: <u>\$200.00</u>			
Check #: <u>1934</u>			

MINUTES OF MARCH 22, 2018
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION

Ronald Bassuner

110 Mainland Dr., Long Beach, MS 39660

Phone: 601-888-18150

Fax: 601-888-3900331

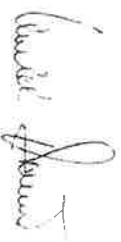
City of Long Beach
 c/o John Land, Building Inspector
 201 Jeff Davis Ave.
 Long Beach, MO 39650
 Ph.: 228-863-1554
 Fax: 228-863-1558

Long Beach, February 06, 2018

RE: Supplemental information short-term rental application

Sales Tax Permit:	Attached
Warranty Deed:	Attached
Parking Rules:	Use two-car attached garage, plus 34'x18' concrete parking ped is available for off-street parking accommodating additionally up to 4 cars
Trash Management:	House Use instruction available to guests on collection schedule and how to use provided Trash and Recyclable cans. At the end of stay property manager takes care of returning cans off the curb back onto the property.
Rental Agreement:	Renters obliged to follows rules and regulation of professional booking sites like AirBNB. In addition, Owner provides detailed House Use Instructions.
Renter's Insurance:	Confirmation attached
Application fee:	Paid

Sincerely,



Ron Bassuner
 Phone +1-314-884-8450
 Fax: +1-888-390-0034

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CCH 13 PR3 06 18

RESIDENCE PREMISES RENTED TO OTHERS

FORM HO 00 03 ONLY

Coverage provided by this policy is extended to apply while the "residence premises" is regularly rented or held for rental to others.

SECTION I - PERILS INSURED AGAINST
 B. Coverage C - Personal Property
 Under 9. Theft, item b.(3), is deleted.

DEFINITIONS

The following definitions are added to Paragraph B.:

SECTION I - EXCLUSIONS
 The following exclusion is added:

3. "Business" does not include your property rented or held for rental by you to others as a private residence at the "residence premises" shown in the Declarations.
11. "Residence Premises"
 - d. the premises that you rent or hold for rental to others as a private residence if shown as the "residence premises" in the Declarations.

- a. Theft, from the "residence premises" of:
 - Money, bank notes, bullion, gold, silverware, go d-plated ware, silver, silverware, silver-plated ware, pewterware, platinum, platinumware, platinum-plated ware, coins, medals, scrip, stored value cards and smart cards;
 - Securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps regardless of the medium (such as paper or computer software) on which the material exists; or
 - Jewelry, watches, furs, precious and semiprecious stones.

SECTION 1 - PROPERTY COVERAGES

C. Coverage C - Personal Property
 Item 1. Covered Property is deleted and replaced by the following:

SECTION II - EXCLUSIONS
 E. Coverage E - Personal Liability and Coverage F - Medical Payments to Others
 Exclusion 2, "Business" is deleted and replaced by the following:

1. Covered Property
 We cover personal property owned or used by you while it is on the "residence premises" and while it is rented or held for rental with the "residence premises".
4. Property Not Covered
 Under 4. Property Not Covered, item g. is deleted and replaced by the following:
9. Property in an apartment, other than the "residence premises", regularly rented or held for rental to others by an "insured";
- Additional Coverages
 Item 10. Landlord's Furnishings is deleted and replaced by the following:

- a. "Bodily injury" or "property damage" arising out of or in connection with a "business" conducted from an "insured location" or engaged in by an "insured", whether or not the "business" is owned or operated by an "insured" or employs an "insured".
- b. This Exclusion E.2. applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the "business".
- c. This Exclusion E.2. does not apply to the rental or holding for rental of the "residence premises".

Item 10. Landlord's Furnishings is deleted and replaced by the following:

We will pay up to \$2,500 for your appliances, wall-to-wall carpeting and other fixtures, in each apartment on the "residence premises" regularly rented or held for rental to others by an "insured", for loss caused by a Peril Insured Against in Coverage C, other than Theft from a lessee.

This limit is the most we will pay in any one loss regardless of the number of appliances, wall-to-wall carpeting or other fixtures involved in the loss.

This coverage does not increase the limit of liability applying to the damaged property.

All other provisions of this policy apply.

MINUTES OF MARCH 22, 2018
REGULAR MEETING

LONG BEACH PLANNING and DEVELOPMENT COMMISSION



EVIDENCE OF PROPERTY INSURANCE

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE AGENCY AND INSURANCE COMPANY. THIS EVIDENCE OF INSURANCE IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICY. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

AGENCY (INSURANCE): ALLIANCE
ADDRESS: 228-499-4488
SCULLI GROUP INS & FIN SERVICES LLC
412 Highway 90 STE 6
BAY ST LOUIS, MS 39520

INSURANCE COMPANY: Palomar Specialty Insurance Company
Administered By
Cabrillo Coastal General Insurance
P.O. Box 357965
Gainesville, FL 32635-7965

DATE: 03/22/2018
TIME: 09:22 AM
SUN CODE: 4000000000

SHIP: 0000000000
CONTAINER: 0000000000
POLICY NUMBER: MSH1000584

INSURED: Ronald Bassuner
Burgund Bassuner
146 MARKHAM DR
LONG BEACH, MS 39560

LOSS BEGINS: 02/01/2018
LOSS ENDS: 02/06/2019
THIS POLICY IS NOT A REPLACEMENT POLICY

PROPERTY INFORMATION

LOCATION/DESCRIPTION:
146 MARKHAM DR
LONG BEACH, MS 39560

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. THIS EVIDENCE OF PROPERTY INSURANCE IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICY. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION

FORM HO3
Other Structures (Cov A)
Personal Property (Cov B)
Loss of Use (Cov D)
Medical Payments (Cov E)
Windstorm or Hail

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
SEAS/RENT	\$4,100	\$1,000
WINDSTORM OR HAIL	\$25,000	\$10,250
WINDSTORM OR HAIL	\$20,500	\$1,000
WINDSTORM OR HAIL	\$25,000	\$10,250

REMARKS (including Special Conditions)

LIMITED FUNGI, ROT, BACTERIA SEC 1: \$5,000. LAW & ORDINANCE 10%: HARBOR MASTER ENDORSEMENT

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST

NAME AND ADDRESS: [Blank]
MULTIPLE LISTED:
ADDITIONAL BENEFIT:

ADDITIONAL BENEFIT:

ACORD 27 (2009/12)

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Palomar Specialty Insurance Company - BILL: RONALD BASSUNER PAGE: 1
Palomar Specialty Insurance Company NEW POLICY
PO Box 357965 Gainesville, FL 32635
Phone: 352-224-2820

CABRILLO COASTAL GENERAL INS AGENCY PRODUCER: 801145 (228) 466-4498
PO BOX 357965 SOUTHERGUP INS & FIN SERVICES LLC
GAINESVILLE, FL 32635-7965 412 HIGHWAY 90 STE 6
BAY ST LOUIS, MS 39520-3534

NAMED INSURED

RONALD BASSUNER
BURGUND BASSUNER
3729 SHENANDOAH AVE
ST LOUIS, MO 63110

LOCATION OF RESIDENCE PREMISES
(if different from insured address)

146 MARKHAM DR
LONG BEACH, MS 39560-5604
COUNTY: HARRISON

POLICY NO: MSH0000584 Policy Period: 2/06/2018 to 2/06/2019

HOMEOWNERS DECLARATIONS 12:01 A.M. Standard Time at the Address of the Named Insured as Stated Herein.

COVERAGE PROVIDED WHERE PREMIUM OR LIMIT OF LIABILITY SHOWN FOR THE COVERAGE:

COVERAGES AND LIMITS OF LIABILITY	A. DWELLING STRUCTURES	B. OTHER STRUCTURES	C. PERSONAL PROPERTY	D. LOSS OF USE	E. PERSONAL F. MEDICAL
	4,100	55,000	20,500	300,000	5,000

FOR LOSS UNDER SECTION I, WE COVER ONLY THAT PART OF LOSS OVER THE DEDUCTIBLE STATED: WINDSTORM OR HAIL DEDUCTIBLE IS 5% = \$10,250
ALL OTHER PERILS DEDUCTIBLE IS \$1,000

SUMMARY OF PREMIUM

BASIC PREMIUM	\$112	TOTAL PREMIUM	\$989.00
ADDITIONAL PREMIUM	\$877	TOTAL POLICY	\$989.00
TOTAL PREMIUM	\$989		

POLICY SUBJECT TO THE FOLLOWING SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS:

FORM NO	EDITION	DESCRIPTION	LIMITS	PREMIUM
HO 00 03	10/00	SPECIAL FORM		
SHPN-35	9/16	PRIVACY NOTICE		
CHO 422	6/16	POLICY JACKET		
CCH 13WEPW	6/16	WIND EXT PAINT EXCL		
CCH 16OL10	6/16	ORDINANCE OR LAW	10%	
CCH 13 WBS	6/16	WATER BACKUP	\$5000	
CCH 13 IRC	6/16	ADDL COV A LIMIT	25%	
HO 04 90	10/00	PERS PROP REPL COST		
CCH 13 HP	6/16	HARBOR MASTER COV		
CCH 13 PI	6/16	PERSONAL INJURY		
CCH 16 WHD	6/16	WINDSTORM HAIL DED		
HO 04 35	10/00	LOSS ASSESSMENT	\$2500	
		OPENING PROT DISC		
		WIND MITIGATION DISC		
CCHHO MSOC	6/16	COVERAGE CHECKLIST		
CCH 13 DRB	1/14	INS SCORE DISCLOSURE		
CCH 13 LF	6/16	FUNGI ROT BAC PROP	\$5000	
CCH 16 SAE	6/16	STD AMENDATORY END		
CCHHOMS1IR	6/16	FLOOD/EARTHQUAKE NTC		
CCHHOMSPER	6/16	BILL OF RIGHTS		
CCHHO3MSSP	3/17	SPEC PROVISIONS - MS		

OCCL: SEAS/RENT PGM: 006 TER: 701 YEAR: 2017 CNST: MASONRY CLS: P

Date Issued: 02/09/18

* CONTINUED *

Countersigned by:

Michael J. ...
Authorized Representative

**MINUTES OF MARCH 22, 2018
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**

Palomar Specialty Insurance Company-BILL: RONALD BASSUNER
 PO Box 357965, Gainesville, FL 32635
 Phone: 352-224-2920
 ADDITIONAL INFORMATION
 PRODUCER 801145 (228) 466-4498
 SOUTHGROUP INS & FIN SERVICES LLC
 412 HIGHWAY 90 STE 6
 BAY ST LOUIS, MS 39520-3534

CABRILLO COASTAL GENERAL INS AGENCY
 PO BOX 357965
 GAINESVILLE, FL 32635-7965
 BAY ST LOUIS, MS 39520-3534

NAMED INSURED
 RONALD BASSUNER
 BURGUND BASSUNER
 3729 SHENANDOAH AVE
 ST LOUIS, MO 63110
 COUNTY: HARRISON
 146 MARKHAM DR
 LONG BEACH, MS 39560-5604

LOCATION OF RESIDENCE PREMISES
 (Different from Insured Address)

POLICY NO: MSH0000584 **Policy Period:** 2/06/2018 to 2/06/2019

HOMEOWNERS DECLARATIONS 12:01 A.M. Standard Time at the Address of the Named Insured as Stated Herein.

POLICY SUBJECT TO THE FOLLOWING SURCHARGES, CREDITS, ENDORSEMENTS AND FORMS:	EDITION	DESCRIPTION	LIMITS	PREMIUM
FORM NO	10/00	LMT HOME DAYCARE COV		
HO 04 96	1/04	OFAC ADVISORY		
IL P 001	6/16	RESIDENCE PREM RENTD		
CCH 13 PR3	6/16	RESIDENCE PREM LTAB		
CCH 13 RPL				
** IMPORTANT **		POLICY DOES NOT PROVIDE FLOOD OR EARTHQUAKE COVERAGE. THE LIMIT OF LIABILITY FOR THIS STRUCTURE (COVERAGE A) IS BASED ON AN ESTIMATE OF THE COST TO REBUILD YOUR HOME, INCLUDING AN APPROXIMATE COST FOR LABOR AND MATERIALS IN YOUR AREA, AND SPECIFIC INFORMATION THAT YOU HAVE PROVIDED ABOUT YOUR HOME.		
** IMPORTANT **		ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SUBJECTS THE PERSON TO CRIMINAL & CIVIL PENALTIES.		
** IMPORTANT **		THIS POLICY CONTAINS A FLOOD EXCLUSION. FLOOD COVERAGE MAY BE PURCHASED SEPARATELY FROM THE NATIONAL FLOOD INSURANCE PROGRAM, IF AVAILABLE IN YOUR AREA.		
** IMPORTANT **		THIS POLICY CONTAINS AN EARTHQUAKE EXCLUSION. CONTACT YOUR AGENT FOR INFORMATION CONCERNING THE AVAILABILITY OF EARTHQUAKE COVERAGE.		
** IMPORTANT **		THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR WINDSTORM OR HAIL LOSSES WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.		

FRAUD STATEMENT: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SUBJECTS THE PERSON TO CRIMINAL & CIVIL PENALTIES.

**** IMPORTANT **** THIS POLICY CONTAINS A FLOOD EXCLUSION. FLOOD COVERAGE MAY BE PURCHASED SEPARATELY FROM THE NATIONAL FLOOD INSURANCE PROGRAM, IF AVAILABLE IN YOUR AREA.

**** IMPORTANT **** THIS POLICY CONTAINS AN EARTHQUAKE EXCLUSION. CONTACT YOUR AGENT FOR INFORMATION CONCERNING THE AVAILABILITY OF EARTHQUAKE COVERAGE.

**** IMPORTANT **** THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR WINDSTORM OR HAIL LOSSES WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

* END OF POLICY DECLARATIONS *
 Countersigned by: *Mitch Dyer, MD*
 Authorized Representative

Date Issued: 02/09/18

TRASH Operation:

Please use the big trash bin in the garage to dispose of trash;

The brown bin is for regular trash;

The green bin is for recycles (paper, cardboard, cans);

Trash pick-up is Monday early morning;

If your stay extends over a Sunday-Monday period, please be so kind to put the bins to the curb by Sunday evening and bring them back into the garage by Monday afternoon. Thank you.

If you cannot bring the trash bins back into the garage by Monday afternoon, please, do NOT put them out to the curb to be emptied in the first place. The cleaning crew that comes in after your stay takes care of the trash.

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

STATE OF MISSISSIPPI
RETAIL SALES TAX PERMIT

Issued To: RONALD K BASSUNER
3927 SHENANDOAH AVE
SAINT LOUIS MO 63110-4015

Permit Number: 200-17300-9
Sales Account: 1366-9967
Business Name: CYRENIUS ENTERPRISES

Permit Location:
146 MARKHAM DR
LONG BEACH, MS 39560

This permit authorizes the holder to engage in the business of selling tangible personal property or performing services from the permit location.

The permit holder may purchase materials or services for resale exempt from tax. Purchases of property or services for the use by the permit holder are not exempt from tax.

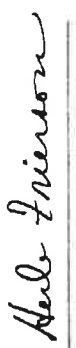
This permit is issued as a privilege to operate the above named business in Mississippi. The condition of this privilege is that the holder must collect, report, and pay all taxes due by law. The permit holder is required to keep adequate records that are available for inspection by the Department of Revenue at any time.

This permit is not transferable. You must obtain a new permit if there is a change of ownership, location or business name.

The permit is issued in accordance with Title 27, Chapter 65, Mississippi Code of 1972 and is valid until cancelled or revoked for cause.

Letter ID: L1894885440

Date Issued: February 09, 2018

Issued By: 
Herb Frierson, Commissioner

NOT TRANSFERABLE

This permit shall not make lawful any act or thing declared to be unlawful by the State of Mississippi.

Lease_TEMPLATE_V1.doc

LEASE AGREEMENT

THIS AGREEMENT EXECUTED ON XXXXX BETWEEN RONALD & BURGUND BASSUNER, LESSORS, AND XXXXX LESSEE, WITNESS THAT THE LESSOR HEREBY AGREES TO LEASE THE PREMISES KNOWN AS 146 MARKHAM DR, LONG BEACH, MS 39650, FOR THE TERM COMMENCING ON THE XXXXX AND EXPIRING THE XXXXX.

RENT: THE LESSEE PROMISES TO PAY THE LESSOR MONTHLY INSTALLMENTS OF XXXXX DOLLARS (US\$XXXX), EACH MONTH, BY THE FIRST DAY (OR THE FIRST BANKING BUSINESS DAY FOLLOWING A HOLIDAY) OF EACH MONTH. ALL PAYMENTS SHALL BE MADE WITHOUT NOTICE OR DEMAND FROM THE LESSOR AS DIRECT DEPOSIT INTO LESSORS ACCOUNT WITH HANCOCK-WHITNEY BANK), ROUTING #065503681, ACCOUNT #XXXXX (PREFERRED OPTION), OR BY MAILED CHECK. RENT FOR ANY INCOMPLETE MONTH WILL BE PRO-RATED.

A FINE OF \$10.00 PER DAY WILL BE ASSESSED FOR EACH DAY THE RENT IS LATE. THE LATE CHARGE IS TO BE PAID WITH THE REGULAR RENT, BUT THIS LATE CHARGE CLAUSE DOES NOT WAIVE THE RIGHT OF THE LESSOR TO EVICT THE LESSEE(S) FOR NONPAYMENT IF THE LESSOR SO ELECTS. A CHECK RETURNED TO LESSOR AS INSUFFICIENT FUNDS WILL BE CHARGED THE SAME AS LATE RENT.

SECURITY DEPOSIT: LESSEE HEREBY AGREES TO PAY THE SUM OF XXXXX DOLLARS (US\$XXXX) AS A SECURITY DEPOSIT FOR THIS LEASE DUE UPON LEASE SIGNATURE TO SECURE AVAILABILITY OF PREMISE PER CONTRACT. SAID SECURITY DEPOSIT WILL BE APPLIED TO CANCELLATION OF THE CONTRACT BY LESSEE PRIOR TO LEASE START DATE. IT WILL ALSO BE APPLIED TO DAMAGES, CLEANING COSTS, BUSINESS LOSSES, OR OTHER CHARGES AGAINST THE PREMISES. SECURITY DEPOSIT SHALL NOT BE APPLIED AT ANY TIME TO THE PAYMENT OF RENT. IF ALL COVENANTS AND CONDITIONS CONTAINED HEREIN ARE COMPLIED WITH BY THE LESSEE, THE DEPOSIT SHALL BE REFUNDED WITHIN TWENTY (20) WORKING DAYS AFTER TERMINATION OF THIS LEASE.

PETS: NO PETS ARE ALLOWED ON PREMISES.

UTILITIES: IT IS AGREED THAT LESSOR WILL FURNISH ALL UTILITIES, REFLECTED IN THE RENT, UNLESS OTHERWISE AGREED TO IN WRITING.

MAINTENANCE AND REPAIR: LESSEE SHALL MAINTAIN AND REPAIR THE INTERIOR OF THE HOUSE AND ALL PARTS THEREOF, INCLUDING BUT NOT LIMITED TO THE FLOOR COVERING, ANY ACCESSORY PARTS OF BROKEN DOORS AND WINDOWS, WINDOW GLASS AND PLATE GLASS (EXCEPT THE DAMAGE OF PLATE GLASS FROM ACTS OF GOD ONLY). ON FAILURE OF LESSEE TO MAINTAIN AND REPAIR THE INTERIOR OF THE HOUSE AS PROVIDED, LESSOR MAY EXECUTE MAINTENANCE AND REPAIR AND ADD THE AMOUNT TO THE COST THEREOF TO THE RENT DUE HEREUNDER OF THE FIRST RENTAL PAYMENT DATE FOLLOWING THE DATE OF SUCH MAINTENANCE AND REPAIR. OWNER REPAIRS APPLIANCES PROVIDED THAT ARE IN NEED OF REPAIR BY NO FAULT OF LESSEE AND DUE TO NORMAL WEAR AND TEAR.

USE OF PREMISES: LESSEE WILL OCCUPY AND USE THE PREMISES FOR THEIR PRIVATE FAMILY RESIDENCE AND FOR NO OTHER PURPOSE. NO UNRELATED PERSONS WILL OCCUPY THE PREMISES; NO ROOMERS, LODGERS, OR BOARDERS SHALL BE PERMITTED TO OCCUPY THE PREMISES BY THE LESSEE. LESSEE SHALL NOT MAKE OR PERMIT ANY DISTURBING NOISE OR ODORS NOR SHALL THEY INTERFERE WITH RIGHTS AND COMFORTS OF NEIGHBORS OR CO-TENANTS. LESSEE SHALL NOT USE THE PREMISES FOR ANY ILLEGAL PURPOSE, CONDUCT ANY TRADE, BUSINESS OR INSTRUCTION COURSE.

LESSOR'S NONLIABILITY: LESSOR SHALL NOT BE LIABLE FOR LESSEE OR THE MEMBERS OF THE LESSEE'S FAMILY, THEIR EMPLOYEES, GUESTS OR INVITEES, FOR INJURY TO THE PERSON OR FOR LOSS OR DAMAGE TO ANY PROPERTY, INCLUDING THAT ARISING FROM THEFT, VANDALISM OR CASUALTY, OCCURRING UPON THE LEASES PREMISES OR IN OTTIE AREAS COMMON THERETO.

MINUTES OF MARCH 22, 2018
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION

Lease_TEMPLATE_v1.doc

ASSIGNMENT: THIS LEASE SHALL NOT BE ASSIGNED NOR THE HOUSE SUBLEASED WITHOUT THE WRITTEN CONSENT OF THE LESSOR. ENDORSEMENT OF A SUBLEASING CONTRACT DOES NOT NULLIFY THIS LEASE AND IT CONTINUES IN EFFECT FOR THE FULL TERM AND CONDITIONS OF IT.

ENTRY RIGHTS: LESSOR RESERVES THE RIGHT TO ENTER THE PREMISES AT ALL REASONABLE HOURS FOR THE PURPOSE OF INSPECTION, REPAIRS, ALTERATIONS, OR TO EXHIBIT THE PREMISES TO PROSPECTIVE TENANTS OR PURCHASERS WITH A 48-HOUR NOTICE. LESSOR RESERVES THE RIGHT TO KEEP TOOLS AND SUPPLIES FOR REPAIRS AND ALTERATIONS AT THE PREMISES IN A WAY THAT NO HARM ORIGINATES FROM THIS STORAGE.

CASUALTY: IN THE EVENT THE DEMISED PREMISES ARE SUBSTANTIALLY DAMAGED BY FIRE, WIND, EXPLOSION OR OTHER CAUSE BEYOND THE CONTROL OF THE LESSOR OR IF PREMISES OR ACCESS HERETO ARE CONDEMNED OR ACQUIRED BY ANY GOVERNMENTAL AUTHORITY THROUGH EXERCISE OF THE POWER OF EMINENT DOMAIN, THEN THE LESSOR MAY, AT HIS OPTION, EITHER TERMINATE THIS LEASE OR REPAIR OR RESTORE SAID PREMISES WITHIN SIXTY DAYS. IF THE PREMISES ARE SO REPAIRED OR RESTORED, THEN THIS LEASE AGREEMENT SHALL REMAIN IN FULL FORCE AND EFFECT, BUT RENT SHALL BE PROPORTIONALLY REDUCED TO THE EXTENT THE PREMISES ARE UNFIT FOR OCCUPANCY DURING SUCH PERIOD OF REPAIR OR RESTORATION. IF THE PREMISES ARE NOT OR CANNOT BE SO REPAIRED OR RESTORED WITHIN SIXTY DAYS, THIS LEASE SHALL TERMINATE, AND THE LESSOR SHALL HAVE NO LIABILITY TO THE LESSEE OR ANY OTHER PERSON FOR SUCH TERMINATION.

RULES AND REGULATIONS: SEE "EXHIBIT A" AS PART OF THE LEASE ATTACHED HERETO.

FURNISHINGS AND CONDITIONS OF PREMISES:

At the beginning and the end of the tenancy, lessors and lessee will complete and sign a form that documents the condition of the residence, as well as an inventory of appliances, furnishings, and furniture. SEE "EXHIBIT B" AS PART OF THE LEASE ATTACHED HERETO.

PETS: NO PETS WILL BE ALLOWED IN THE HOME AND ON THE PROPERTY EXCEPT OTHERWISE AGREED TO IN WRITING.

SMOKING: NO SMOKING IS ALLOWED IN THE HOME.

DEFAULT: UPON FAILURE TO PAY ANY INSTALLMENT OF RENT WHEN DUE, OR IF LESSEE SHALL VIOLATE ANY OTHER TERM, CONDITION OR COVENANT OF THIS LEASE, OR IF LESSEE FAILS TO TAKE POSSESSION OF OR SHALL ABANDON THE PREMISES, LESSOR SHALL HAVE THE RIGHT TO RE-ENTER AND REPOSSESS THE PREMISES AND CHANGE THE LOCK ON THE ENTRY DOOR TO PREVENT LESSEE RE-ENTRY UNTIL, SUCH DEFAULTS ARE CORRECTED, AND IN SUCH EVENT THIS LEASE AND ALL RIGHTS OF THE LESSEE AS TENANT'S SHALL TERMINATE, BUT THE LESSEE SHALL REMAIN LIABLE FOR THE RENT HEREIN SPECIFIED DURING THE REMAINING TERM OF THIS LEASE PLUS LESSOR'S COST OF REPOSSESSING. IF LESSEE SHALL VIOLATE ANY TERM OR CONDITION OF THIS LEASE, THEN LESSEE SHALL PAY ALL COSTS AND EXPENSES, INCLUDING ATTORNEY'S FEES INCURRED BY LESSOR IN CONNECTION WITH ITS EXERCISING ANY RIGHTS OR REMEDIES IT MAY HAVE UNDER THIS LEASE BECAUSE OF SUCH VIOLATION.

Lease_TEMPLATE_v1.doc

IN WITNESS WHEREOF, LESSOR AND LESSEE HAVE CAUSED THIS LEASE TO BE EXECUTED ON THIS DAY AND YEAR ABOVE WRITTEN

LESSEE / DATE XXXXXXXXXXXXXX XXX	LESSOR / DATE RONALD BASSUNER
XXXX PHONE: XXXXXXXXXXXX	PHONE: XXXXXXXXX

LESSEE / DATE XXXXXXXXXX XXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXX PHONE: XXXXXXXXXXXX	LESSOR / DATE BURGUND BASSUNER
XXXXXXXXXXXXXXXXXXXX PHONE: XXXXXXXXXXXX	PHONE: XXXXXXXXXXXX

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

Lease_Template_v3.doc

LEASE AGREEMENT
"EXHIBIT A"
RULES AND REGULATIONS

1. LESSEE AND LESSOR SHARE THE SAME KEYS THAT PROVIDE ACCESS TO THE PREMISES. LESSOR OR ITS DEPUTY OR A CITY INSPECTOR MAY, UPON PRIOR REQUEST, ENTER THE PREMISES FOR SAFETY OR MAINTENANCE INSPECTION. SUCH REQUEST BY LESSOR SHALL NOT BE UNDEEPLY DENIED BY LESSEE DURING SUCH VISITS. THE PRIVACY OF LESSEE WILL BE RESPECTED BY LESSOR.
2. ALL INTENDED CHANGES TO AFFIXED FURNISHINGS OF THE PROPERTY, INCLUDING AND NOT RESTRICTED TO CABINETRY, WALLS (PAINTING), FURNACE, ETC. SHALL BE PRESENTED TO AND AGREED WITH LESSOR FIRST. THERE ARE ANY SUCH CHANGES MAY BE CARRIED OUT BY LESSEE.
3. LESSEES SHALL KEEP THE INSIDE OF THE PREMISES CLEAN AND ORDERLY, TO PROTECT THE HARDWOOD FLOOR FROM DAMAGE. LESSOR REQUESTS FROM LESSEE TO ATTACH GLIDING PALS ONTO FURNITURE.
4. LESSEES SHALL REPORT ANY MAINTENANCE PROBLEMS SUCH AS LEAKING FAUCETS, ETC. TO LESSOR AND DESIGNATED PROPERTY MANAGER AS SOON AS SUCH PROBLEMS OCCUR.
5. TRASH SHALL BE PLACED INSIDE A METAL OR PLASTIC TRASHCAN AND EMPHATICALLY INTO THE CITY TRASH CONTAINER AT THE ALLEY.
6. LESSEES SHALL REMOVE SNOW AND ICE FROM WALKWAYS AS MANDATED BY CITY ORDINANCE, AND FOR OWN SAFETY.
7. LESSEES SHALL KEEP ALL TRASH PICKED UP FROM THE PREMISES AND YARD.
8. LESSEES SHALL COMPLY WITH ALL APPLICABLE CITY ORDINANCES.
9. AT NO TIME SHOULD THE HEAT BE TURNED BELOW 45 DEGREES FAHRENHEIT. SHOULD ANY WATER LINES FREEZE AND RUPTURE DUE TO NOT MAINTAINING THE APPROPRIATE TEMPERATURE, THE COST OF THE REPAIR SHALL BE CHARGED TO THE LESSEES.
10. LESSEE SHALL KEEP THE HUMIDITY IN THE PREMISES UNDER CONTROL (REFERENCE TO PROVIDED AC UNIT FOR LIVING AREAS, AND DEHUMIDIFIER FOR BASEMENT, SEE EXHIBIT B). SHOULD ANY DAMAGE FROM HIGH HUMIDITY OCCUR DURING OCCUPANCY, THE COST OF THE REPAIR SHALL BE CHARGED TO THE LESSEES.
11. LESSEES SHALL KEEP AN ORDERLY APPEARANCE OF THE YARD ACCORDING TO CITY ORDINANCES, AND THE PROPERTY FREE OF MAJOR WEED GROWTH, AND OF FALLEN LEAVES AND TRAIL BRANCHES. PLANTINGS SHOULD BE PRESERVED AND NOT REMOVED OR DESTROYED. LESSOR'S PROPERTY MANAGER MOVES THE LAWN AT EXPENSE OF LESSOR.
12. BEFORE MOVE-OUT, LESSEES MUST CONTACT LESSOR TO SCHEDULE AN APPOINTMENT FOR FINAL INSPECTION. LESSEES IS REQUIRED TO BE PRESENT AT FINAL INSPECTION AND SHOULD BE PREPARED TO RELEASE ALL KEYS TO LESSOR AT THAT TIME.
13. FAILURE BY LESSEES TO SURRENDER PHYSICAL POSSESSION OF PREMISES AT THE END OF THE LEASE PERIOD OR ANY RENEWALS THEREOF SHALL NOT MAKE LESSEES' HOLDOVER, BUT LESSEES SHALL BE OBLIGATED TO PAY LESSOR \$100.00 PER DAY FOR EACH DAY LESSEES REMAIN IN THE HOUSE.

I HAVE READ THE ABOVE RULES AND REGULATIONS AND AGREE TO ABIDE BY THEM.

LESSOR/DATE

LESSEE/DATE

**WELCOME to the
"GULF COAST RETREAT"
at 146 Markham Drive, LONG BEACH, MS !**

We would like you to feel comfortable like at home while away from home. Should you have any concerns or questions, please do not hesitate to contact **Ron Bassuner**, Owner, AirBnB messaging or by E-mail (preferred), txt, or phone at:
E-mail: GulfCoastRetreat@longBeach@gmail.com
Phone: 314-884-8450; Fax: 888-390-0034
The Owner is locally not available; if you need immediate help or advice, please contact the local property manager **Tanya Darrow** at **228-586-5342**.

House Rules

Only the number of people for which the reservation was made may stay overnight at the house.

Please, do not park in the street; use available off-street parking in the driveway.

Per City Ordinance, a fire extinguisher is located under the kitchen sink, left hand side. The bedroom doors feature an emergency evacuation plan.

No open flames in the house or anywhere on the premises! (Exception: Gas grill on porch).

Please, do not smoke inside the house. When smoking outside, please dispose off cigarette buds into your own container. Thank you.

Use of recreational drugs is not permitted on the property, as is any other behavior unlawful by federal or state law.

No pets are allowed on the premises or in the house.

No insoluble items of personal hygiene into the toilets, please. Use trash to dispose off items.

Adjust the HVAC system at the floor panel to the settings of your comfort. Do not program!

Please, make sure that the breaker for the hot water heater is on. That breaker is located in the lower left part of the main electrical panel in the garage (see label).

Please, use provided broom and vacuum to keep the place orderly during your stay for your enjoyment.

Window shutter operation: Lightly grab lower bar and gently pull up or down.

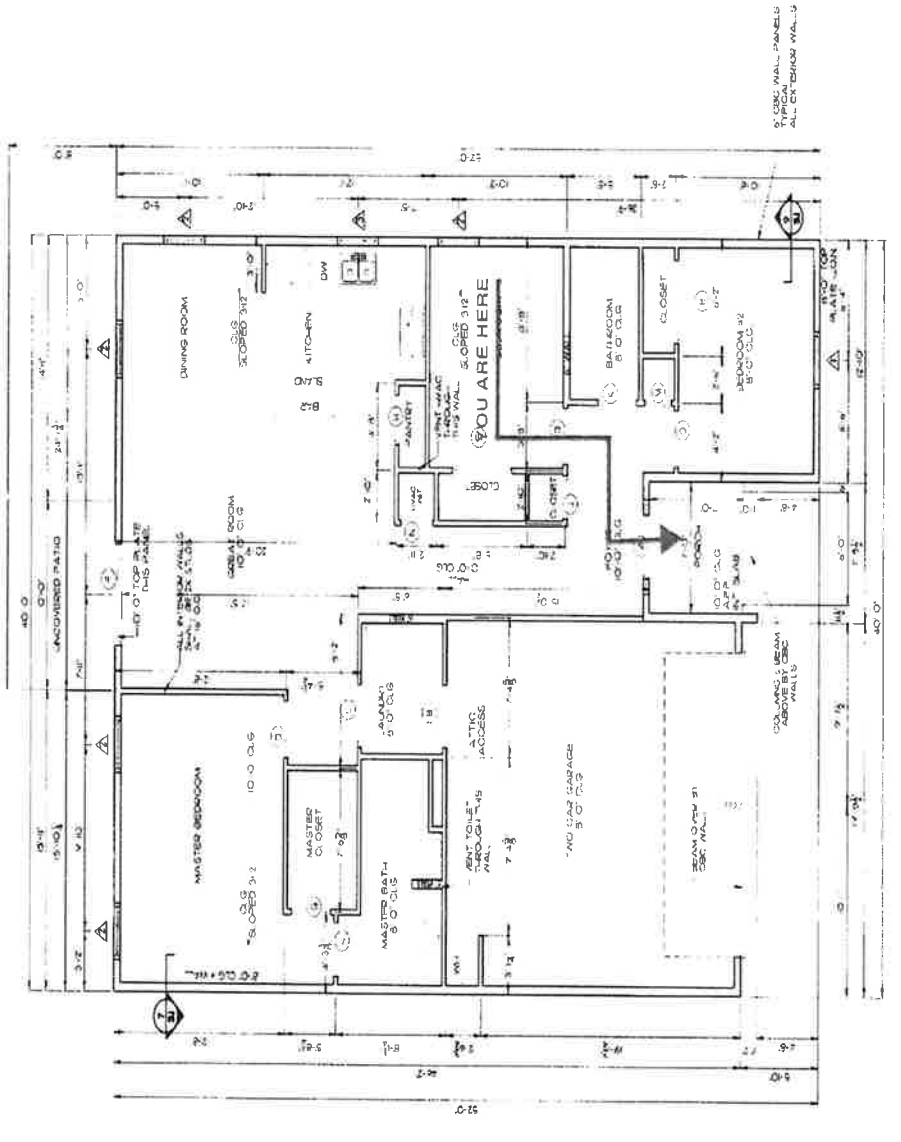
Quiet time is from 10:00pm to 7:00am. Please be aware that, under the neighborhood watch, a gross disturbance of the residential ambience may cause the police to come out and investigate, and may greatly impede the enjoyment of your stay.

The Owner retains equipment and personal items, some under lock and key, in the garage. Please, respect the "Private Only" use of those items.

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

EGRESS PLAN
2ND BED ROOM

NOTE:
1/2" BACKING AT EXTERIOR WALL 8 1/2" AFF
AND 3/4" AFF FOR CABINETS
HEATED/COOLED - 1445 0" SQ FT
CABINETS - 1450 0" SQ FT
GARAGE - 1450 0" SQ FT
TOTAL LAZER ROOF - 1440 0" SQ FT



1 FLOOR PLAN

MANAGEMENT
F. ROAD
552

Concrete Building Concepts, LLC
LaBorde Residence
146 Markham Drive,
Long Beach, Mississippi 39506

SHEET
4.0

Prepared By and Return To:
Schwartz, Ogden & Jordan, PLLC
12206 Hwy 49
Gulfport, MS 39507
(228) 832-8530

Indexing Instructions:

File# 1475

STATE OF MISSISSIPPI
COUNTY OF HARRISON

WARRANTY DEED

THAT FOR AND IN CONSIDERATION of the sum of Ten and no/100 Dollars (\$10.00), cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged,

JIM LABORDE
112 TWIN CEDAR AVENUE
LONG BEACH, MS 39560
(228) 860-6114

does hereby grant, bargain, sell, convey and warranty unto

RONALD BASSUNER and wife, BURGUND BASSUNER,
as tenants by the entirety with full rights of survivorship
and not as tenants in common,
3927 SHENANDOAH AVENUE
ST. LOUIS, MO 63110
314-884-8450

the following described property, together with the improvements, hereditaments and appurtenances thereunto situated and located in the County of Harrison, State of Mississippi, and more particularly described as follows, to wit:

The South 10 feet of Lot 4 and all of Lots 5, 6, and 7, Block 4, Thomas Subdivision of Lots 33-35 of the White and Calvert Survey, a subdivision according to the official map or plat thereof on file and of record in the office of the Chancery Clerk of the First Judicial District of Harrison County, Mississippi in Plat Book 6 at Page 3 (Copy Book 3 at Page 19).

The above described property is not a part of the Homestead of the Grantor herein.

THIS CONVEYANCE is subject to any and all recorded restrictive covenants, rights-of-way and easements applicable to subject property, and any prior recorded reservations, encumbrances and leases of oil, gas and minerals by previous owners, of subject property.

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Estimated county ad valorem taxes have been prorated between the parties as a part of the consideration for this conveyance. In the event the estimates upon which such proration is based prove to be inaccurate for any reason, the Grantee agrees to refund any excess, and the Grantor agrees to pay any deficiency, upon receipt of a copy of the tax statement for the current year and a computation of the true amount due, based on a 365 day year.

THIS CONVEYANCE is also subject to Zoning and/or other land use regulations promulgated by federal, state or local governments affecting the use or occupancy of the subject property.

WITNESS THE SIGNATURE of the Grantor on this the 7th day of August, 2017.


JIM LABORDE

STATE OF MISSISSIPPI
COUNTY OF HARRISON

THIS DAY personally appeared before me, the undersigned authority in and for the jurisdiction aforesaid, JIM LABORDE, who acknowledged that he signed, executed and delivered the above and foregoing instrument as a voluntary act and deed on the day and year therein mentioned.

GIVEN under my hand and official seal on this the 7th day of August, 2017.

NOTARY PUBLIC
(S-T-A-L)
My Commission Expires:



*

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LONG BEACH PLANNING and DEVELOPMENT COMMISSION

The clerk reported that seventeen (17) notices of public hearing were sent by regular mail, to property owners within two hundred feet (200') of the subject property. Notices were also posted on the bulletin boards at City Hall, the Building Official's office, and the Water Department, 201 Jeff Davis Avenue; Said notice was ordered as part of these proceedings:

City of Long Beach



LEGAL NOTICE

PUBLIC HEARING

In accordance with Article XIX of the Comprehensive Long Beach Unified Land Ordinance 598 of the City of Long Beach, Mississippi (2013) as amended, notice is hereby given advising that the Planning Commission for the City of Long Beach will hold a public hearing for the purpose of considering a **Short-term Rental**.

Ronald Bassuner, 3927 Shenandoah Avenue, St. Louis, MO 63110 has filed an application for a short-term rental in accordance with the Comprehensive Long Beach Unified Land Ordinance, Section 131: Short Term Rentals-Residential (Ordinance 622). The location of the requested short-term rental is 146 Markham Drive, Long Beach, Mississippi 39560, tax parcel number 0512J-01-014.000. The legal description is as follows:

The South 10 feet of Lot 4 and all of Lots 5, 6, and 7, Block 4, Thomas Subdivision of Lots 33-35 of the White and Calvert Survey, a subdivision according to the official map or plat thereof on file and of record in the office of the Chancery Clerk of the First Judicial District of Harrison County, Mississippi, in Plat Book 6 at Page 3 (Copy Book 3 at Page 193).

A public hearing to consider the above short-term rental will be held in the City of Long Beach, Mississippi 39560, Thursday, March 22, 2018, at 5:30 p.m., in the Long Beach City Hall Meeting Room located at 201 Jeff Davis Avenue. The City encourages all residents, groups and organizations to contact the City if they have any questions concerning the petition.

/s/ signed
Chairman
Planning Commission

MINUTES OF MARCH 22, 2018
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LONG BEACH PLANNING and DEVELOPMENT COMMISSION

AFRIDA VIT

STATE OF MISSISSIPPI
COUNTY OF HARRISON
CITY OF LONG BEACH

BEFORE ME, the under signed legal authority authorized to administer oaths in and for the jurisdiction aforesaid, on this day personally appeared before me, VERONICA HOWARD, known to me to be the Minutes Clerk of the City of Long Beach, Mississippi, Planning Commission, who being by me first duly sworn, deposes and says on oath as follows, to-wit:

1. That she is the duly appointed and acting Minutes Clerk of the City of Long Beach, Mississippi, Planning Commission;
2. That in such capacity, she is responsible for mailing Notices of Public Hearing for the purpose of notifying property owners within Two Hundred Feet (200') of the subject property, when applications for zoning map changes, variances, appeals, etc., are filed, all as stipulated in The Zoning Ordinance Number 598 of the City of Long Beach, and other matters pertaining to such public hearings and the business of the Planning Commission in and for the City of Long Beach;
3. That on February 14, 2018, she did cause to be mailed, Notice of Public Hearing, a copy of which is attached hereto, to seventeen (17) property owners within 200' of 146 Markham Drive - Tax Parcel No. 05121-01-014.000 notifying them that a public meeting will be held, March 22, 2018, to consider an application for a Short-term Rental filed by Ronald Bassuner.

Given under my hand this the 14th of February 2018.

Stacey Dahl
STACEY DAHL, AFFIRANT

SWORN TO AND SUBSCRIBED before me on this the 14th day of February, 2018.

-My Commission Expires-



Michelle B McMath
NOTARY PUBLIC



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LISA ANTON
18613 SANTA MARIA DR
BATON ROUGE LA 70809

MARVIN HENRY & JANE BLANTON
PO BOX 1615
LONG BEACH MS 39560

LYNDA MARIE DEFELICE
1432 N MIRO ST
NEW ORLEANS LA 70119

GOLDEN BAY INVESTMENT LTD
2305 A MCKEE RD
SAN JOSE CA 95116

ADEEB & BRENDA HARB
130 DESTINY OAKS DR
LONG BEACH MS 39560

SUE KELLY
1380 HWY 277
CHIPLEY LA 32428

JIM LABORDE
112 TWIN CEDAR AVE
LONG BEACH MS 39560

PETER LASSALLE
PO BOX 208
POPLARVILLE MS 39470

JOHN LINDORFER
155 MARKHAM DR
LONG BEACH MS 39560

MICHALE & KAREN LIVENGOOD
154 MARKHAM DR
LONG BEACH MS 39560

MARGARET MARTIN
132 DESTINY OAKS DR
LONG BEACH MS 39560

BRENDA JONES MCGEE
89343 DIAMONDHEAD DR E
DIAMONDHEAD MS 39525

JOHN MATTHEW & GAIL PAV
136 DESTINY OAKS DR
LONG BEACH MS 39560

FERDINAND & LISA PECOLU -TRUST-
134 DESTINY OAKS DR
LONG BEACH MS 39560

THOMAS RALPH
PO BOX 174
WINONA MO 65588-0174

WARREN POARCH
133 RIDGEWOOD DR
PASS CHRISTIAN MS 39571

RONALD BASSUNER
3927 SHENANDOAH AVE
ST LOUIS MO 63110

RONALD BASSUNER
146 MARKHAM DR
LONG BEACH MS 39560

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

The Clerk reported that she did cause to be published in the Sun Herald, a newspaper with general circulation in the City of Long Beach, and published in Harrison County, Leal Notice and Public Hearing, as evidence by the Publisher's Proof of Publication as follows:

LEGAL NOTICE
PUBLIC HEARING
In accordance with Article XIX of the Comprehensive Land Ordinance of the City of Long Beach, Ordinance 20119 as amended, the City of Long Beach, Mississippi, hereby gives notice that the Planning Commission for the City of Long Beach will hold a public hearing for the purpose of considering a Short-term Rental Resource, 3927 Shennadoh Avenue, St. Louis, MO 63110 has filed an application for a short-term rental in accordance with the Comprehensive Land Beach Ordinance 20119. The location of the requested short-term rental is 148 Markham Drive, Long Beach, Mississippi 39560. Tax parcel number is 0122-01-014.000. The legal description follows: The South 10 feet of Lots 5, 6, and 7, Block 4, Thomas Subdivision of Lots 33-35 of the White and Galvert Survey, a subdivision recorded in the official map or plat file and of record in the office of the Notary Public of Harrison County, Mississippi, in Plat Book 6 at Page 3 (Copy Book 2 at Page 153). The public hearing to consider the proposed short-term rental will be held on Thursday, March 22, 2018, at 5:30 p.m. in the Long Beach City Hall Meeting Room located at 201 Jeff Davis Avenue. The City encourages all residents and organizations to contact the City if they have any questions concerning the petition. Signed: _____ Chairman, Planning Commission ADV18

Proof of Publication

STATE OF MISSISSIPPI
COUNTY OF HARRISON

Before me, the undersigned Notary of Harrison County, Mississippi personally appeared Crista Brackett who, being by me first duly sworn, did depose and say that she is a clerk of The Sun Herald, a newspaper published in the city of Guilford, in Harrison County, Mississippi, and the publication of the notice, a copy of which is hereto attached, has been made in said paper 1 times in the following numbers and on the following dates of such paper, viz:

- Vol. 134 No., 139 dated 19 day of Feb, 2018
- Vol. ___ No., ___ dated ___ day of ___, 20__
- Vol. ___ No., ___ dated ___ day of ___, 20__
- Vol. ___ No., ___ dated ___ day of ___, 20__
- Vol. ___ No., ___ dated ___ day of ___, 20__
- Vol. ___ No., ___ dated ___ day of ___, 20__
- Vol. ___ No., ___ dated ___ day of ___, 20__

Affiant further states on oath that said newspaper has been established and published continuously in said county for a period of more than twelve months next prior to the first publication of said notice.

Crista Brackett

Clerk

Sworn to and subscribed before me this 19 day of Feb A.D., 2018

Meri A. Jackson

Notary Public

*The Sun Herald has been deemed eligible for publishing legal notices in Jackson County to meet the requirements of Miss. Code 1972 Section 13-3-31 and 13-3-32



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*

Commission Chairman recognized Mr. Bassuner. Mr. Bassuner stated that he was in receipt of the short-term rental ordinance and would adhere to it.

*


*

Commission Chairman asked for anyone speaking in favor or opposition of the request. The following was submitted, in favor of the request, for the record:

***For the next planning commission meeting,
I would like to go on record as having no
objection to anyone in my community
renting his home to anyone for any length
of time. - John Lindorfer***

Veronica Howard


From: Ronald Bassuner <ronaldbassuner@hotmail.com>
Sent: Tuesday, March 20, 2018 2:42 PM
To: Veronica Howard
Subject: Fwd: Support for 146 Markham Dr., Short Term Rental Hearing

Dear Ms. Veronica,
Please see support message below for my 146 Markham Dr., Short Term Rental Application with Hearing due coming Thursday.
Thank you.
Regards,
Ron Bassuner


Begin forwarded message:

From: <tralph@centurylink.net>
Subject: Re: change of date for Short Term Rental Hearing
Date: March 19, 2018 at 19:11:28 CDT
To: "Ronald Bassuner" <ronaldbassuner@hotmail.com>
Ronald,

Hello again. I called you recently and we had a very nice conversation concerning the property you own at 146 Markham Dr. I am Thomas Ralph, I own the property at 144 Markham Dr. If you can use this email as support for your request with the City Planning Commission please feel free to do so. I wish you well and I thank you for your concern as my neighbor. Have a blessed day.

Tom Ralph


**MINUTES OF MARCH 22, 2018
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Veronica Howard


From: Ronald Bassuner <ronald.bassuner@gatewaybiotechnology.com>
Sent: Thursday, March 22, 2018 10:03 AM
To: Veronica Howard
Subject: Short term rental application, 146 Markham Dr.
Attachments: Microsoft Word - House_Instructions_1.docx.pdf

Good morning, Ms. Veronica,
For the hearing tonight I have attached my current house rules to which each guest agrees to once signed up for a vacationing slot while contracting through AirBnB, a reputable international agency. The minimum length of stay is 5 nights. Through AirBnB, each reservation is protected by their \$1 million Host Guarantee. That is in addition to my rental property insurance.

I would also like to add that I met with 10 neighbors at Markham Dr., and Destination Oaks Dr. Apparently to everybody's satisfaction I answered their questions in how I am handling renting, and got no negative feedback.

In fact, Tony Wilder, resident at 156 Markham Dr., expressed support to the neighborhood e-mail list yesterday by saying:
" ... Also on the agenda is Ron Bassuner's short term rental permit. I personally support Ron. He has proven to be a good neighbor. He spends time in his home and can control who stays in his home. ..."

Please, make this information available to the Planning and Development Commission for their consideration tonight.

Thank you.
Regards,
Ron Bassuner


* * *

Commissioner Carrubba made motion, seconded by Commissioner Hansen and unanimously carried to close the Public Hearing.

* * *

After review and discussion, Commissioner Carrubba made motion, seconded by Commissioner Hansen and unanimously carried recommending approval of the short-term rental in accordance with the Short-term Rental Ordinance No. 622.

**MINUTES OF MARCH 22, 2018
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The second public hearing to consider a Subdivision Regulations Text

Amendment as follows was called to order.

CHANGES TO SUBDIVISION ORDINANCE

ARTICLE IV. STREETS AND SIDEWALKS

Delete: SECTION 11. PUBLIC STREETS AND PRIVATE ROADS IN SUBDIVISIONS

Add: SECTION 11. GENERAL PRIVATE STREET REGULATIONS

(a) Definitions

The following words, terms and phrases, when used in this Ordinance, shall have the meanings ascribed to them below, except where the context clearly indicates a different meaning:

1. Private street means a privately owned (or controlled) and maintained drive, street, road, lane, or any improved or unimproved surface, not dedicated to the city as a public road, which provides the primary means of vehicular ingress and egress from a public road to two or more dwelling units, lots, parcels or principal buildings, whether created by a private right-of-way, easement, or other device. A private street shall also include the following:
 - a. an access other than a private driveway or public road.
 - b. Any and all extensions, additions, or branches of or to a private street shall be considered part of the private street that abuts the public road.
2. Lot means any subdivision lot, meets and bounds lot or site which has been recorded.

(b) Private Street Requirements

The standards and requirements of this Ordinance shall apply to all private streets created or constructed after the date of adoption of this Ordinance. Furthermore, the standards and requirements of this Ordinance shall also apply to existing private streets when any of the following occurs:

1. An extension or addition is added to an existing private street;
2. One or more lots are added to an existing private street or one or more lots along an existing private road are to be divided;
3. The City determines that an existing private street is unsafe or will not permit reasonable access to firefighting and emergency vehicles year around to all portions of the private street.

(c) General Standards

The following standards are required for all private streets and shall be approved by the City Engineer:

1. All private streets shall have a recorded permanent right-of-way, for all adjacent property owners, with a minimum width of thirty (30) feet, including thirty-five (35) feet of frontage on a public road. The right-of-way shall also expressly permit utilities to be installed within the right-of-way. The minimum right-of-way radius for a turn-around shall be of such size that is able to encompass the turn-around and utilities.
2. All private streets shall be at least eighteen (18) feet wide, providing two nine (9) foot travel lanes. The private street shall be constructed and maintained with a minimum sub base of twelve (12) inches of sand and six (6) inches of crushed limestone on the top thereof and compaction should comply with Article VI, Section 7 of this ordinance.
3. In the event a private street provides access to three (3) or more parcels, the private street shall be paved to at least eighteen (18) feet wide, providing two nine (9) foot travel lanes. The paved area shall have a minimum of one and three-fourths (1-3/4) inches of bituminous aggregate meeting MDOT Specifications. A six (6) inch thick gravel shoulder shall be provided on each side of the private street surface with a minimum width of two (2) feet, containing a fall of twenty-two hundredths of one foot (0.22) from the outside edge of the road surface to the toe of the slope.

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

4. The area in which the private street is to be located shall have a minimum cleared width of twenty-eight (28) feet, which clearing shall always be maintained.
5. The private street shall be constructed with such stormwater drainage easements, stormwater runoff, culverts, and drainage contours as is reasonably required by the City Engineer to ensure adequate drainage and runoff.
6. If a private street crosses a natural drainage course, stream or other natural body of water, the method of crossing (bridge, culvert or other structure) must meet the standards set forth by the City and such specifications as may be reasonably required by the City Engineer.
7. Each private street shall be given a street name that is not the same as any other street name in the County, as determined by the Planning and Development Commission. A visible street sign, which can be seen easily in an emergency at all times, and a stop sign shall be erected and maintained at all times at the intersection of the private street with the public road. The signs shall be paid for, posted and thereafter maintained by the property owner's association, property owners or developer and shall conform to the applicable requirements of the latest version of the MUTCD (Manual on Uniform Traffic Control Devices).
8. The street address for all lots accessed from a private street shall conform to City requirements.
 - (d) Turnarounds

Any single means of access serving more than two (2) lots or dwelling units shall include one of the following at the end of a private street:

 1. A turn-around with a thirty (30) foot turning radius
 2. A hammerhead "T" turn
 - (e) Private Street Grade

Private streets shall not exceed a maximum grade of six (6) percent. In no case shall a six (6) percent grade extend more than 1,000 feet in length. Notwithstanding the preceding, the Planning and Development Commission, upon recommendation of the City Engineer, may allow a maximum grade of up to eight (8) percent for a private street if it is reasonably determined that such increased grade meets all of the following standards:

 1. The private street will be safe;
 2. The increased grade will not hinder the ability of firefighting equipment, ambulances and other emergency vehicles and personnel to reach all portions of the development; and
 3. The developer demonstrates that automobile traffic will be able to easily and safely go up and down the grade at all times of the year, including when ice is present.
 - (f) Second Access/Emergency Access

Any private street which will serve or permit access to twenty (20) or more lots or dwelling units shall have two (2) means of direct access to public roads. The second means of access may be used for emergency access purposes only with approval from the Planning and Development Commission and such access shall be maintained at the developer/property owner's expense. Each access shall be built and maintained to the standards required for private streets.
 - (g) Existing Nonconforming Private Streets

The City recognizes that there exist private streets which were lawful prior to the adoption of this Ordinance which do not fully conform to the standards herein. Such streets are declared by this Ordinance to be legal nonconforming streets. The City also recognizes the importance of having these streets upgraded if and when one or more of the following occur:

Any developer or property owner, who desires to engage in one or more of the situations listed below, shall be required to upgrade the entire private street to conform to the standards for new private streets.

 1. One or more lots are added to an existing nonconforming private street.
 2. The division or splitting of a lot occurs on an existing nonconforming private street.

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3. The addition of an extension, addition or branch to or from an existing nonconforming private street.
 - (h) Disclosure Statement; Maintenance Agreement
 1. The applicant and/or owners of the proposed private street and lots thereon shall provide the City with a recordable private road maintenance or restrictive covenant agreement between the owners of the private street and any other parties having any interest therein or lots thereon or other documentation satisfactory to the City which shall provide for and assure that the private street shall be regularly maintained, and repaired so as to comply with this Ordinance and to assure that the private street is safe for travel at all times and that the costs thereof will be paid for by the owners of the lots benefited by the private street. The applicant/owners agree that, by filing an application for and receiving a permit for a private street and by utilizing the private street, they will assure that any buildings or lots thereafter created or constructed on the private street shall also be subject to the road maintenance or restrictive covenant agreement and that said agreement shall be recorded, shall run with the land, and shall bind all lots and properties benefited by the private street. The agreement shall also indicate that the owners of all lots and properties benefited by the private street can improve any portion of the private street and shall be jointly and severally liable and responsible for maintaining the entire length of the private street so that it is, at all times, in compliance with this Ordinance and all applicable City standards and requirements. The agreement shall provide that it is enforceable by the City at its option. Additionally, the agreement shall provide that, if the private street is not maintained to the requirements of this Ordinance, all of the owners of lots or properties utilizing or benefiting by the private street shall be deemed to have consented to a special assessment district being created by the City to maintain or upgrade the private street. The agreement shall also provide that, alternately, the City Board, at its option, can improve and maintain the private street so that it meets the requirements of this Ordinance and the City can charge the owners of all lots that utilize and or will be benefited by the private street for the reasonable costs thereof, and such costs shall be secured by either placing a lien on the benefited lots and properties or by placing the costs thereof on the tax roll.
 2. The applicant for a private street approval, all owners of the private street and lots thereon, all those who utilize the private street, and all persons securing a building permit to construct a building served by the private street all agree that, by applying for and securing a permit for a building that utilizes the private street and by utilizing the private street, they shall indemnify and will save and hold the City (as well as its officers, agents, and employees) harmless for, from, and against any and all claims, causes of action, costs, and damages for personal injury and/or property damage arising out of the use of the private street or the failure to properly construct, maintain, repair, and/or install the private street or any appurtenances thereto. The owner/applicant shall inset the above language into the maintenance agreement (or other approved document) and it shall run with the land and shall bind all purchasers of properties benefited by the private street.
 3. All maintenance agreements for private streets shall be submitted to the City for review and approval prior to the maintenance agreement being recorded and prior to any construction on the private street. Each maintenance agreement shall also contain the following statement: **“The street is private and it is not required to be maintained by the City of Long Beach or any governmental unit.”**
 - (i) Land Division Approval

No land division approval by the City shall occur for or involving a lot or lots to be accessed by a private street (or extension thereof) until the private road has been formally approved by the City hereunder, the maintenance agreement has been approved by the City, such maintenance agreement has been fully executed by all parties having an interest in the private street, and all lots to be served by the private street and the same has been recorded with the Harrison County Chancery Clerk office with proof thereof provided to the City.
 - (k) Commencement of a Private Street

No construction shall be commenced on a private street (or extension or addition thereto) until and unless all approvals under this Ordinance (and any other applicable ordinance) have been obtained from the City.
 - (l) Certificate of Compliance

Upon completion of construction of a private street (or addition or modification thereof), the City Engineer or such other official as may be designated by the City, shall inspect the completed construction to determine whether it complies with the approved plans and other City approvals.

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

The clerk reported that notices of public hearing were posted on the bulletin boards at City Hall, the Building Official's office, and the Water Department, 201 Jeff Davis Avenue; Notices were also posted on the bulletin board at the Long Beach Public Library, 209 Jeff Davis Avenue. Said notice was ordered as part of these proceedings:

City of Long Beach



LEGAL NOTICE

PUBLIC HEARING

In accordance with Article VIII of the Subdivision Regulations Ordinance 231 of the City of Long Beach, Mississippi (2001) as amended, notice is hereby given advising that the Planning Commission for the City of Long Beach will hold a public hearing for the purpose of considering a **Subdivision Text Amendment**.

The Long Beach Planning Commission has filed an application for a change in the subdivision text in accordance with the City of Long Beach Subdivision Regulations. The City proposes to amend the following Section as shown below.

Change Article IV, Section 11: Public Streets and Private Roads in Subdivisions

The proposed amendments to the Subdivision Regulations stated above will be available for review and copies are available at the Long Beach Planning Office until 1:00 p.m. the day of the public hearing.

The purpose of this proposed change is to promote uniformed development and encourage public safety, thereby enhancing the quality of life for all Long Beach residents. A public hearing to consider the above text amendment will be held in the City of Long Beach, Mississippi 39560, Thursday, March 22, 2018, at 5:30 p.m., in the Long Beach City Hall located on Jeff Davis Avenue. The City encourages all residents, groups and organizations to contact the City if they have any questions concerning the petition.

/s/ signed
Chairman
Planning Commission

**MINUTES OF MARCH 22, 2018
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The Clerk reported that she did cause to be published in the Sun Herald, a newspaper with general circulation in the City of Long Beach, and published in Harrison County, Leal Notice and Public Hearing, as evidence by the Publisher's Proof of Publication as follows:

Proof of Publication

STATE OF MISSISSIPPI

COUNTY OF HARRISON

Before me, the undersigned Notary of Harrison County, Mississippi personally appeared Crista Brackett who, being by me first duly sworn, did depose and say that she is a clerk of The Sun Herald, a newspaper published in the city of Gulfport, in Harrison County, Mississippi, and the publication of the notice, a copy of which is hereto attached, has been made in said paper 2 times in the following numbers and on the following dates of such paper, viz:

- Vol. 134 No., 154 dated 6 day of Mar 20 18
- Vol. _____ No., _____ dated _____ day of _____, 20 _____
- Vol. _____ No., _____ dated _____ day of _____, 20 _____
- Vol. _____ No., _____ dated _____ day of _____, 20 _____
- Vol. _____ No., _____ dated _____ day of _____, 20 _____
- Vol. _____ No., _____ dated _____ day of _____, 20 _____

Affiant further states on oath that said newspaper has been established and published continuously in said county for a period of more than twelve months next prior to the first publication of said notice.

Crista Brackett
Clerk

Sworn to and subscribed before me this 6 day of March A.D., 20 18
Meri A. Jackson
Notary Public

*The Sun Herald has been deemed eligible for publishing legal notices in Jackson County to meet the requirements of Miss. Code 1972 Section 13-3-31 and 13-3-32



LEGAL NOTICE
PUBLIC HEARING
In accordance with Article VIII of the Constitution of the State of Mississippi, the Subdivision Regulations Ordinance 231 of the City of Long Beach, Mississippi (2001) as amended, notice is hereby given advising that the Planning Commission will be conducting a public hearing for the purpose of considering a Subdivision Fee Amendment.
The Long Beach Planning Commission has had an application for a change in the subdivision and in accordance with the City of Long Beach Ordinance 231, Subdivision Regulations, the City proposes to amend the following Section as shown below:
Change Article IV, Section 11, Public Streets and Private Roads in Subdivisions
The proposed amendments to the Subdivision Regulations stated above will be available for review and comment at the Long Beach Planning Office until 1:00 pm, the day of the public hearing.
The purpose of this proposed change is to promote uniform development and thereby enhance the quality of the City of Long Beach. A public hearing to consider the proposed amendment will be held on the City of Long Beach, Mississippi, at 9:00 AM, Thursday, March 22, 2018, at 5:00 PM, in the Long Beach City Hall located on Jeff Davis Avenue. The City encourages all residents, groups and organizations to contact the City if they have any questions concerning the proposed change.
At signed
Chairman
Planning Commission
ADVISE _____ 1009018

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

* * *

Commission Chairman asked for anyone speaking in favor or opposition of the request, no one came forward to be heard.

* * *

Commissioner Carrubba made motion, seconded by Commissioner Hansen and unanimously carried to close the public hearing.

* * *

After review and discussion of the proposed changes, Commissioner Carrubba made motion, seconded by Commissioner Gundlach and unanimously carried recommending approval of the text amendment as follows:

CHANGES TO SUBDIVISION ORDINANCE

ARTICLE IV. STREETS AND SIDEWALKS

Delete: SECTION 11. PUBLIC STREETS AND PRIVATE ROADS IN SUBDIVISIONS

Add: SECTION 11. GENERAL PRIVATE STREET REGULATIONS

(a) Definitions

The following words, terms and phrases, when used in this Ordinance, shall have the meanings ascribed to them below, except where the context clearly indicates a different meaning:

1. Private street means a privately owned (or controlled) and maintained drive, street, road, lane, or any improved or unimproved surface, not dedicated to the city as a public road, which provides the primary means of vehicular ingress and egress from a public road to two or more dwelling units, lots, parcels or principal buildings, whether created by a private right-of-way, easement, or other device. A private street shall also include the following:
 - a. an access other than a private driveway or public road.
 - b. Any and all extensions, additions, or branches of or to a private street shall be considered part of the private street that abuts the public road.
2. Lot means any subdivision lot, meets and bounds lot or site which has been recorded.

(b) Private Street Requirements

The standards and requirements of this Ordinance shall apply to all private streets created or constructed after the date of adoption of this Ordinance. Furthermore, the standards and requirements of this Ordinance shall also apply to existing private streets when any of the following occurs:

1. An extension or addition is added to an existing private street;
2. One or more lots are added to an existing private street or one or more lots along an existing private road are to be divided;
3. The City determines that an existing private street is unsafe or will not permit reasonable access to firefighting and emergency vehicles year around to all portions of the private street.

(c) General Standards

The following standards are required for all private streets and shall be approved by the City Engineer:

1. All private streets shall have a recorded permanent right-of-way, for all adjacent property owners, with a minimum width of thirty (30) feet, including thirty-five (35) feet of frontage on a public road. The right-of-way shall also expressly permit utilities to be installed within the right-of-way. The minimum right-of-way radius for a turn-around shall be of such size that is able to encompass the turn-around and utilities.
2. All private streets shall be at least eighteen (18) feet wide, providing two nine (9) foot travel lanes. The private street shall be constructed and maintained with a minimum sub base of twelve (12) inches of sand and six (6) inches of crushed limestone on the top thereof and compaction should comply with Article VI, Section 7 of this ordinance.
3. In the event a private street provides access to three (3) or more parcels, the private street shall be paved to at least eighteen (18) feet wide, providing two nine (9) foot travel lanes. The paved area shall have a minimum of one and three-fourths (1-3/4) inches of bituminous aggregate meeting MDOT Specifications. A six (6) inch thick gravel shoulder shall be provided on each side of the private street surface with a minimum width of two (2) feet, containing a fall of twenty-two hundredths of one foot (0.22) from the outside edge of the road surface to the toe of the slope.

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4. The area in which the private street is to be located shall have a minimum cleared width of twenty-eight (28) feet, which clearing shall always be maintained.
 5. The private street shall be constructed with such stormwater drainage easements, stormwater runoff, culverts, and drainage contours as is reasonably required by the City Engineer to ensure adequate drainage and runoff.
 6. If a private street crosses a natural drainage course, stream or other natural body of water, the method of crossing (bridge, culvert or other structure) must meet the standards set forth by the City and such specifications as may be reasonably required by the City Engineer.
 7. Each private street shall be given a street name that is not the same as any other street name in the County, as determined by the Planning and Development Commission. A visible street sign, which can be seen easily in an emergency at all times, and a stop sign shall be erected and maintained at all times at the intersection of the private street with the public road. The signs shall be paid for, posted and thereafter maintained by the property owner's association, property owners or developer and shall conform to the applicable requirements of the latest version of the MUTCD (Manual on Uniform Traffic Control Devices).
 8. The street address for all lots accessed from a private street shall conform to City requirements.
- (d) Turnarounds
- Any single means of access serving more than two (2) lots or dwelling units shall include one of the following at the end of a private street:
1. A turn-around with a thirty (30) foot turning radius
 2. A hammerhead "T" turn
- (e) Private Street Grade
- Private streets shall not exceed a maximum grade of six (6) percent. In no case shall a six (6) percent grade extend more than 1,000 feet in length. Notwithstanding the preceding, the Planning and Development Commission, upon recommendation of the City Engineer, may allow a maximum grade of up to eight (8) percent for a private street if it is reasonably determined that such increased grade meets all of the following standards:
1. The private street will be safe;
 2. The increased grade will not hinder the ability of firefighting equipment, ambulances and other emergency vehicles and personnel to reach all portions of the development; and
 3. The developer demonstrates that automobile traffic will be able to easily and safely go up and down the grade at all times of the year, including when ice is present.
- (f) Second Access/Emergency Access
- Any private street, which will serve or permit access to twenty (20) or more lots or dwelling units shall have planning commission approval and provide two (2) means of direct access to public roads. The second means of access may be used for emergency access purposes only with approval from the Planning and Development Commission and such access shall be maintained at the developer/property owner's expense. Each access shall be built and maintained to the standards required for private streets.
- (g) Existing Nonconforming Private Streets
- The City recognizes that there exist private streets which were lawful prior to the adoption of this Ordinance which do not fully conform to the standards herein. Such streets are declared by this Ordinance to be legal nonconforming streets. The City also recognizes the importance of having these streets upgraded if and when one or more of the following occur:
- Any developer or property owner, who desires to engage in one or more of the situations listed below, shall be required to upgrade the entire private street to conform to the standards for new private streets.
1. One or more lots are added to an existing nonconforming private street.

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

- 2. The division or splitting of a lot occurs on an existing nonconforming private street.
- 3. The addition of an extension, addition or branch to or from an existing nonconforming private street.

(h) Disclosure Statement; Maintenance Agreement

- 1. The applicant and/or owners of the proposed private street and lots thereon shall provide the City with a recordable private road maintenance or restrictive covenant agreement between the owners of the private street and any other parties having any interest therein or lots thereon or other documentation satisfactory to the City which shall provide for and assure that the private street shall be regularly maintained, and repaired so as to comply with this Ordinance and to assure that the private street is safe for travel at all times and that the costs thereof will be paid for by the owners of the lots benefited by the private street. The applicant/owners agree that, by filing an application for and receiving a permit for a private street and by utilizing the private street, they will assure that any buildings or lots thereafter created or constructed on the private street shall also be subject to the road maintenance or restrictive covenant agreement and that said agreement shall be recorded, shall run with the land, and shall bind all lots and properties benefited by the private street. The agreement shall also indicate that the owners of all lots and properties benefited by the private street can improve any portion of the private street and shall be jointly and severally liable and responsible for maintaining the entire length of the private street so that it is, at all times, in compliance with this Ordinance and all applicable City standards and requirements. The agreement shall provide that it is enforceable by the City at its option. Additionally, the agreement shall provide that, if the private street is not maintained to the requirements of this Ordinance, all of the owners of lots or properties utilizing or benefiting by the private street shall be deemed to have consented to a special assessment district being created by the City to maintain or upgrade the private street. The agreement shall also provide that, alternately, the City Board, at its option, can improve and maintain the private street so that it meets the requirements of this Ordinance and the City can charge the owners of all lots that utilize and or will be benefited by the private street for the reasonable costs thereof, and such costs shall be secured by either placing a lien on the benefited lots and properties or by placing the costs thereof on the tax roll.

- 2. The applicant for a private street approval, all owners of the private street and lots thereon, all those who utilize the private street, and all persons securing a building permit to construct a building served by the private street all agree that, by applying for and securing a permit for a building that utilizes the private street and by utilizing the private street, they shall indemnify and will save and hold the City (as well as its officers, agents, and employees) harmless for, from, and against any and all claims, causes of action, costs, and damages for personal injury and/or property damage arising out of the use of the private street or the failure to properly construct, maintain, repair, and/or install the private street or any appurtenances thereto. The owner/applicant shall inset the above language into the maintenance agreement (or other approved document) and it shall run with the land and shall bind all purchasers of properties benefited by the private street.

- 3. All maintenance agreements for private streets shall be submitted to the City for review and approval prior to the maintenance agreement being recorded and prior to any construction on the private street. Each maintenance agreement shall also contain the following statement:
"The street is private and it is not required to be maintained by the City of Long Beach or any governmental unit."

(i) Land Division Approval

No land division approval by the City shall occur for or involving a lot or lots to be accessed by a private street (or extension thereof) until the private road has been formally approved by the City

hereunder, the maintenance agreement has been approved by the City, such maintenance agreement has been fully executed by all parties having an interest in the private street, and all lots to be served by the private street and the same has been recorded with the Harrison County Chancery Clerk office with proof thereof provided to the City.

(k) Commencement of a Private Street

No construction shall be commenced on a private street (or extension or addition thereto) until and unless all approvals under this Ordinance (and any other applicable ordinance) have been obtained from the City.

(l) Certificate of Compliance

Upon completion of construction of a private street (or addition or modification thereof), the City Engineer or such other official as may be designated by the City, shall inspect the completed construction to determine whether it complies with the approved plans and other City approvals.

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

IV. **REQUIRED ATTACHMENTS:**

- A. **Interest and Ownership.** The applicant's name, address and interest of every person, firm or corporation represented by the applicant in the application, the name of the owner or owners and their respective addresses of the entire land area proposed to be changed in classification or to be included within the structures then existing thereon, and sufficient evidence to establish that the applicant has the right of possession to the land area and structures, the names and address of all owners of adjacent property (exclusive of the width of intervening streets, alleys, or bodies of water). Claims of support or "no objection" from owners of adjoining property should be substantiated in writing or by the appearance of such owner(s) at the hearing. Such support is usually considered material but not conclusive.
- B. **Survey and Site Plan.** a site plan showing the land area which would be affected, casements bounding and intersecting the designated area, the locations of existing and proposed structures with supporting open facilities, and the ground area to be provided and continuously maintained for the proposed structure or structures;
- C. **Recorded Warranty Deed.** A deed which includes a legal description of the specific piece of property involved in the request. If several parcels are included in a request, individual parcel deeds AND a composite legal description of all parcels involved in the request must be provided.
- D. **Fee.** Attach a check in the amount of \$100.00. This check should be made payable to the **City of Long Beach** to cover administrative cost. You will also be responsible to actual costs, such as advertising and mailing incurred with the processing of your application.

NOTE APPLICATION WILL NOT BE ACCEPTED WITHOUT THE ABOVE LISTED DOCUMENTS.

V.

OWNERSHIP AND CERTIFICATION:

READ BEFORE EXECUTING. Attendance by the applicant(s) at the public hearing is mandatory; however, the applicant may designate a representative to attend the public hearing on his/her behalf, provided said representative has been properly designated to speak on the applicant's behalf either by written permission or oral designation by the applicant at the Public Hearing. If a continuance is to be granted, the applicant must request same in writing a minimum of seven (7) days in advance of the scheduled public hearing. The applicant acknowledges that, in signing this application, all conditions and requirements inherent in the process have been fully explained and understood, including the timetable for processing the application, the completed application with all necessary documents and payments must be returned to the Planning office not later than 21 days before the 2nd or 4th Thursday of each month. Receipt of fee(s) does not constitute receipt of a completed application.

Ownership: I the undersigned due hereby agree to all the rules and regulations as set forth in the Long Beach Zoning Ordinance and also agree to pay all fees and charges as stated.

Curtis Duwote Jr
Name of Rightful Owner (PRINT)

725 Arbor Station Dr
Owner's Mailing Address

Long Beach MS 39560
City State Zip

469-586-9161
Phone

[Signature] 3-8-18
Signature of Rightful Owner Date

Name of Agent (PRINT)

Agent's Mailing Address

City State Zip

Phone

Signature of Applicant

Date

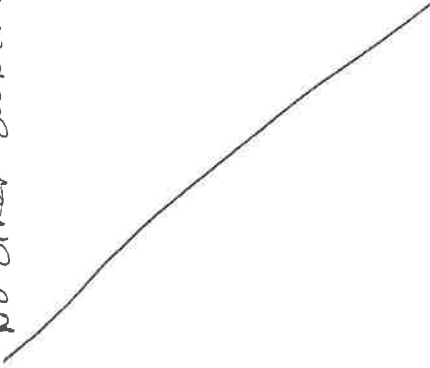
Page 2 of 2
Variance Request

118 Buena Vista Dr ATTACHMENT A

Interest & Ownership:

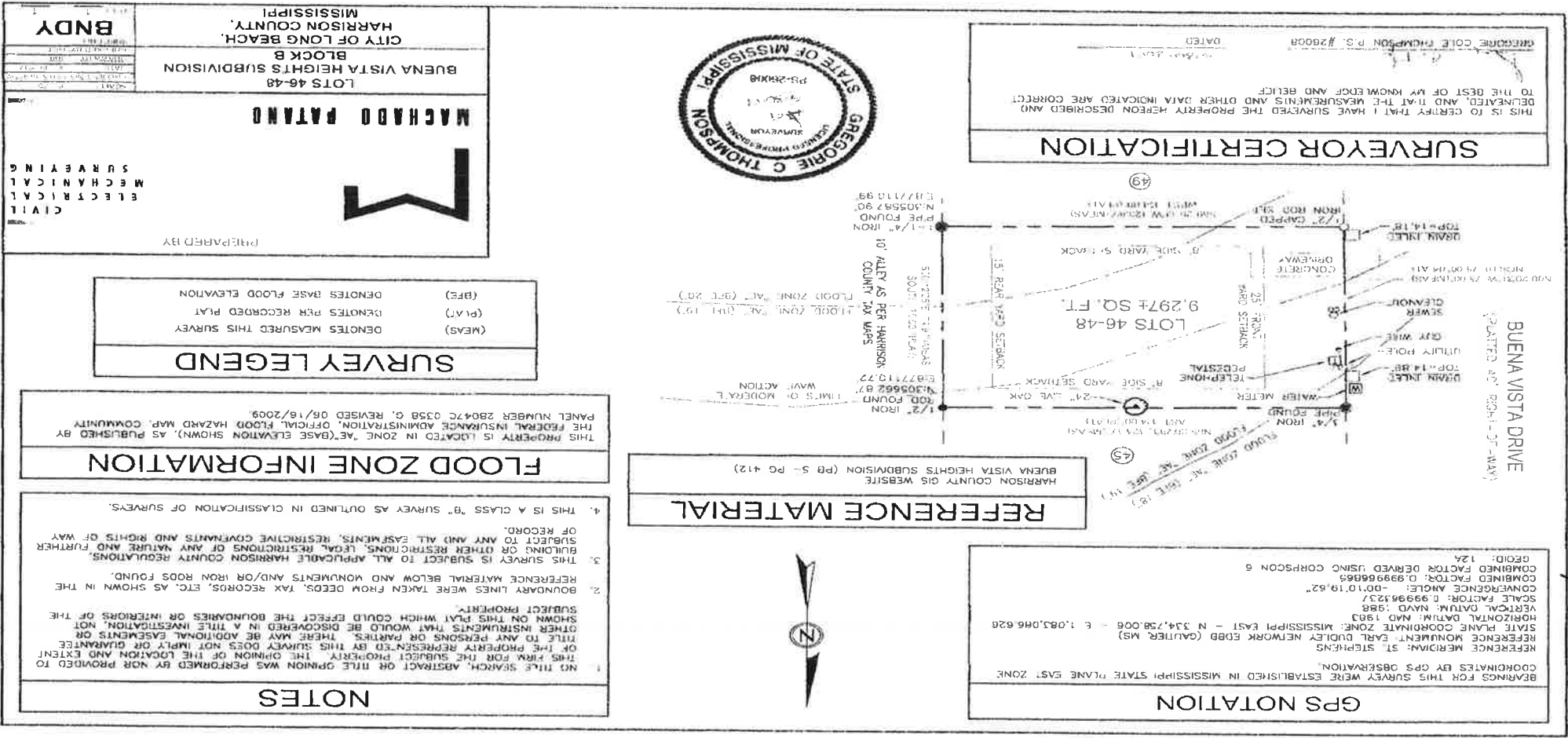
Owners Curtis A. Duwote Jr
Bridget L. Duwote

no other owners



MINUTES OF MARCH 22, 2018
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118 Buena Vista Dr Attachment B1
 Survey



GPS NOTATION

BEARINGS FOR THIS SURVEY WERE ESTABLISHED IN MISSISSIPPI STATE PLANE EAST ZONE COORDINATES BY GPS OBSERVATION.

REFERENCE MERIDIAN: ST STEPHENS

REFERENCE MONUMENT: EARL DODLEY NETWORK EDBB (GAUTIER, MS)

STATE PLANE COORDINATE ZONE: MISSISSIPPI EAST - N 344,758,006 E 1,083,086,626

HORIZONTAL DATUM: NAD 1983

VERTICAL DATUM: NAVD 1988

SCALE FACTOR: 0.999964237

CONVERSION ANGLE: -00°10'19.62"

COMBINED FACTOR: 0.999966665

GEOID: 12A

REFERENCE MATERIAL

HARRISON COUNTY GIS WEBSITE

BUENA VISTA HEIGHTS SUBDIVISION (Pg 5 - Pg 412)

FLOOD ZONE INFORMATION

THIS PROPERTY IS LOCATED IN ZONE "AE"(BASE ELEVATION SHOWN) AS PUBLISHED BY THE FEDERAL INSURANCE ADMINISTRATION. OFFICIAL FLOOD HAZARD MAP. COMMUNITY PANEL NUMBER 28047C 0358 G, REVISED 06/16/2009.

SURVEY LEGEND

(MEAS) DENOTES MEASURED THIS SURVEY

(PLAN) DENOTES PER RECORDED PLAT

(BFE) DENOTES BASE FLOOD ELEVATION

NOTES

1. NO TITLE SEARCH, ABSTRACT OR TITLE OPINION WAS PERFORMED BY NOR PROVIDED TO THIS FIRM FOR THE SUBJECT PROPERTY. THE OPINION OF THE LOCATION AND EXTENT OF THE PROPERTY REPRESENTED BY THIS SURVEY DOES NOT IMPLY OR GUARANTEE TITLE TO ANY PERSONS OR PARTIES. THERE MAY BE ADDITIONAL EASEMENTS OR OTHER INSTRUMENTS THAT WOULD BE DISCOVERED IN A TITLE INVESTIGATION, NOT SHOWN ON THIS PLAT WHICH COULD EFFECT THE BOUNDARIES OR INTERIORS OF THE SUBJECT PROPERTY.
2. BOUNDARY LINES WERE TAKEN FROM DEEDS, TAX RECORDS, ETC., AS SHOWN IN THE REFERENCE MATERIAL BELOW AND MONUMENTS AND/OR IRON RODS FOUND.
3. THIS SURVEY IS SUBJECT TO ALL APPLICABLE HARRISON COUNTY REGULATIONS, BUILDING OR OTHER RESTRICTIONS, LEGAL RESTRICTIONS OF ANY NATURE AND RIGHTS OF WAY OF RECORD.
4. THIS IS A CLASS "B" SURVEY AS OUTLINED IN CLASSIFICATION OF SURVEYS.

PREPARED BY

MACHADO PATANO

CIVIL
 ELECTRICAL
 MECHANICAL
 SURVEYING

LOTS 46-48
 BUENA VISTA HEIGHTS SUBDIVISION
 BLOCK B
 CITY OF LONG BEACH,
 HARRISON COUNTY,
 MISSISSIPPI

BNDY



SURVEYOR CERTIFICATION

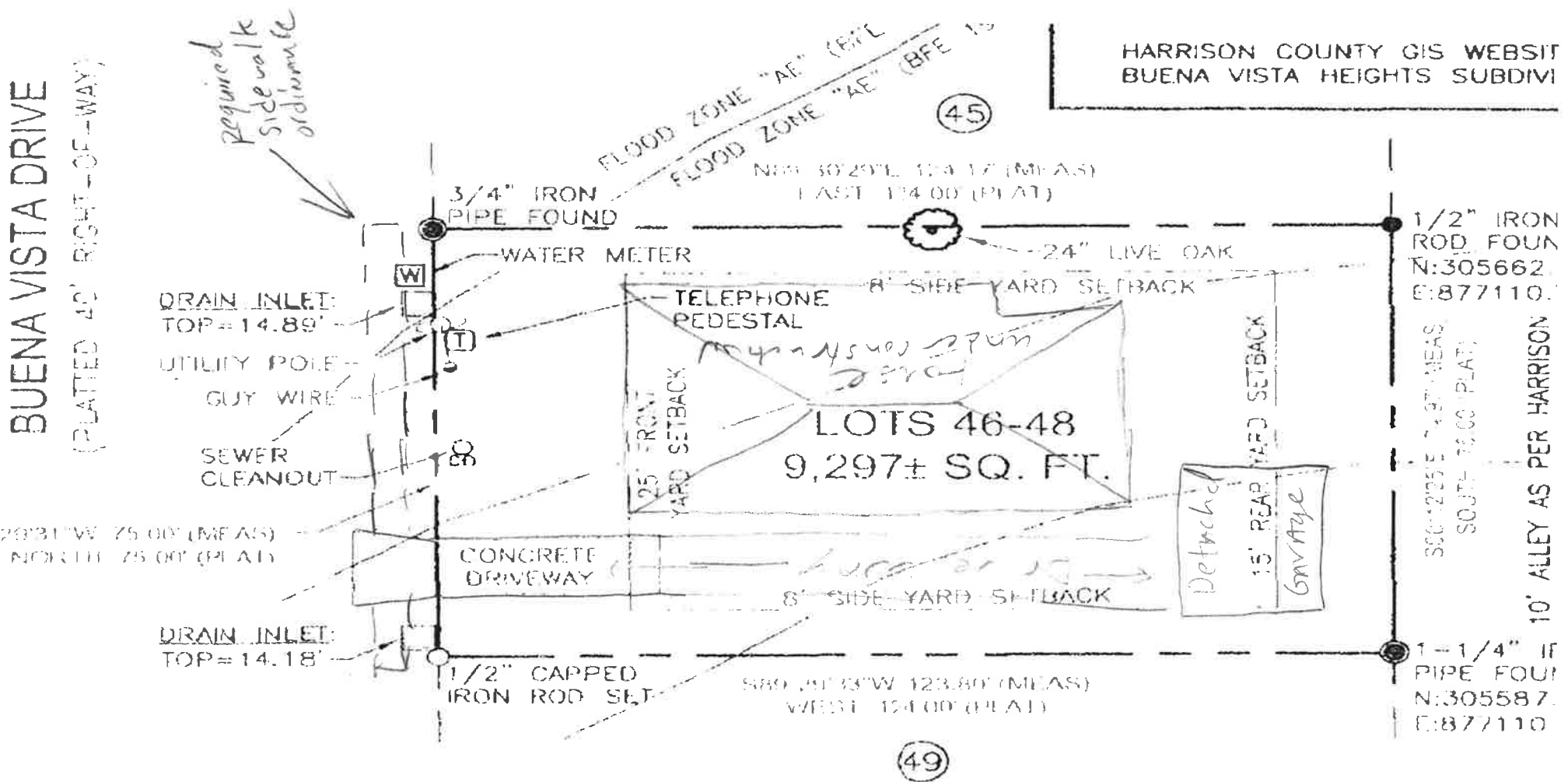
THIS IS TO CERTIFY THAT I HAVE SURVEYED THE PROPERTY HEREON DESCRIBED AND DELINEATED, AND THAT THE MEASUREMENTS AND OTHER DATA INDICATED ARE CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

GREGORIE COL E THOMPSON P.S. #28344
 DATED _____

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

118 Buena Vista Dr 3:27 PM Attachment B2
survey deed 118 Buena Vista
30%
Site Plan for Required Sidewalk

iPad Done



SURVEYOR CERTIFICATION

THIS IS TO CERTIFY THAT I HAVE SURVEYED THE PROPERTY HEREOF DESCRIBED AND

HARRISON COUNTY GIS WEBSITE
BUENA VISTA HEIGHTS SUBDIVISION

MINUTES OF MARCH 22, 2018
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LONG BEACH PLANNING and DEVELOPMENT COMMISSION

SCANNED



1st Judicial District
Instrument 2017 8531 D -J1
Filed/Recorded 6/5/2017 09:36 A
Total Fees \$ 14.00
11 Pages Recorded

Prepared by:
Julien K. Byrne III
Attorney at Law
311 East Second St.
Pass Christian, MS 39571
(228) 452-9408
Mississippi Bar Number: 7654

Return to:
Julien K. Byrne III
Attorney at Law
311 East Second St.
Pass Christian, MS 39571
(228) 452-9408

STATE OF MISSISSIPPI
COUNTY OF HARRISON
FIRST JUDICIAL DISTRICT



WARRANTY DEED

For and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) cash in hand paid and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, **TBIC L.L.C.**, a Nevada limited liability company, of 10701 Angelic Tenere Avenue, Las Vegas, NV 89135, (805) 390-9207, does hereby sell, convey and warrant unto **CURRTS A. DUCOTE, JR. and wife, BRIDGET E. DUCOTE**, of 18050 Derbes Drive, Covington, LA 70433, (459) 586-9161, as joint tenants with full rights of survivorship and not as tenants in common, the following described real property situated in Harrison County, First Judicial District, State of Mississippi, described as:

Lots 46, 47 and 48, Block B, BUENA VISTA HEIGHTS, a subdivision of Harrison County, Mississippi, as per the official map or plat thereof on file and of record in the office of the Chancery Clerk of Harrison County, First Judicial District, Mississippi.

File No.: 17-22434 DUCOTE

Page 1

2

The above described property is conveyed subject to restrictions, reservations and easements of record.

It is agreed and understood that the taxes for the current year have been prorated as of this date on an estimated basis, and when said taxes are actually determined, if the proration as of this date is incorrect, the parties herein agree to pay on a basis of an actual proration. All subsequent year taxes are specifically assumed by the Grantees.

The above described property forms no part of the homestead of the Grantor herein.

Witness the signature of the Grantor this 31st day of May, 2017.

By: **TBIC L.L.C.**
Revocable Living Trust of
Victor Cochran, Manager
By: *Victor M. Cochran*
Victor M. Cochran, Trustee

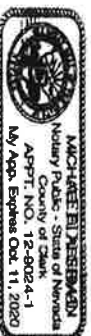
STATE OF MISSISSIPPI
COUNTY OF CLARK

Personally came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, **VICTOR M. COCHRAN**, who is Trustee of the Revocable Living Trust of Victor Cochran, which is the Manager of **TBIC L.L.C.**, a Nevada limited liability company, who acknowledged that acting in the foregoing capacity as Manager of **TBIC L.L.C.**, he executed the above and foregoing instrument of writing on the day and in the year therein written, having been first duly authorized to do so.

Given under my hand and official seal of office this 31 day of May, 2017.

NOTARY PUBLIC

My Commission Expires: 10/11/2020



File No.: 17-22434 DUCOTE

Page 2

VMC

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

The clerk reported that twenty-one (21) notices of public meeting were sent by regular mail, to property owners within two hundred feet (200') of the subject property. Notices were also posted on the bulletin boards at City Hall, the Building Official's office, and the Water Department, 201 Jeff Davis Avenue; Said notice was ordered as part of these proceedings:

City of Long Beach



LEGAL NOTICE

PUBLIC MEETING

In accordance with Section 4 of the City of Long Beach Sidewalk Ordinance 587 as amended by Ordinance 615, notice is hereby given advising that the Planning and Development Commission for the City of Long Beach will hold a public meeting for the purpose of considering a **variance**.

Curtis Ducote, Jr., 725 Arbor Station Drive, Long Beach, Mississippi 39560 has filed an application for a variance in accordance with the Long Beach Sidewalk Ordinance. The applicant is requesting a variance from the placement of a sidewalk on a newly developed lot. The location of the requested variance is 118 Buena Vista Drive, the tax parcel number is 0512H-02-051.000. The legal description is as follows:

Lots 46, 47 and 48, Block B, BUENA VISTA HEIGHTS, a subdivision of Harrison County, Mississippi, as per the official map or plat thereof on file and of record in the office of the Chancery Clerk of Harrison County, First Judicial District, Mississippi.

A public meeting to consider the above variance will be held in the City of Long Beach, Mississippi 39560, Thursday, March 22, 2018, at 5:30 p.m., in the Long Beach City Hall Meeting Room located at 201 Jeff Davis Avenue. The City encourages all residents, groups and organizations to contact the City if they have any questions concerning the petition.

/s/ signed
Chairman
Planning Commission

**MINUTES OF MARCH 22, 2018
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**

AFFIDAVIT

STATE OF MISSISSIPPI
COUNTY OF HARRISON
CITY OF LONG BEACH

BEFORE ME, the under signed legal authority authorized to administer oaths in and for the jurisdiction aforesaid, on this day personally appeared before me, VERONICA HOWARD, known to me to be the Minutes Clerk of the City of Long Beach, Mississippi, Planning Commission, who being by me first duly sworn, deposes and says on oath as follows, to-wit:

1. That she is the duly appointed and acting Minutes Clerk of the City of Long Beach, Mississippi, Planning Commission;

2. That in such capacity, she is responsible for mailing Notices of Public Meeting for the purpose of notifying property owners within One Hundred Sixty Feet (160') of the subject property, when applications for zoning map changes, variances, appeals, etc., are filed, all as stipulated in The Zoning Ordinance Number 615 of the City of Long Beach; and other matters pertaining to such public meetings and the business of the Planning Commission in and for the City of Long Beach;

3. That on March 9, 2018, she did cause to be mailed, Notice of Public Meeting, a copy of which is attached hereto, to 21 (twenty-one) property owners within 200' of 118 Buena Vista Drive – Tax Parcel No. 0512H-02-051.000 notifying them that a public meeting will be held, March 22, 2018, to consider an application for a Variance filed by Curtis Ducote.

Given under my hand this the 13th of March, 2018.


STACEY DAHL, AFFIANT

SWORN TO AND SUBSCRIBED before me on this the 13th day of March, 2018.

-My Commission Expires-

NOTARY PUBLIC



DAVID BLAKELY 340 CROSS ST WINCHESTER MA 01890	DAVID AND ALMA BURTON 4138 WALNUT ST SLIDELL LA 70461	CONCORDIA PACIFIC LLC C/O VICTOR MYRON CHOCHRAN 10701 ANGELO TENERO AVE LAS VEGAS NV 89135
--	---	---

DONALD DIXON & THOMAS GALASSINI 1235 NORTH 575 EAST WESTVILLE IN 46391	ELLEN EDMONDS 5216 MEADOW GARDEN LN BIRMINGHAM AL 35242	GANT & BROWN PREMIER HOME BUILDERS 1616 26 TH AVE GULFPORT MS 39501
--	---	--

ERIN GAUTREAUX 24650 BELLEMOOR DR PLAUEMINE LA 70764	JOHN GROWER 3116 12 TH ST GULFPORT MS 39501	DENNIE & HERMA HEBER 112 BUENA VISTA DR LONG BEACH MS 39560
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DEBORAH JONES 8932 LEB PINE GROVE TERRY MS 39170	STEPHEN & CHERYL KERGOSEIN 116 BUENA VISTA DR LONG BEACH MS 39560	PAUL & SANDRA LEE KRABER PO BOX 54 YORKVILLE IL 60560
--	---	---

JAMES MEIER & JAYNE THOMPSON 1698 IRMA RD EUSTIS FL 32726	JOHN MCCARTHY 226 COURTHOUSE RD GULFPORT MS 39507	MARSHALL MORERE 81251 OAK LN COVINGTON LA 70435
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HAI VAN NGUYEN 245 DORRIES ST BILOXI MS 39530	WILLIAM SCHULTES 8929 LITTLE RIVER TURNPIKE FAIRFAX VA 22031	TBIC LLC 10701 ANGELO TENERO AVE LAS VEGAS NV 89135
---	--	---

MICHAEL & CINDY VENTO 250 FIFTH ST EXT VERONA PA 15147	L C WALLEY 127 CLOWER AVE LONG BEACH MS 39560	ELLA WILLOUGHBY 203 SEASHORE AVE S LONG BEACH MS 39560
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LONG BEACH PLANNING and DEVELOPMENT COMMISSION

Commission Chairman recognized Mr. Curtis Decote. Mr. Decote reiterated his application, stating the following:

- It would be a financial burden to require him to put in sidewalks, because he wasn't aware of the sidewalk ordinance before starting to build his home and therefore didn't arrange for the cost in his budget.
- Requiring him to put in a sidewalk would deprive him of the rights of the other property owners that don't have sidewalks or the expense of putting one in.
- He built his home in an established subdivision, if required to put one in, it would be the only one in the neighborhood.

*

*

After review and discussion, Commissioner Seal made motion, seconded by Commissioner Hansen and unanimously carried recommending denying the variance, stating that the applicant did not present a hardship issue, the contractor was aware of the sidewalk ordinance no. 615 when the permit was issued.

The third public hearing to consider a special use district for property located at 0 Highway 90, Between Markham and Marcie Drive, Tax parcel 0512J-01-001.000, submitted by David Allen, Esq. on Behalf of Golden Bay Investments as follows was called to order.

MINUTES OF MARCH 22, 2018
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION



CITY OF LONG BEACH
201 Jeff Davis Avenue
PO BOX 929
Long Beach, MS 39560
(228) 863-1554 office
(228) 863-1558 fax

APPLICATION FOR
SPECIAL-USE APPROVAL

Office use only
Date Received 2/27/2018
Zoning C-2B/R-1
Agenda Date 3/22/2018
Check Number: 13276
Ward

I. Tax Parcel Number(s): 0512J-01-001.000

II. Address of Property Involved: U.S. Highway 90, between Markham Drive and Marcie Drive, Long Beach, MS

III. Statement clearly explaining the request being made. (Attach supplemental pages if necessary.)

The Applicant requests that the Planning Commission and the City of Long Beach establish a Special Use District, which would be a tourism related, high end Recreational Vehicle Resort. The attached Application for Special Use District goes into detail as to site plan, development plan and justification for such action.

PLEASE COMPLETE THE FOLLOWING:

A. Describe any special condition that justify the granting of this request and that are peculiar to the property and do not apply to other properties in the general area. What are the reasons for the request and why the applicant cannot meet the stated code requirement? The property in question has been subject to split zoning at least since 1990, if not before. Since that time, the southern portion of the property has been zoned R-3 (1990 to 2002), C-2 (2002 to 2013) and C2-B (2013 to present). The northern portion of the parcel has been zoned R-1 at least since 1990, if not before. Due to this split zoning, the required building elevations as mandated by FEMA and the increased construction costs since Hurricane Katrina, together with other factors set out in the attached Application, owner has been unable to develop this property.

B. Describe how the special condition discussed above is not the result of action taken by the applicant. Show that the applicant did not cause the need for this request. The applicant was not responsible for the split zoning, the post Katrina building elevations nor for the increased construction costs. The applicant previously applied for a zoning change to C2-B, but was unsuccessful.

C. Show that unnecessary hardship exists due to the character of the property and that this hardship makes the request necessary. State what hardship is caused if the applicant is required to meet code requirements? What is the result of this hardship? What would result if the Zoning Board denied this request? The property to be included in the Special Use District ranges in elevation from approximately 4 feet to 11 feet above sea level. As such, the applicant believes that utilization of the property in such a manner as applicant proposes makes this request necessary. Otherwise, Applicant would be required to build a series of structures soaring to a finished floor elevation of 20 feet above sea level. This is both cost prohibitive and unsightly.

D. Show that denial of this request will deprive the applicant of rights commonly enjoyed by other properties in the general area and that the granting of this variance request will make possible the reasonable use of land while not conferring any special privilege. Outline how the subject of the variance is common in the area and if the applicant were to be denied this variance a right would be taken away which is granted to other properties. State how the variance makes reasonable use of the existing land and why the same action cannot be done in a way that does not require a variance. Show that granting of this variance does not give the applicant any special privileges that the properties in the area would find desirable. If Applicant's request is denied, then Applicant's development costs will skyrocket.

Approval of the application will result in a reasonable use of the land. The Long Beach Planning Commission regularly accommodates land owners as they attempt to develop their property, as such, granting the requested relief will allow reasonable use of Applicant's property, and will result in increased revenue for Long Beach businesses and increased tax revenue for the City of Long Beach.

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IV. REQUIRED ATTACHMENTS:

- A. **Interest and Ownership.** The applicant's name, address and interest of every person, firm or corporation represented by the applicant in the application, the name of the owner or owners and their respective addresses of the entire land area proposed to be changed in classification or to be included within the structures then existing thereon, and sufficient evidence to establish that the applicant has the right of possession to the land area and structures, the names and address of all owners of adjacent property (exclusive of the width of intervening streets, alleys, or bodies of water). Claims of support or "no objection" from owners of adjoining property should be substantiated in writing or by the appearance of such owner(s) at the hearing. Such support is usually considered material but not conclusive.
- B. **Survey and Site Plan.** a site plan showing the land area which would be affected, easements bounding and intersecting the designated area, the locations of existing and proposed structures with supporting open facilities, and the ground area to be provided and continuously maintained for the proposed structure or structures;
- C. **Recorded Warranty Deed.** A deed which includes a legal description of the specific piece of property involved in the request. If several parcels are included in a request, individual parcel deeds AND a composite legal description of all parcels involved in the request must be provided.
- D. **Fee.** Attach a check in the amount of \$100.00 made payable to the **City of Long Beach** to cover administrative cost. You will also be responsible to actual costs, such as advertising and mailing incurred with the processing of your application. The City of Long Beach will notify, by certified letter, adjacent property owners within 200' (feet), to the requested action identified in this application, using the Harrison County Tax Assessor's Land Roll database.

INCOMPLETE APPLICATIONS MAY DELAY APPROVAL OF YOUR REQUEST, PLEASE SUBMIT ALL REQUIRED DOCUMENTS.

V. OWNERSHIP AND CERTIFICATION:

READ BEFORE EXECUTING, Attendance by the applicant(s) at the public hearing is mandatory; however, the applicant may designate a representative to attend the public hearing on his/her behalf, provided said representative has been properly designated to speak on the applicant's behalf either by written permission or oral designation by the applicant at the Public Hearing. If a continuance is to be granted, the applicant must request same in writing a minimum of seven (7) days in advance of the scheduled public hearing. The applicant acknowledges that, in signing this application, all conditions and requirements inherent in the process have been fully explained and understood, including the timetable for processing the application, the completed application with all necessary documents and payments must be returned to the Planning office not later than 21 days before the 2nd or 4th Thursday of each month (SEE ATTACHED MEETING DATES & DEADLINES.) Receipt of feet(s) does not constitute receipt of a completed application.

I the undersigned hereby certify that I have read and understand this application and that all information and attachments are true and correct. I also certify that I agree to comply with all applicable city codes, ordinances and state laws. Finally, I certify that I am the owner of the property involved in this request or authorized to act as the owner's agent for herein described request.

Golden Bay Investments, LTD

(PRINT) Name of Rightful Owner

2305A McKee Road

Owner's Mailing Address

San Jose CA 95116

City State Zip

Phone

David M. Allen, Esq.

(PRINT) Name of Agent

759 Vieux Marche Mall

Agent's Mailing Address

Biloxi MS 39530

City State Zip

228-374-2100

Phone

dallen@pmp.org

Email address

(*You may be contact by email regarding your application)

Signature of Owner

Date

(*You may be contact by email regarding your application)

David M. Allen 2/27/18
Signature of Agent Date

Page 2 of 2

Application for Special-Use Approval

**MINUTES OF MARCH 22, 2018
REGULAR MEETING
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Oak Landing RV Resort
Application for Special Use District

Golden Bay Investment, LTD, submits this application to the City of Long Beach for a Special Use District designation for a portion of Tax Parcel Number 0512J-01-001.000; Applicant is requesting that the property described on Exhibit "A" become a Special Use District. This designation is requested in order to allow the applicant to construct a Recreational Vehicle Resort as more fully described in this application and as shown on the attached site plan, attached hereto as Exhibit "B".

BACKGROUND

Golden Bay Investments, LTD, a California Limited Partnership, authorized to do and doing business in the State of Mississippi, acquired the property comprising Tax Parcels 0512J-01-001.000 ("Southern Parcel") and 0512G-03-001.000 (Northern Parcel"), pursuant to Warranty Deed dated February 2, 1994, recorded in Book 1264, at Page 20, and a companion quit claim deed of even date, recorded in Book 1264, Page 23, First Judicial District, Harrison County, Mississippi. Copies are attached hereto as Exhibit "C". The Northern Parcel, which is NOT subject to this request, is currently zoned R-1. The Southern Parcel is subject to "split zoning", with the northern 3/4, more or less, zoned R-1 and the southern 1/4, more or less, zoned C-2B. This is more clearly shown on the 2013 City of Long Beach Zoning Map, attached hereto as Exhibit "D". The proposed district will consist of approximately 11.342 acres, comprised of a portion of the parcel zoned R-1 and a small portion of that part of the parcel zoned C-2B. In 2016, Golden Bay had submitted a request for rezoning, which the Board of Aldermen passed by a 4-3 vote; however, the proposal failed due to a last minute requirement for a super-majority. Subsequently, applicant filed for a Special Use District, which applicant believed would accommodate the concerns of many of those opposed to the project; however, it was decided to postpone going forward with the application until the estate of one of the general partner was settled. Thus, applicant again brings its application before the Long Beach Planning Commission.

APPLICATION REQUIREMENTS

Section 100 of the Long Beach Unified Development Ordinance provides certain requirements for a Special Use District. We have submitted herewith a site plan, which is attached as Exhibit "B". Additionally, this site plan is part of Applicant's Development Plan for the Special Use District and includes the items required by Section 100 of the Long Beach Unified Development Ordinance. We are prepared to provide such other information as the Planning Commission may require to adequately consider this application.

Our responses to the individual parts of Section 100 are as follows:

Section (a) The materials submitted herewith are designed to enable the Planning Commission and City of Long Beach to establish a Special Use District.

Section (b) The requested Special Use District will incorporate nearly all provisions of existing Section 127 of the Long Beach Unified Development Ordinance.

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

- Section (c) The proposed Special Use District type is a Tourism-related District, together with such accessory uses directly related to the proposed type.
- Section (d) Submitted with this application as Exhibit "E" are Applicant's Development Plans and specifications. These adequately meet the listed requirements.
- Section (e) Specific information as to the proposed Special Use District is as follows:
 - e-1 The proposed District will contain greater than five (5) acres.
 - e-2 Adequate buffers and screening, meeting or exceeding the current guidelines of Section 127 of the Long Beach Unified Development Ordinance, shall be provided.
 - e-3 The applicant is prepared to begin construction after securing approval of the Special Use District, as well as any other governmental approvals necessary for construction.
 - e-4 Applicant's site plans are in conformance with the current requirements of Section 127 of the Long Beach Unified Development Ordinance.
 - e-5 Applicant will only erect, construct, or alter improvements when such actions have been specifically authorized by the applicable governing body of Long Beach.
 - e-6 Applicant acknowledges that the Special Use District will be binding upon Applicant, as well as Applicant's successors and assigns.
 - e-7 Applicant agrees that any proposed expansions or revisions of the Special Use District shall be submitted to the Planning Commission.

Attached hereto as Exhibit "F" is a draft resolution setting forth the proposed Special Use District. The resolution adopts the existing applicable provisions of Section 127 of the Long Beach Unified Development Ordinance as minimum standards for the proposed Special Use District.

JUSTIFICATIONS AND SUPPORT FOR THE DESIGNATION

The following justifications are submitted in support of the requested Special Use District designation:

- I. Change in the character of the neighborhood: Hurricane Katrina, on August 29, 2005, caused almost total destruction south of the CSX railroad tracks, as well as massive upheaval in the manner in which developers address property development. The continuing effects of this natural disaster cannot be ignored by the Long Beach Planning Commission as it considers development requests for properties abutting, or in close proximity to, Highway 90. Building codes have changed substantially and dramatically since Katrina. Building requirements have become more restrictive, in that the pre-Katrina Base Flood Elevation of 12 feet has

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increased to a Base Flood Elevation of 20 feet. The higher base flood elevation also manifests itself by stretching much further from the beach as compared to pre-Katrina. These factors have resulted in substantial increases in construction costs, as new construction must utilize elevated structures to meet FEMA's elevation requirements. This adversely affects the sale price of the structure; additionally, elevated structures are typically not as easy to sell as conventional on-grade slab structures, since many prospective buyers, and especially the elderly, do not want to deal with either stairs or the added cost and maintenance of elevators. Additionally, similar to river floodways, there is now a "No Rise Certification", also referred to as a "no net fill" requirement in velocity zones which require that the cross-sectional area for any fill and/or obstruction must be balanced by an equal or larger cross-sectional area of fill and/or obstruction to be removed. The cumulative effect of the aforementioned has had a serious detrimental effect on new construction, and particularly residential construction, in much of the area between the CSX railroad and the beachfront.

An equally important consideration for developers is that the cost of insurance coverage now has a major and limiting impact on the scope and design of both commercial and residential developments. For many owners or tenants, insurance for wind damage has to be obtained through the expensive State of Mississippi Windpool. The aforementioned Base Flood Elevation promulgated by FEMA has also become a prime factor in obtaining flood insurance. In order to qualify for flood insurance coverage, municipalities have had to adopt FEMA approved Base Flood Elevation restrictions on new construction. At Exhibit "G" is a December 16, 2015 report prepared by BanCorpSouth's Insurance Center in Biloxi, which incorporates an analysis of pre- & post-Katrina insurance rates, as well as a Rand Institute study on Commercial Wind Insurance in the Gulf States. This report, which was a part of applicant's original July 2016 application to the City of Long Beach, provides additional supporting evidence of the change in the character of the neighborhood.

II. Public Need. The requested Special Use District would provide the City of Long Beach, Harrison County and the Mississippi Gulf Coast with an extremely attractive and desperately needed location for high-end recreational vehicles. Customers staying at high-end RV resorts are typically upper to upper-middle class retirees who demand, and expect, pristine living conditions. The value of typical RVs in such resorts ranges from \$250,000 to over \$1,000,000; thus, this absolutely is not a trailer park.

The "North American Good Sam RV Travel and Savings Guide" is an excellent and well utilized authority for top quality RV Parks in North America. In grading the quality of RV parks, Good Sam utilizes a system which grades and gives scores for facilities, for rest rooms and for overall environment. The maximum score for each area of consideration is ten (10) points, with a composite maximum of thirty (30) points. In Good Sam's 2016 Guide, there were more than 13,000 RV parks listed, with only 137 of such parks reached the top tier of campground excellence.

It is both interesting and telling to compare the RV Parks scoring 10/10/10 in the nearby states with which Mississippi competes for tourists. In the 2017 Good Sam top tier listing (see Exhibit "H"), Florida had thirteen listings and Louisiana had four listings; Mississippi had none. The 2016 Good Sam publication of top RV parks lists 113 parks that achieved the top tier rating of "Best of the Best". Three of these were in Alabama, six in Florida and five

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

in Louisiana; again, Mississippi had none. Good Sam's second tier level-titled "Other Top Rated Parks" -contains listings of RV Parks with scores generally of 9 and above for the three graded areas. This listing contains five Mississippi RV Parks, of which only two are located in the three coast counties. None of the five are in Harrison County, Mississippi. See Exhibit "I".

A review of available literature reflects that there are an extremely limited number of high-end RV Resorts in the three (3) coastal counties of Mississippi. At present, there is only one RV park adjacent to Highway 90 between the Highway 90-49 intersection and Bay St. Louis. At present, the following are among the few RV Parks which are considered to be High-End RV Resorts on the Mississippi Gulf Coast:

- A. Hollywood Casino of Gulf Coast (92 units)
Bay St. Louis, Mississippi;
- B. Majestic Oaks RV Resort (100 units)
Biloxi, Mississippi.
- C. Gulf Beach Resort (44 units)
Biloxi, Mississippi

(It is not the intention of the applicant to infer that the these are the only RV Parks in the three coast counties that might be considered "high end". Rather, the information is provided to show the limited number of such RV Parks along the Coast, and thus, the need of high end RV Parks which can adequately serve the needs of the tourism industry in Harrison County and the three Coast counties.)

RV ownership and utilization is a growing sector of the tourism, leisure and hospitality industry. At Exhibit "J" is an article "2016 Outlook For the RV Market" authored by Frank Hugelmeier, President of the Recreational Vehicle Industry Association, reporting that RV ownership has reached a new peak nationwide. Hugelmeier cites research by Dr. Richard Curtin, an RV Industry Analyst and Director of Consumer Surveys at the University of Michigan, which reveals the number of RV owner-households has grown to 8.9 million households, up from 7.9 million in 2005. According to the report, 8.5% of U.S. households now own RV's, up from 8% in 2005. According to RV.net, RV owners are affluent, active baby-boomers in their prime spending years. Typical RV owners average 48 years of age, 7 years old, married, homeowners and with an annual household income of \$72,000. This growth in the RV industry is expected to continue as "baby-boomers" begin to take required minimum distributions from IRA and 401K accounts.

At Exhibit "K" is a recent press release from the Recreation Vehicle Industry Association advising that RV shipments reached over 472,000 units in 2017, the highest total since such data has been collected; the press release also advised that the expected production in 2018 will be over 487,000 units. A 2016 study by the Recreation Vehicle Industry Association found that recreation vehicle trips are an excellent way to get away and save money on travel. This allows more funds for local purchases, resulting in additional local revenues and local sales tax.

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III. Compliance with, and support of Long Beach, Mississippi February 2013 Comprehensive Plan. The proposed RV Park Resort is in compliance with the City of Long Beach Comprehensive Plan (“Plan”) which was adopted February 2013. In its prefatory comments, the Plan provides that its primary purpose of the Plan is to aid in rebuilding the community by establishing goals to fulfill the community’s vision and developing a series of strategies to achieve these goals. The Plan sets forth key principles including sustainability of development. In the section on projected commercial use, the economic and employment analysis predicts that tourism will drive the Long Beach economy over the next twenty (20) years with over half of the County’s anticipated employment gains in the leisure and hospitality industry. In order to achieve this, it is suggested that the City of Long Beach attract a mix of development that would support a sustainable tax base including attracting businesses that offer a full line of goods and services to travelers, tourists and residents. Finally, in the section of the Comprehensive Plan entitled “Economic Base and Employment Trends”, it is provided that the industry mix in Harrison County and the City of Long Beach is dominated by Government, Leisure and Hospitality and Retail Trade Industries. The anticipated uses of the parcel for which the designation is sought are both tourist and hospitality related—both of which are fully compliant with the Plan. Further, the stated goals of the City of Long Beach go hand in hand with the growth and economic projections of the Recreational Vehicle Industry Association, attached hereto as Exhibit “K”.

IV. Stimulate Development in the C2-B Zoning Area west of Marcie Road. According to the Long Beach Planning Department, the number of building permits for this area since April 2013 is extremely small. It is anticipated that the requested Special Use District will result in increased interest in this undeveloped area and should serve as a magnet to attract other tourism related businesses on the western side of Long Beach. Land that lies fallow does not benefit the overall municipality nor does it help to achieve the goals set forth in the City’s Comprehensive Plan.

V. Economic Effect. On September 16, 2016, the Sun Herald published an article by Mary Perez as to the economic effect of RVs on the Mississippi’s economy (see Exhibit “L”). The annual effect across the state is nearly \$269,000,000; it is \$69,000,000 just in our 4th Congressional District. Once the proposed Oak Landing RV Park becomes operational, merchants and businesses in the City of Long Beach will have a new source of revenue and the City itself will have a new source of tax revenue. This is a win-win situation for the City and its commercial interests.

EXHIBITS

- “A.” Legal description of proposed Special Use District
- “B.” Proposed Oak Landing RV Resort site plan
- “C.” Vesting deeds, recorded in Book 1264, Page 20 and Book 1264, Page 23, 1st Judicial District, Harrison County, MS
- “D.” 2013 City of Long Beach Zoning Map
- “E.” Proposed Development Plan and Specifications
- “F.” Proposed Draft Resolution Approving Special Use District
- “G.” Excerpts from report prepared by The Insurance Center, Biloxi, Mississippi, evidencing the economic effect of Hurricane Katrina on the availability and costs of insurance.
- “H.” Excerpt from 2017 Good Sam listing of first tier RV Resorts nationwide, including Mississippi
- “P.” Excerpt from 2016 Good Sam listing of first and second tier RV Resorts nationwide, including Mississippi
- “J.” “2016 Outlook for the RV Industry”, by Frank Hugelmeier
- “K.” Recreation Vehicle Industry Association reports on RV Industry productivity, demographics and economic effects

“L.” Sun Herald article “RV snowbirds contribute millions to Coast economy,” Mary Perez, September 16, 2016

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

EXHIBIT "A"

Legal description of proposed Special Use District

EXHIBIT "A"

Legal description of proposed Special Use District

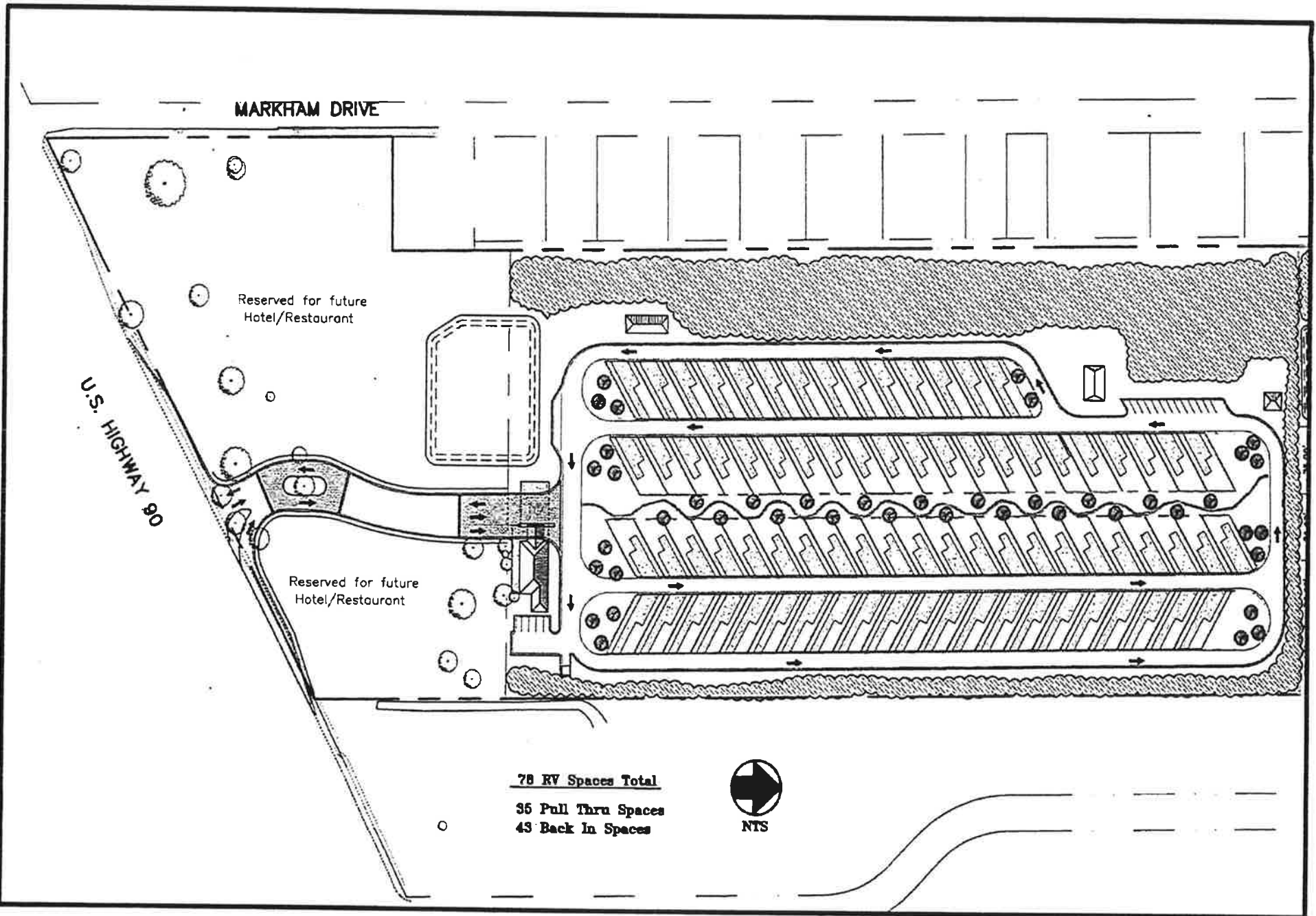
A parcel of land situated in B. Pelerin Claim Section 22, All in Township 6 South, Range 12 West, City of Long Beach, First Judicial District of Harrison County, Mississippi, and Being more particularly described as follows:

Commencing at an iron rod set at the point of intersection of the east margin of Markham Road with the North margin of U. S. Highway 90, thence along said East margin of Markham Road, North 00 degrees 52 minutes 11 seconds West 425.30 feet to an X-mark on concrete sidewalk which is 100 feet South of the North line of Block 8 of Thomas Subdivision; thence parallel to said North line, North 89 degrees 26 minutes 01 seconds East 125.00 feet to an iron rod on the East line of Thomas Subdivision; thence along said East line of Thomas Subdivision, North 00 degrees 52 minutes 11 seconds West 128.99 feet to the Point of Beginning. Thence further along said East line of Thomas Subdivision, North 00 degrees 52 minutes 11 seconds West 978.55 feet; thence North 89 degrees 13 minutes 53 seconds East 504.12 feet to a point lying on the West line of the Resurvey of Marcie Drive Subdivision; thence along said West line and extension thereof, South 00 degrees 45 minutes 24 seconds East 985.29 feet; thence West 502.23 feet to the point of Beginning, containing 11.342 acres.

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EXHIBIT "B"

Proposed Oak Landing RV Resort site plan

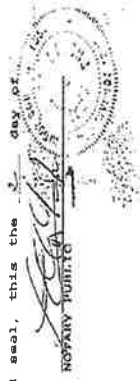


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BOOK 1264 PAGE 22

executed the above and foregoing instrument.
WITNESS my signature and seal, this the
February, 1994.

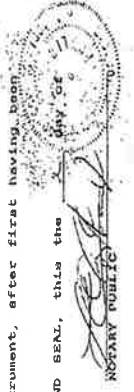
My Commission Expires:
APR 14 1994



STATE OF MISSISSIPPI
COUNTY OF HARRISON

PERSONALLY appeared before me, the undersigned authority in and for said county and state, within my jurisdiction, the within named, **FREDERICK T. HOFF, JR.**, who acknowledged that he is Successor Executor of the Estate of William Hith Davis, deceased, and that in said representative capacity he executed the above and foregoing instrument, after first having been duly authorized so to do.

WITNESS MY SIGNATURE AND SEAL, this the
February, 1994.



My Commission Expires:

Addresses:
C. B. Lundy, Jr., 30 Poplar Circle, Gulfport, Mississippi,
39501. Telephone: (601) 963-4196
Frederick T. Hoff, Jr., Executor, P.O. Box 910, Gulfport,
Mississippi, 39502, Telephone: (601) 853-8827
Golden Key Investment Ltd., 1580 Beach Blvd., Biloxi,
Mississippi, 39530, Telephone: (601) 435-7435

Indexing Instruction:

Part Lots 1, 2 and 3, Block 8, Thomas Subdivision of Lola
33-35, White and Calvert
Part of Lots 27 through 32, White and Calvert Survey
Long Beach Suction Block 30
Stepped by: Carbone Gum, Attorneys at Law, 770 Water
Street, Biloxi, MS 39530, Telephone: (601) 452-7826

STATEMENT OF FEE
Recording Fee \$11.00
Administrative Fee \$1.00
Mortgage Fee \$1.00
TOTAL FEE COLLECTED \$2.00

STATE OF MISSISSIPPI, COUNTY OF HARRISON, FIRST JUDICIAL DISTRICT.
I hereby certify that the instrument was received and filed for record at _____ o'clock
and _____ minutes on the _____ day of _____ A.D. 19 94
and received _____ FEB 19 94 in Record of Deeds Book 1264, pages 80-22

By _____
Candy Wiley
Notary Public, Chancery Clerk

BOOK 1264 PAGE 23

STATE OF MISSISSIPPI
COUNTY OF HARRISON
FIRST JUDICIAL DISTRICT



QUITCLAIM DEED
For and in consideration of the sum of One Dollar (\$1.00),

cash in hand paid, and other good and valuable consideration,
the receipt of all which is hereby acknowledged, we, C. B.

LUNDY, JR., and FREDERICK T. HOFF, JR., as Successor Executor
of the Estate of William Hith Davis, Deceased, acting pursuant

to the authority conferred by the Decree of the Chancery Court

of the First Judicial District, Harrison County, Mississippi,
rendered on the 1st day of February, 1994, in Cause No. P-2381

on the docket of said Court, do hereby convey and quitclaim
unto GOLDEN BAY INVESTMENT, LTD., a California limited

partnership, the following described property situated in the
City of Long Beach, First Judicial District, Harrison County,
Mississippi, to-wit:

That certain tract or parcel of land situated in B. Pellerin Claim Section 22, T8S, R12W, Harrison County, Mississippi, more particularly described as all that tract of land bounded on the North line of the right of way of U.S. Highway 90, on the East line between the southerly extension of the Easterly line of Markham Drive and the southerly extension of the Westerly line of the Resurvey of Marie Drive Subdivision and Oasis Condominiums; and bounded South by the Gulf of Mexico or Mississippi Sound; together with all riparian and/or littoral rights thereunto belonging.

WITNESS OUR SIGNATURES, this the _____ day of February,
1994.

C. B. LUNDY, JR.

FREDERICK T. HOFF, JR. as
Successor Executor of the Estate
of William Hith Davis, Deceased

STATE OF MISSISSIPPI
COUNTY OF HARRISON

PERSONALLY appeared before me, the undersigned authority in and for said county and state, within my jurisdiction, the

MINUTES OF MARCH 22, 2018
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION
BOOK 1264 PAGE 24

Within named C. B. Lundy, Jr., who acknowledged that he executed the above and foregoing instrument.

WITNESS my signature and seal, this the 2 day of February, 1994.

My Commission Expires: APR 14 1994

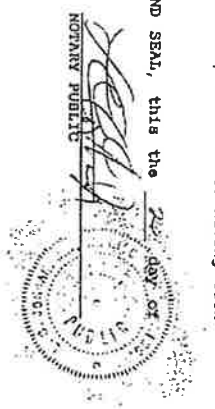


STATE OF MISSISSIPPI
COUNTY OF HARRISON

PERSONALLY appeared before me, the undersigned authority in and for said county and state, within my jurisdiction, the within named, Frederick T. Hoff, Jr., who acknowledged that he is Successor Executor of the Estate of William Hith David, Deceased, and that in said representative capacity he executed the above and foregoing instrument, after first having been duly authorized so to do.

WITNESS MY SIGNATURE AND SEAL, this the 22 day of February, 1994.

My Commission Expires: APR 14 1994



Addresses:

C. B. Lundy, Jr., 30 Poplar Circle, Gulfport, Mississippi, 39601, Telephone: (601) 863-4196

Frederick T. Hoff, Jr., Executor, P.O. Box 910, Gulfport, Mississippi, 39602, Telephone: (601) 863-8827

Golden Bay Investment, Ltd., 1580 Beach Blvd., Biloxi, Mississippi, 39530, Telephone: (601) 435-7435

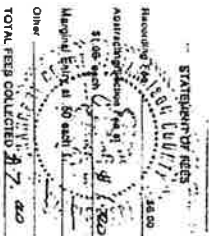
Indexing Instruction:

Part Lots 1, 2 and 3, Block 8, Thomas Subdivision of Lots 33-35, White and Calvert

Part of Lots 27 through 32, White and Calvert Survey

Long Beach Section Block 30

Prepared By: Corban & Gunn, Attorneys at Law, 770 Water Street, Biloxi, MS 39530, Telephone: (601) 432-7826



STATE OF MISSISSIPPI, COUNTY OF HARRISON, FIRST JUDICIAL DISTRICT:

I hereby certify that this instrument was received and filed for record at 8 o'clock and 51 minutes A.M. on 2 day of Feb. A.D. 19 94 and recorded FEB 14 1994 in Records of Deeds Book 1264 Page 23-24

By Andy Waples D.C.
A. G. N. CHELL, Quasiary Clerk

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

EXHIBIT "D"
2013 City of Long Beach Zoning Map

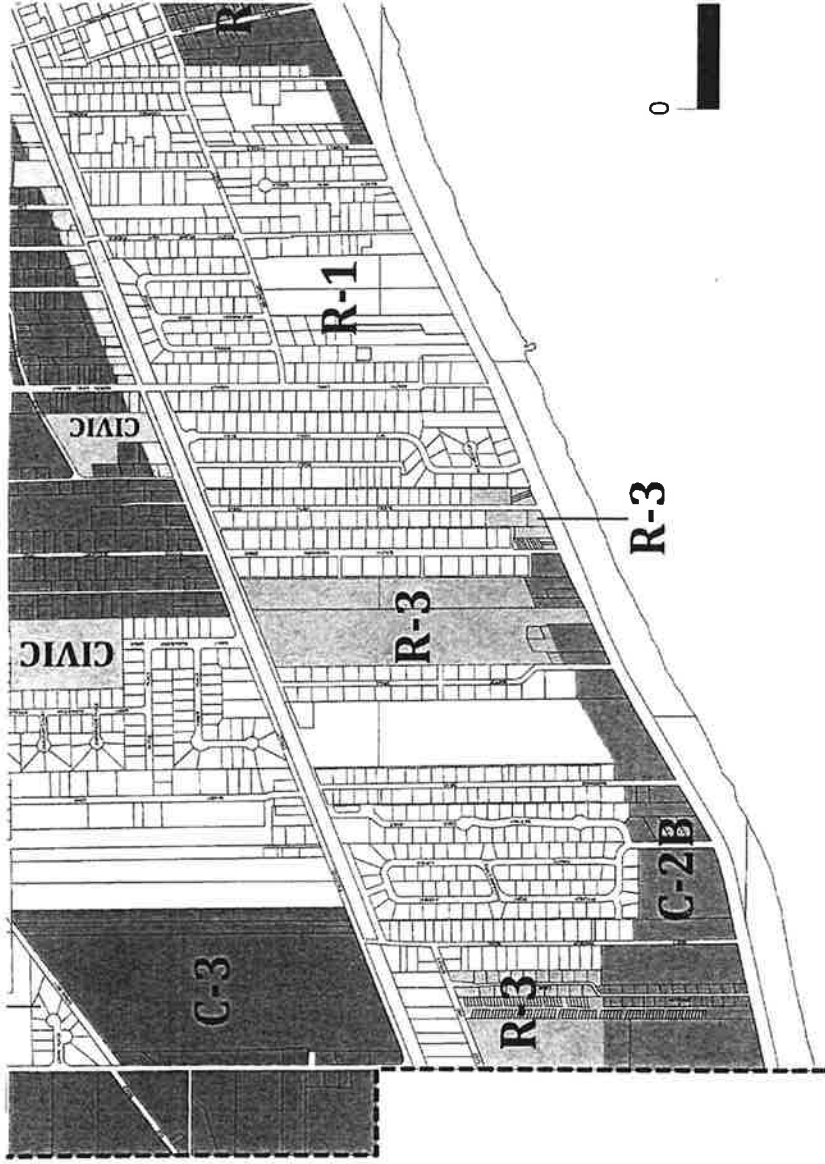
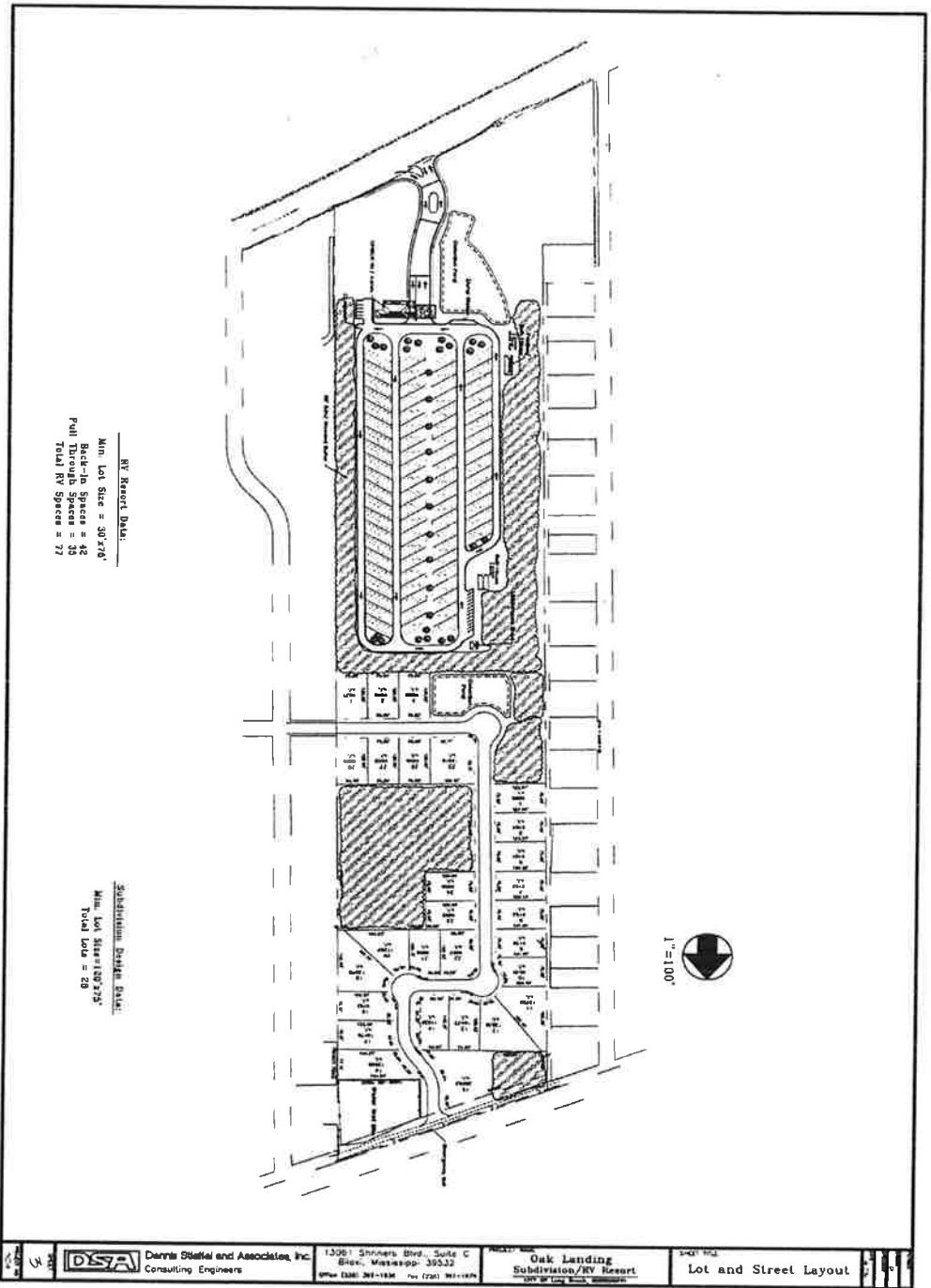
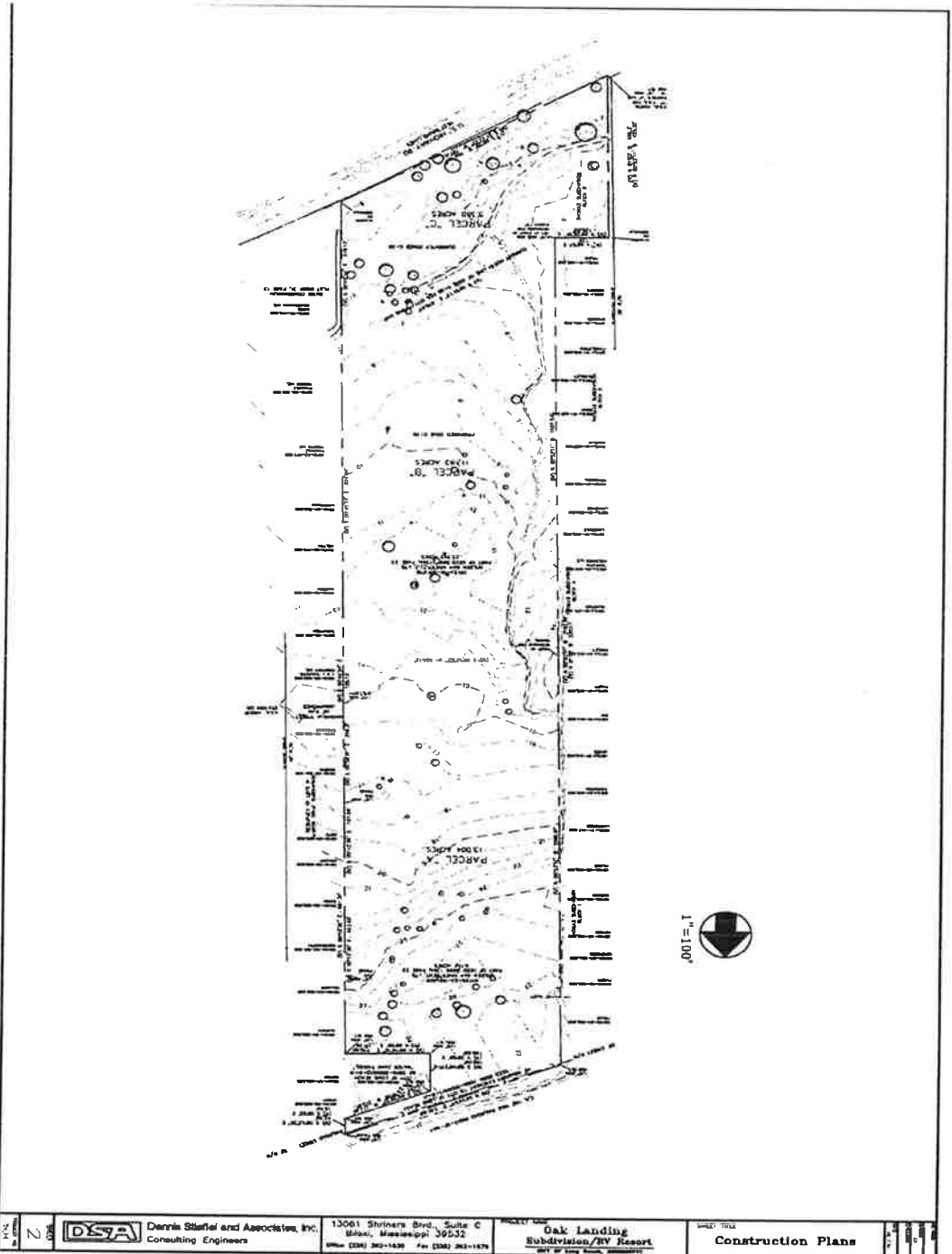


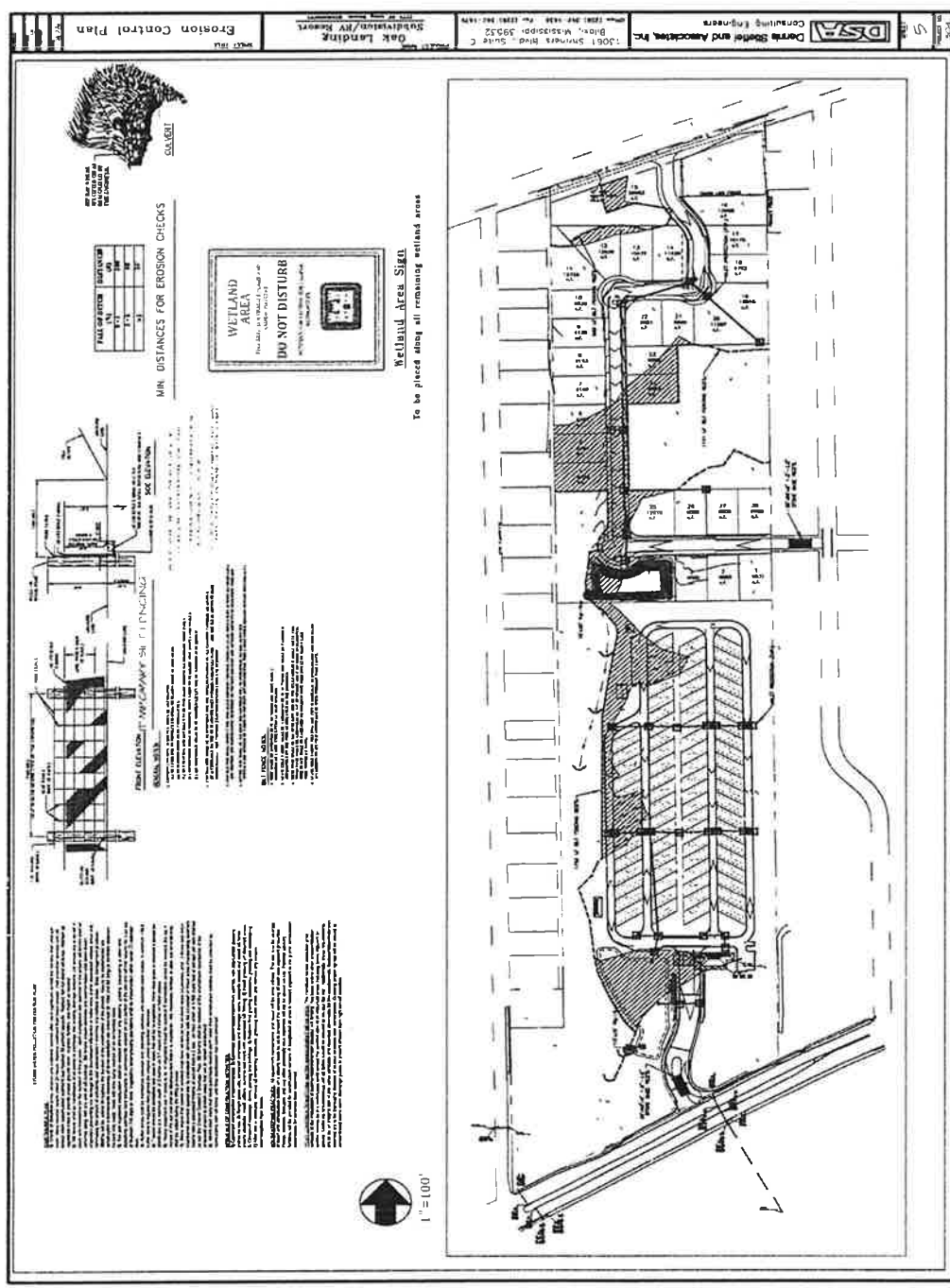
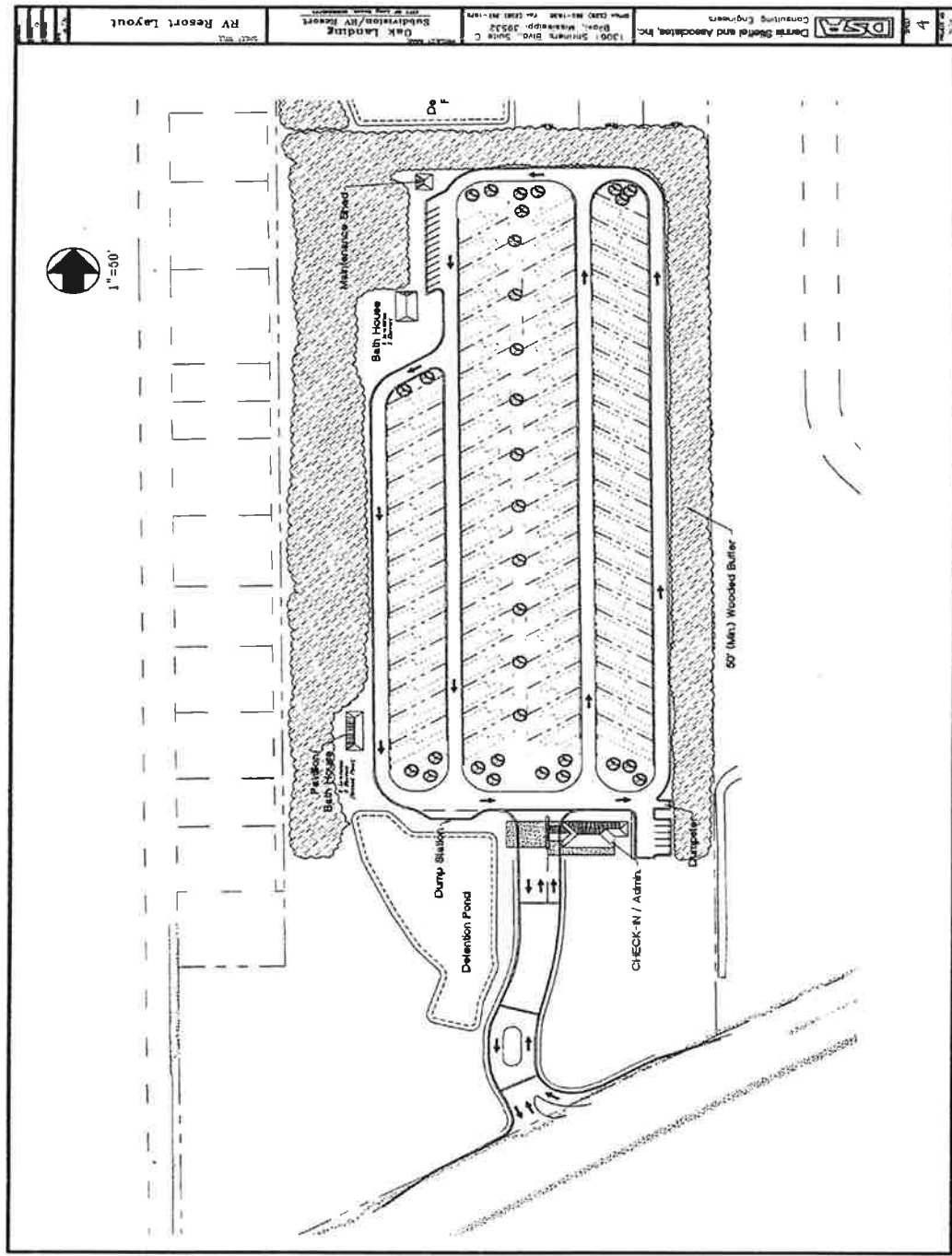
EXHIBIT "E"
Proposed Development Plan and Specifications

<p style="text-align: center;"><u>INDEX</u></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">SHEET NO.</th> <th style="text-align: left;">DESCRIPTION</th> </tr> </thead> <tbody> <tr><td>1</td><td>Title Sheet</td></tr> <tr><td>2</td><td>Boundary and Topo Survey</td></tr> <tr><td>3</td><td>Site and Street Layout</td></tr> <tr><td>4</td><td>RV Resort Layout</td></tr> <tr><td>5</td><td>Erosion Control Plan</td></tr> <tr><td>6</td><td>Drainage Plan</td></tr> <tr><td>7</td><td>RV Resort Drainage Plan</td></tr> <tr><td>8</td><td>RV Resort Basin Details</td></tr> <tr><td>9</td><td>Utility Plan</td></tr> <tr><td>10</td><td>Quality Plan</td></tr> <tr><td>11</td><td>R/V Utility Plan</td></tr> <tr><td>12-20</td><td>Plan and Profile Sheets (9)</td></tr> <tr><td>21-28</td><td>Construction Details</td></tr> </tbody> </table>	SHEET NO.	DESCRIPTION	1	Title Sheet	2	Boundary and Topo Survey	3	Site and Street Layout	4	RV Resort Layout	5	Erosion Control Plan	6	Drainage Plan	7	RV Resort Drainage Plan	8	RV Resort Basin Details	9	Utility Plan	10	Quality Plan	11	R/V Utility Plan	12-20	Plan and Profile Sheets (9)	21-28	Construction Details	<p style="text-align: center;">CONSTRUCTION PLANS</p> <p style="text-align: center;">FOR</p> <p style="text-align: center;">Oak Landing Subdivision/ RV Resort</p> <p style="text-align: center;">City of Long Beach, Mississippi</p> <p style="text-align: center;">Prepared For: Golden Bay Investments, LTD 2305A McKea Road San Jose CA 95116</p> <p style="text-align: right; font-size: small;">Revised 10/18/16</p>
SHEET NO.	DESCRIPTION																												
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<p style="text-align: center;">PROJECT SITE</p> <p style="text-align: center;">VICINITY MAP</p>	<p style="text-align: center;">Dennis Stieffel and Associates, Inc. Consulting Engineers</p> <p style="font-size: x-small;">13061 Shivers Blvd, Suite C Bloom, Mississippi 39532 Tel: (601) 322-1779 Fax: (601) 322-1779 deneng@dsfa.com</p> <p style="text-align: right; font-size: x-small;">JOB # 204</p>																												

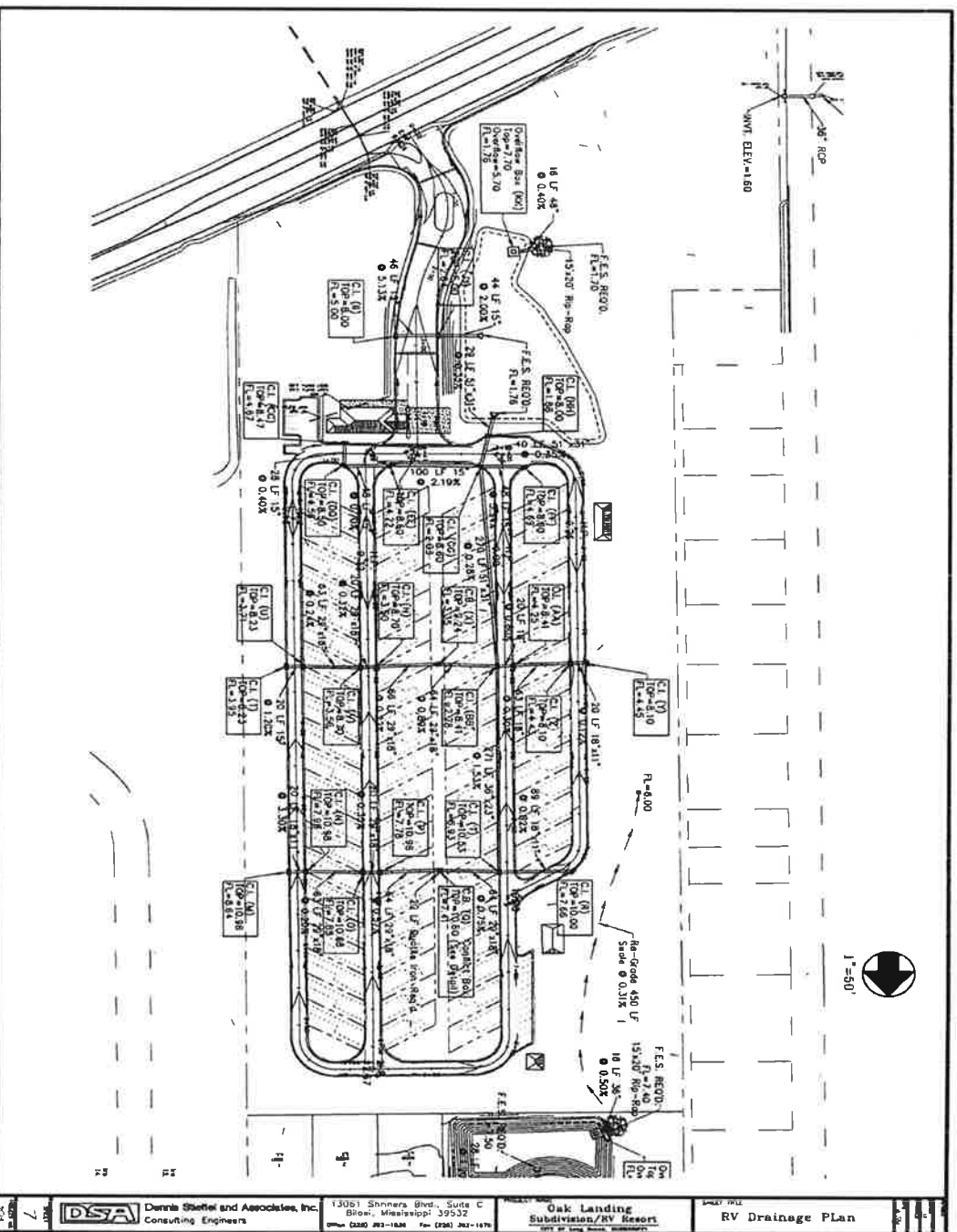
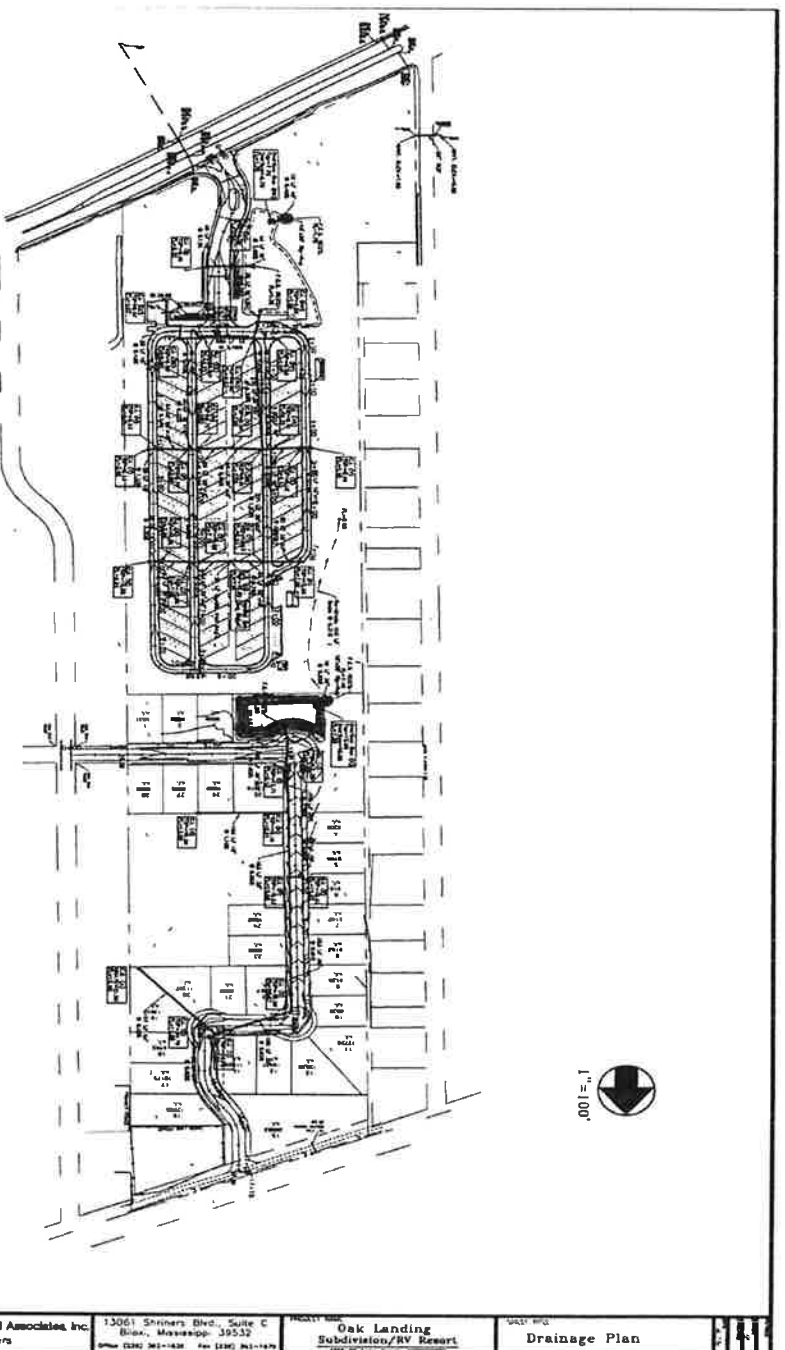
MINUTES OF MARCH 22, 2018
 REGULAR MEETING
 LONG BEACH PLANNING and DEVELOPMENT COMMISSION



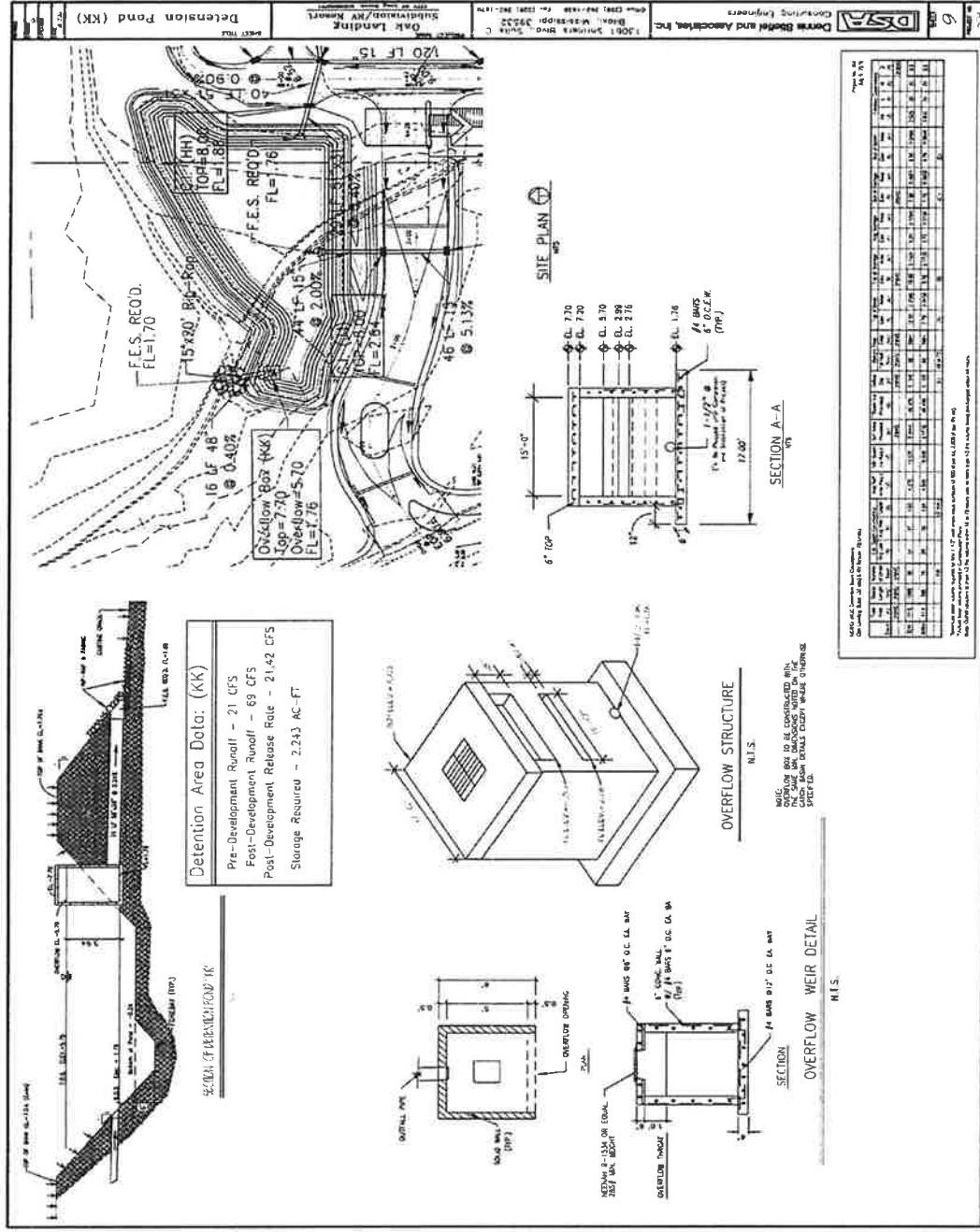
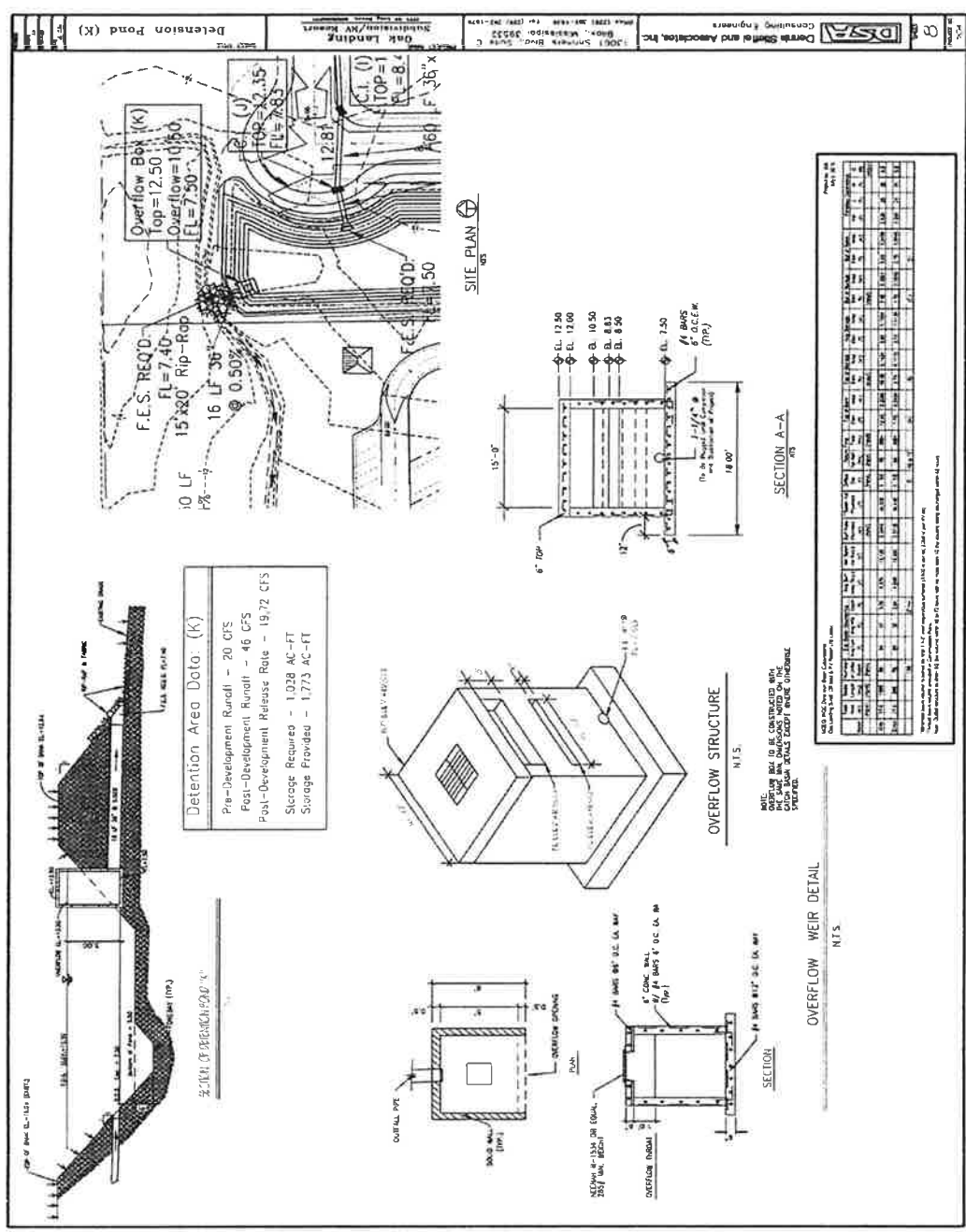
LONG BEACH PLANNING and DEVELOPMENT COMMISSION



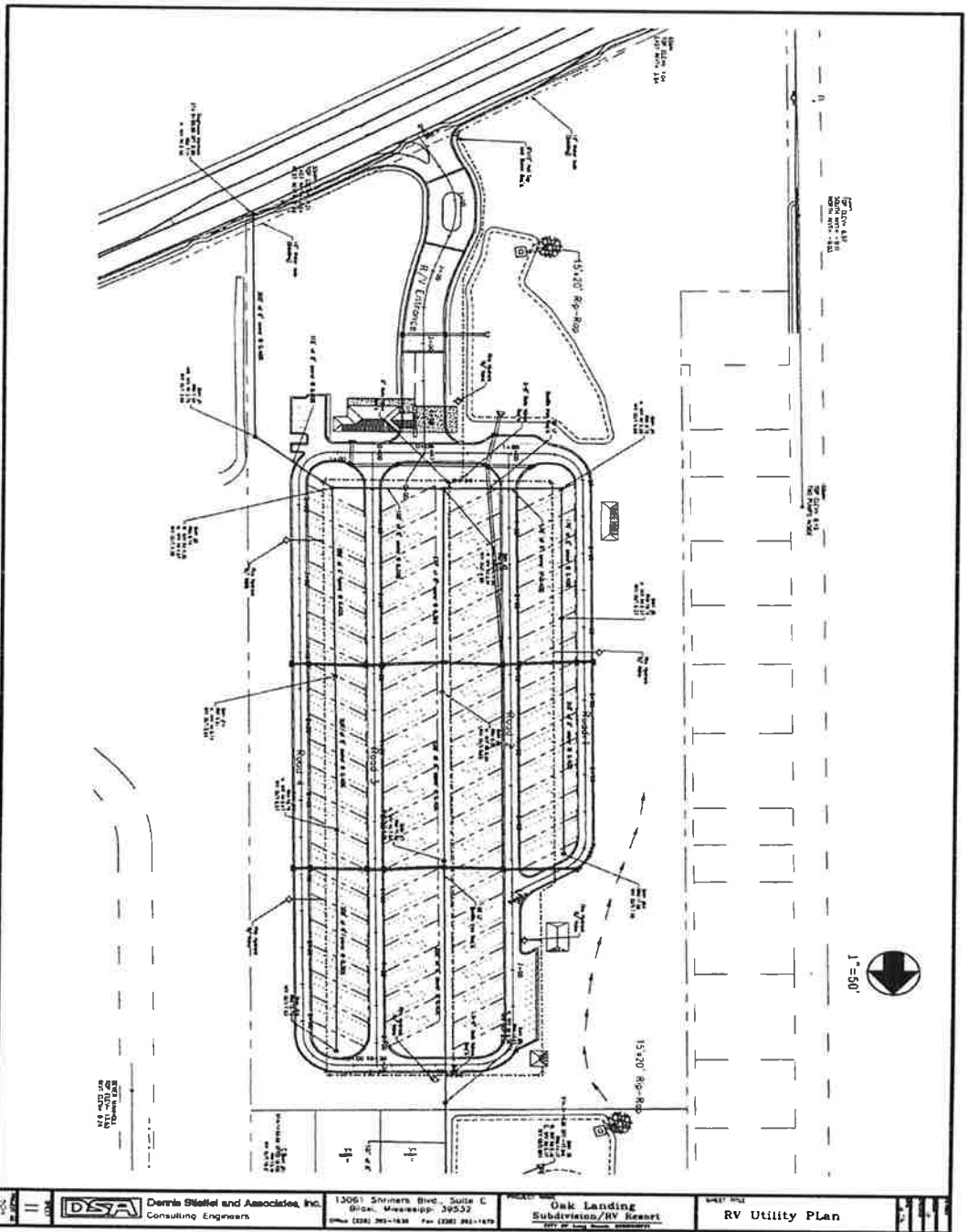
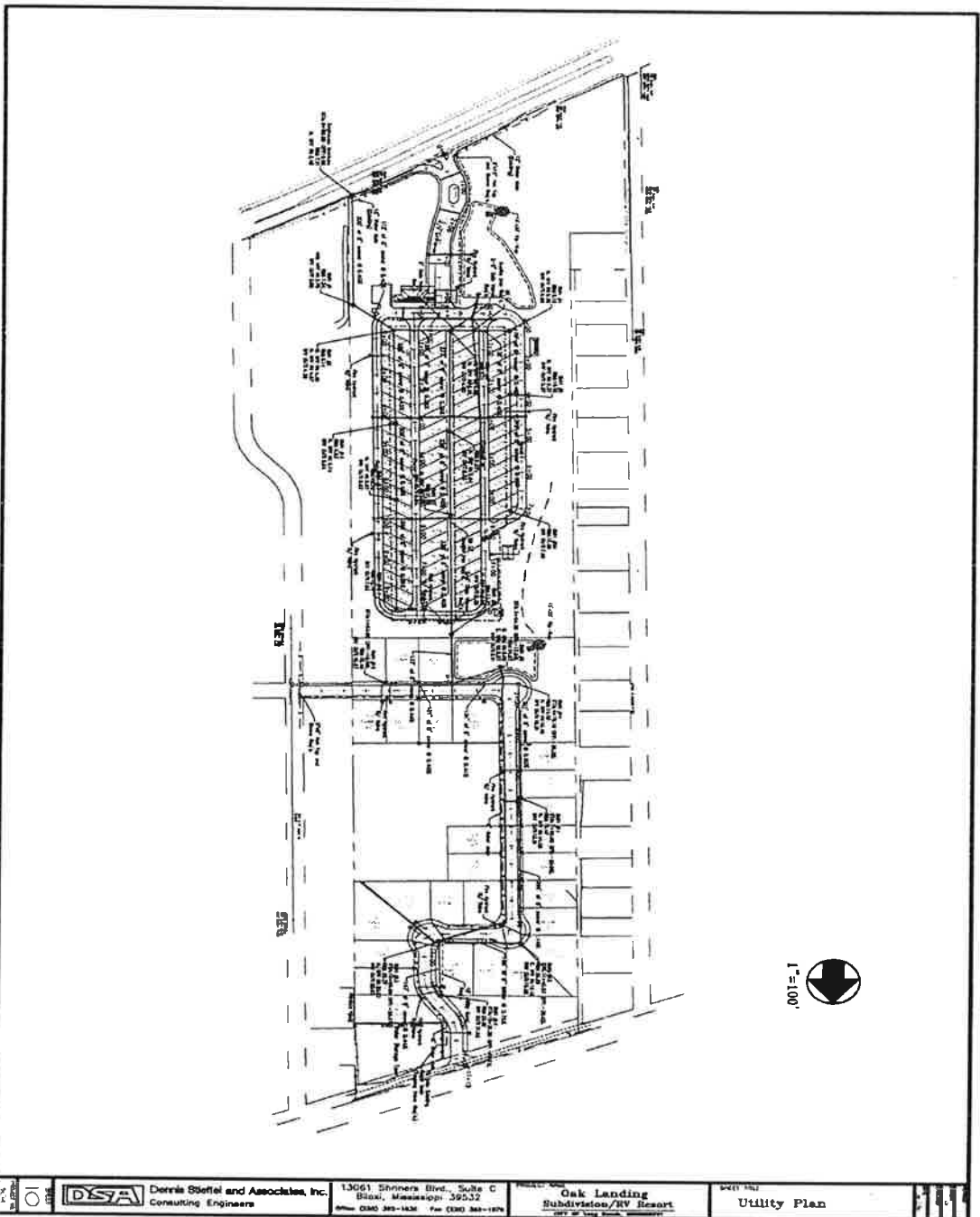
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REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION



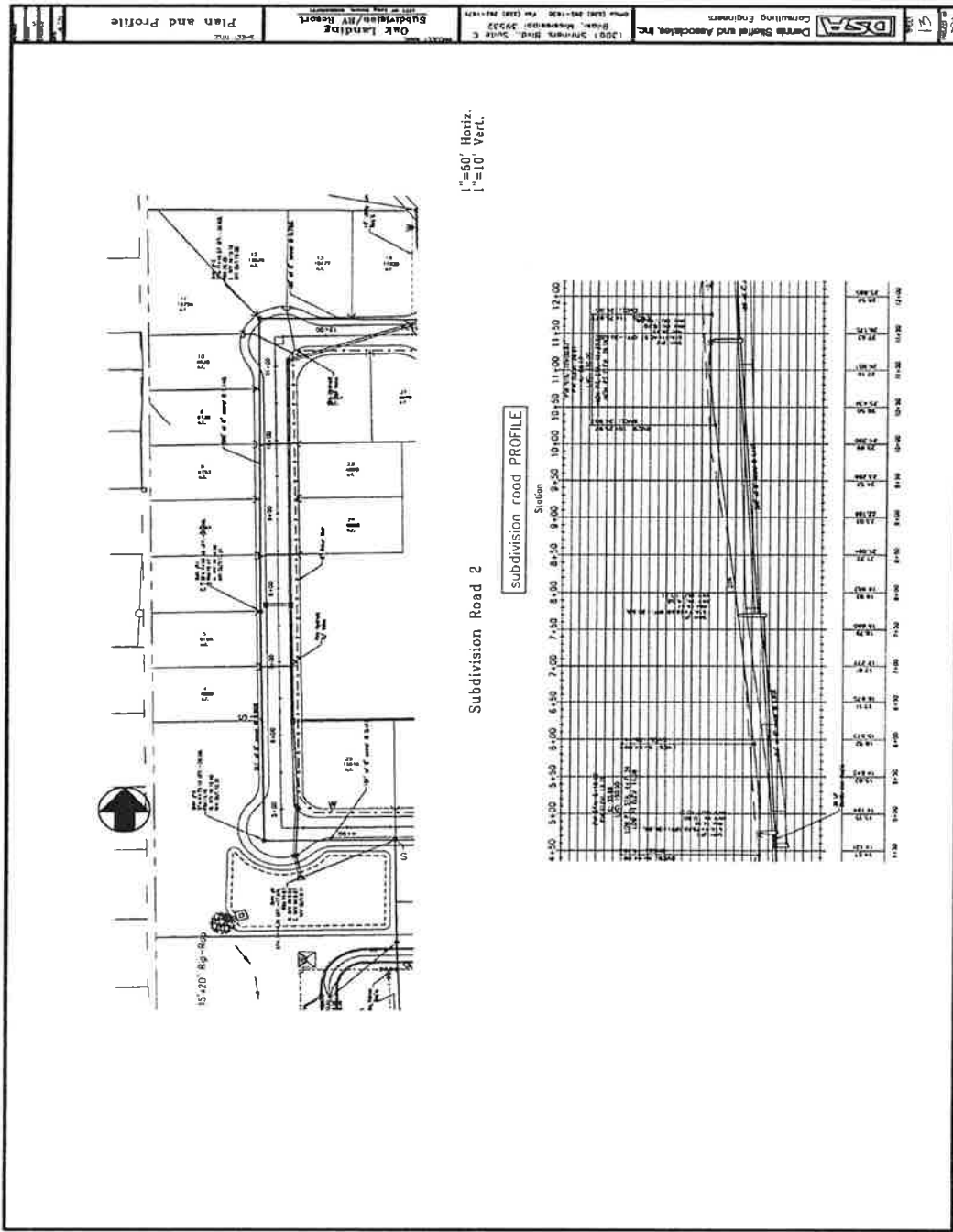
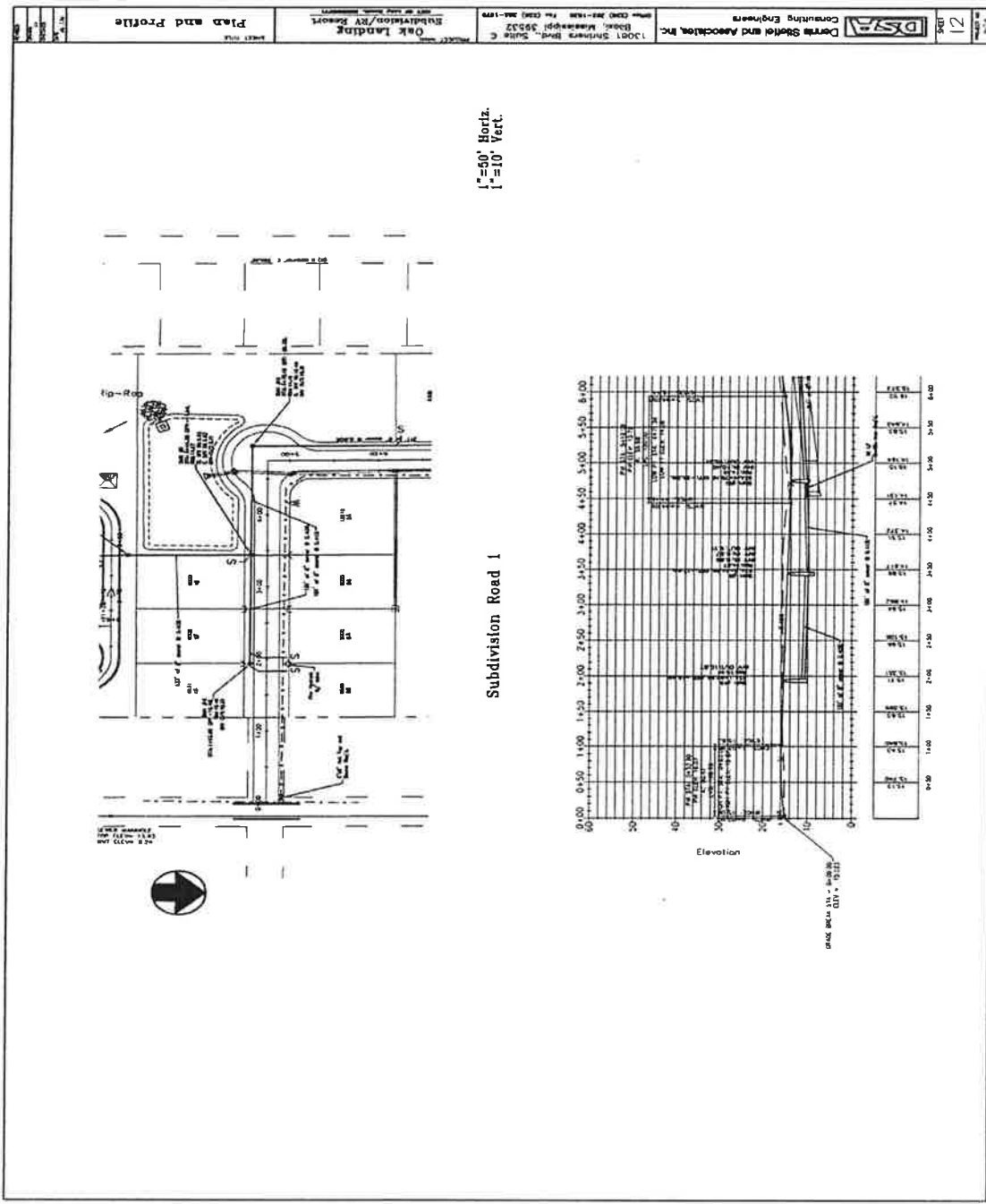
LONG BEACH PLANNING and DEVELOPMENT COMMISSION



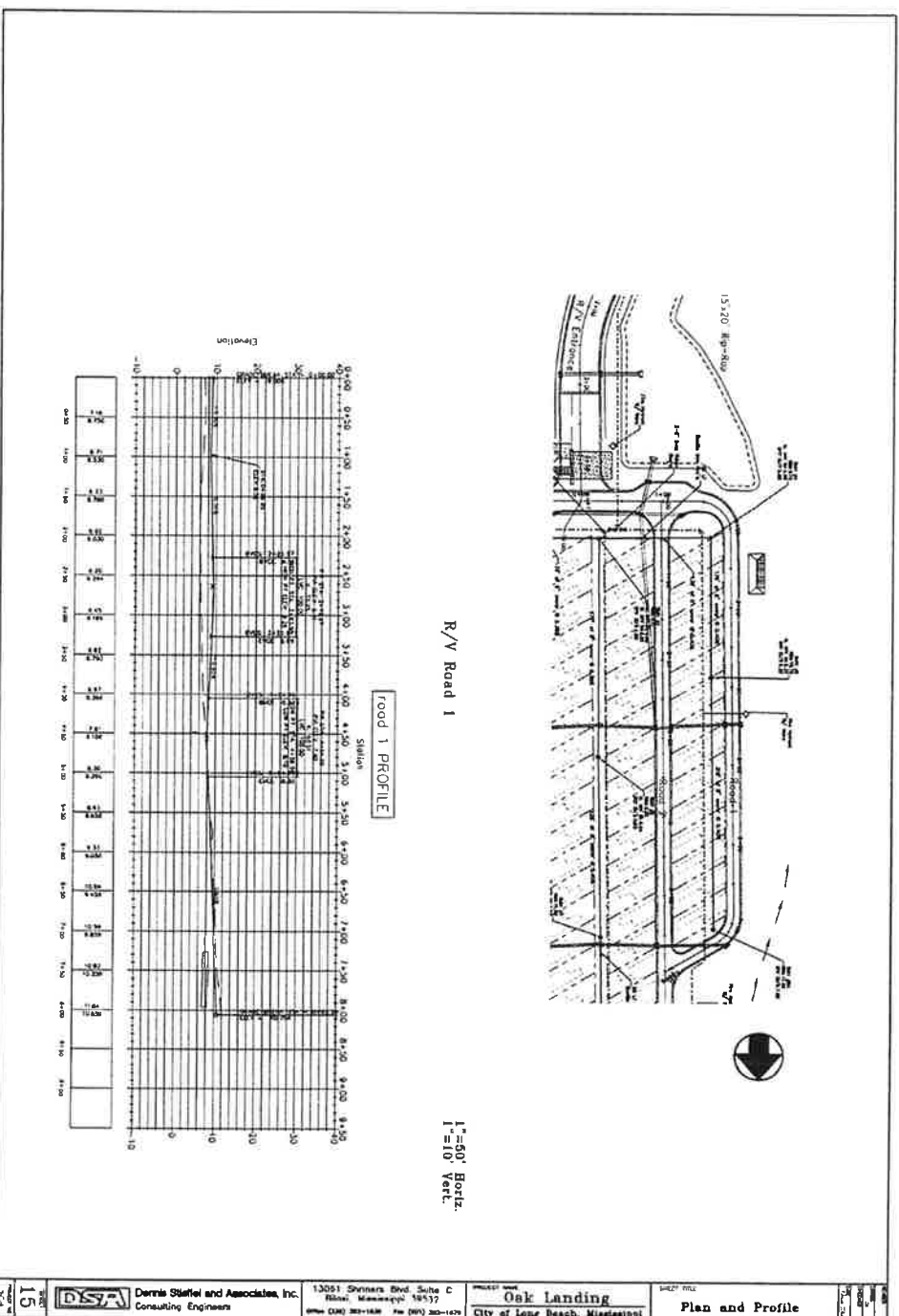
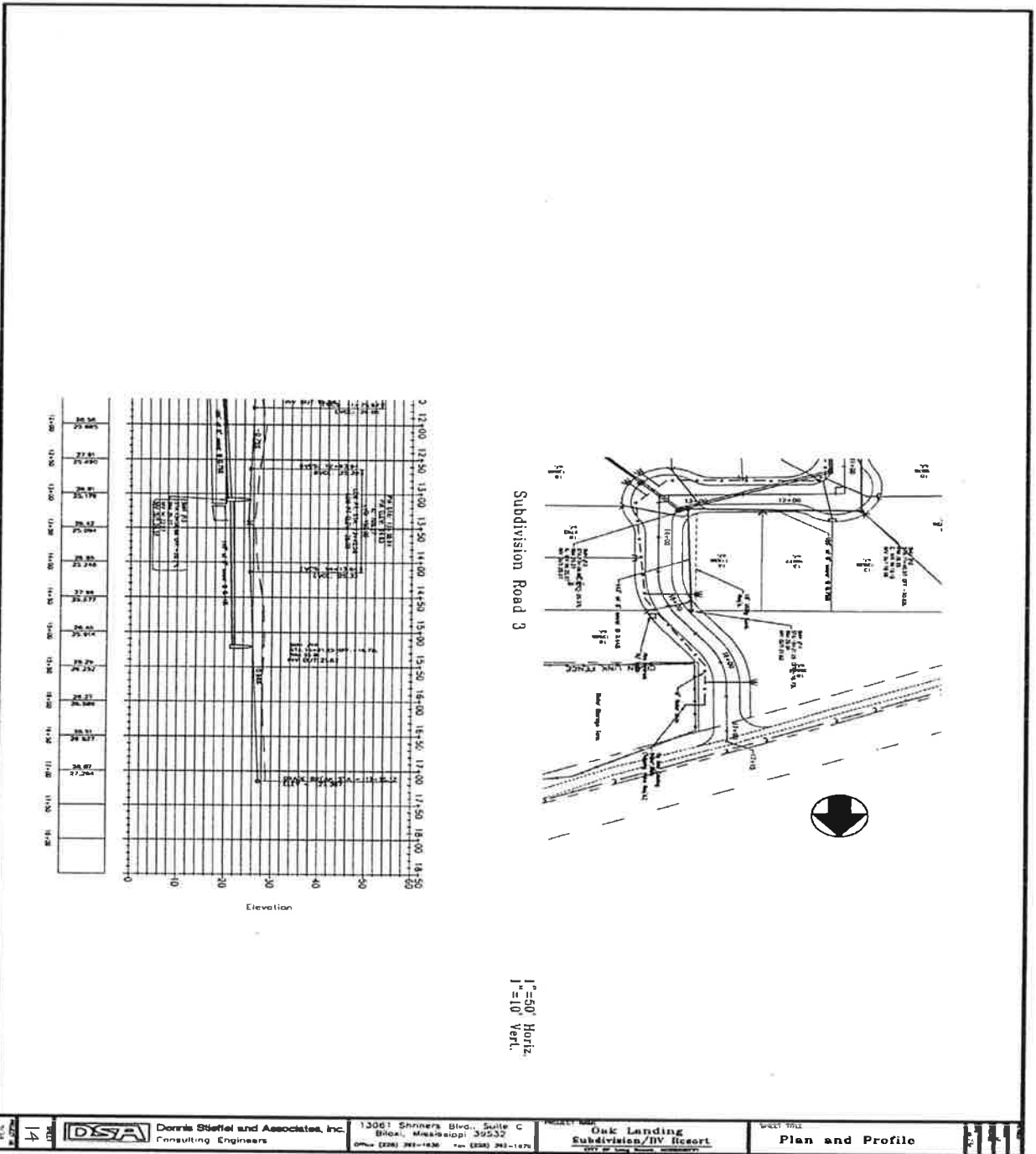
MINUTES OF MARCH 22, 2018
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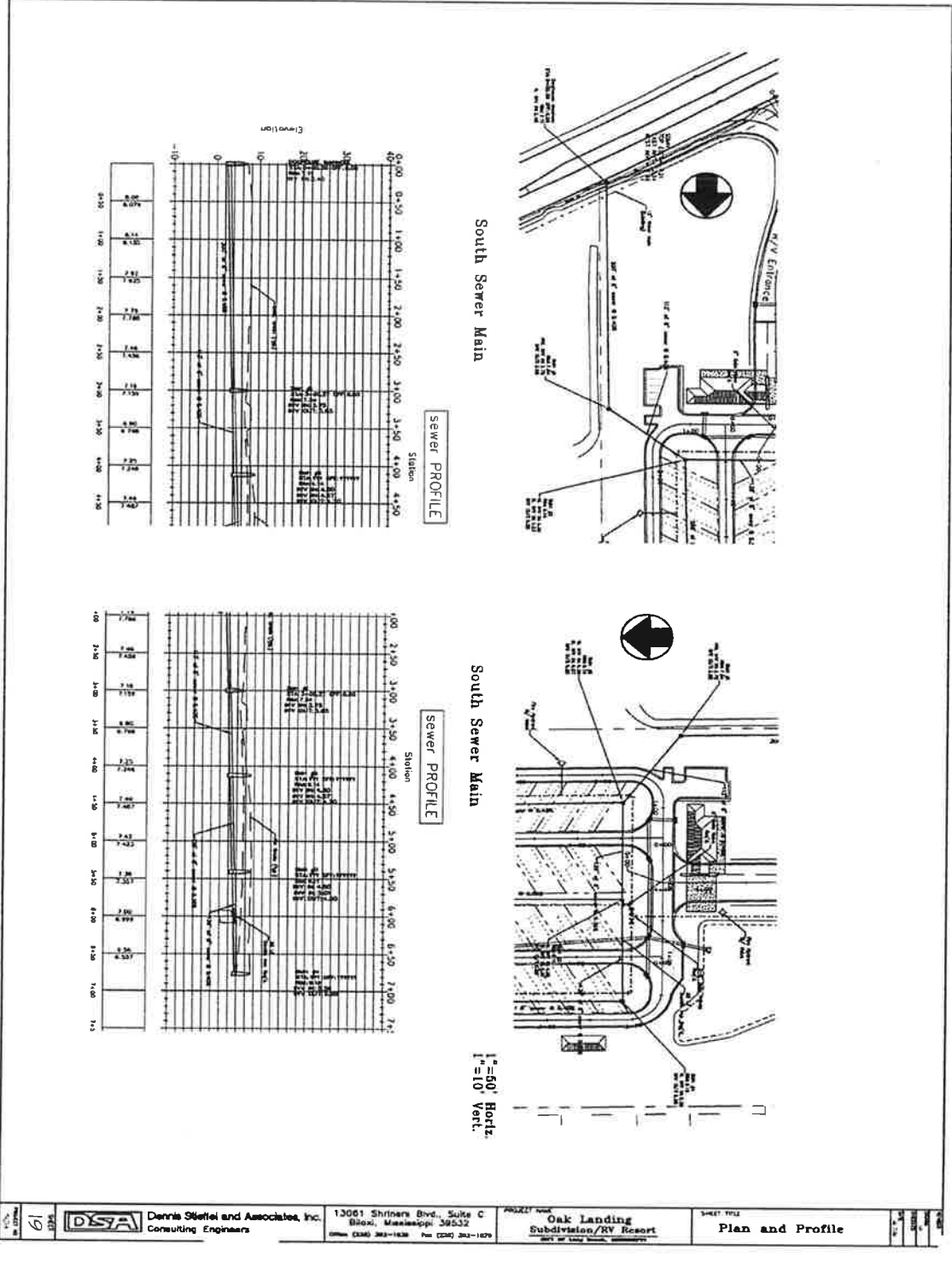
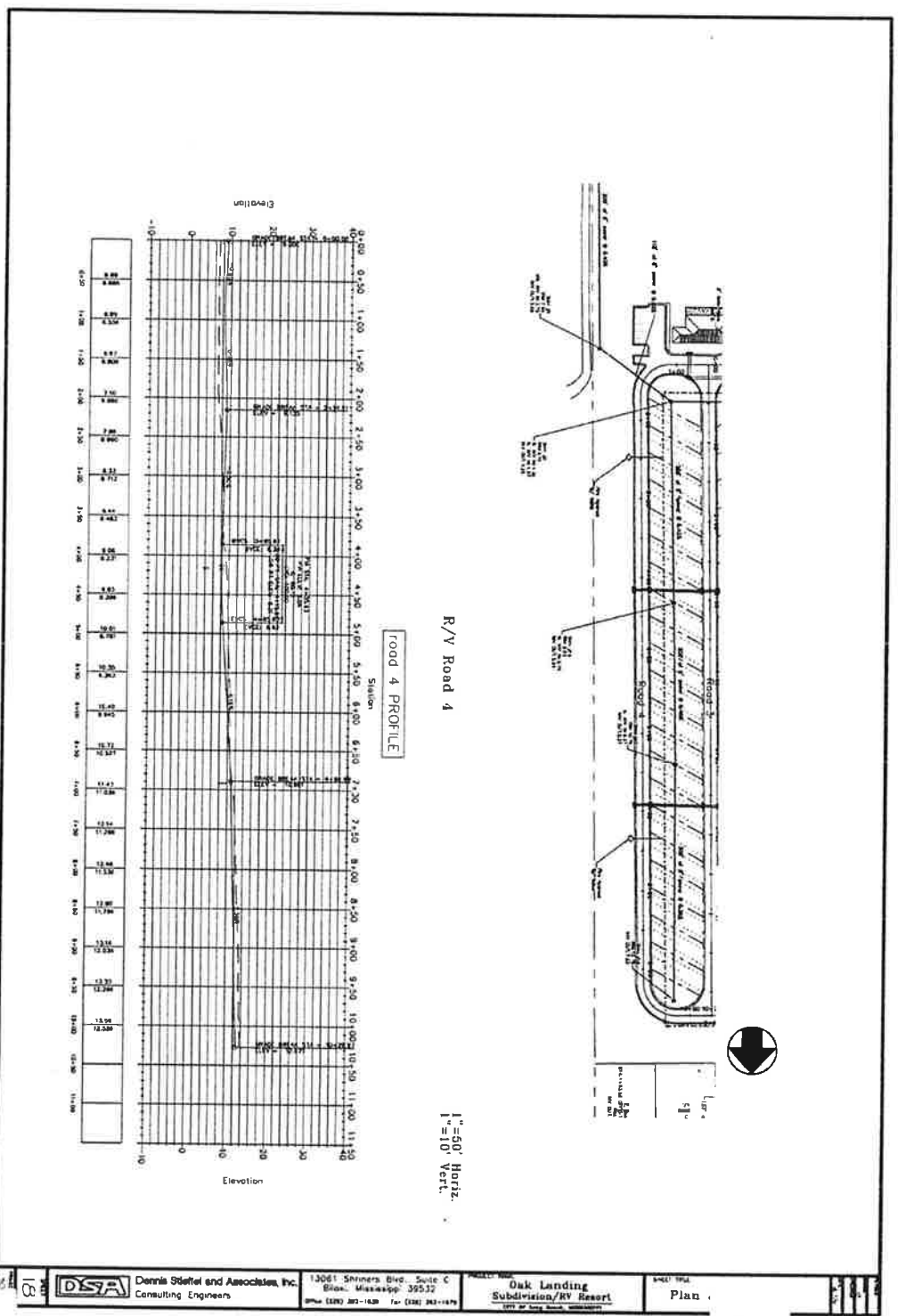
LONG BEACH PLANNING and DEVELOPMENT COMMISSION



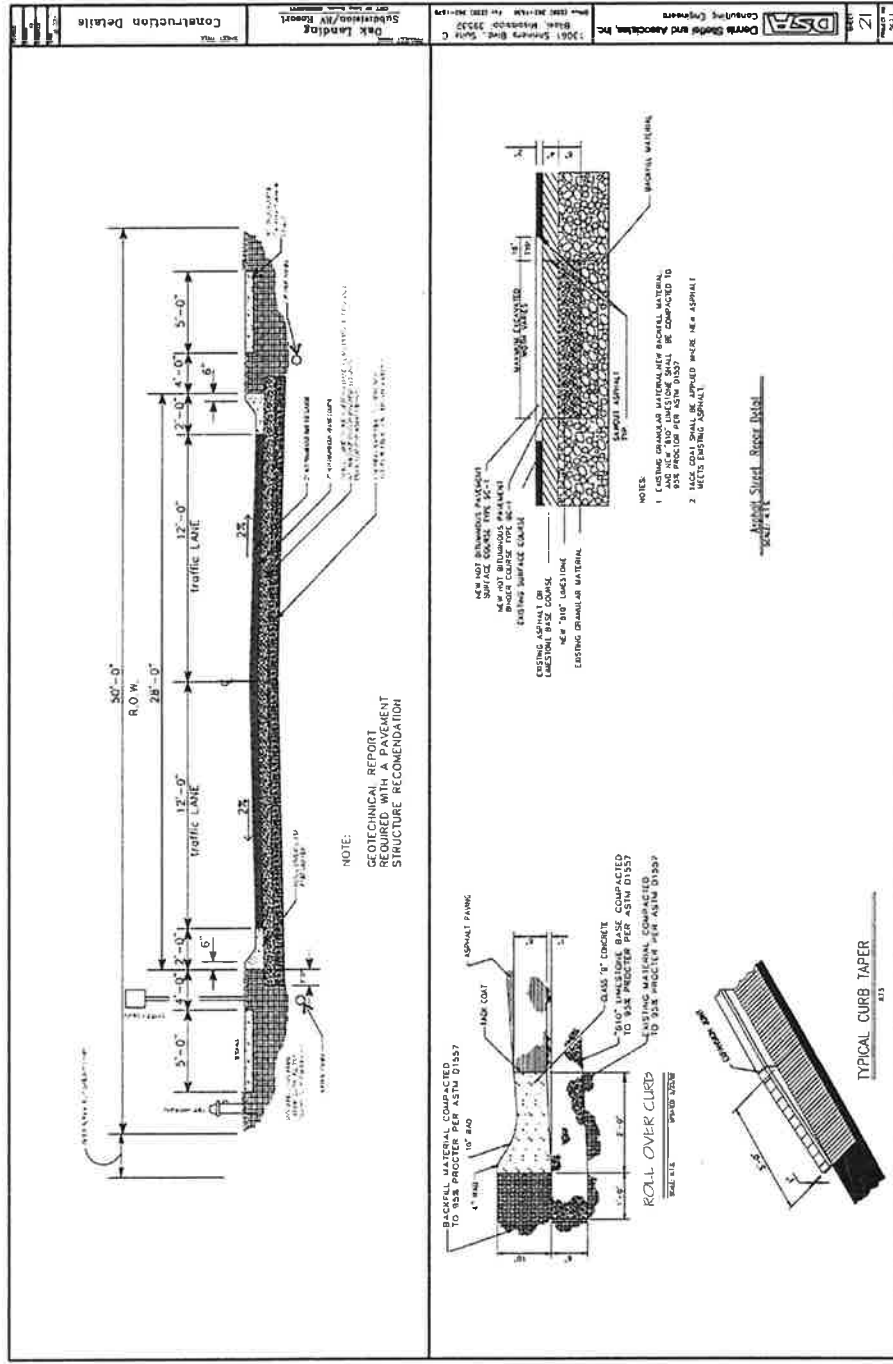
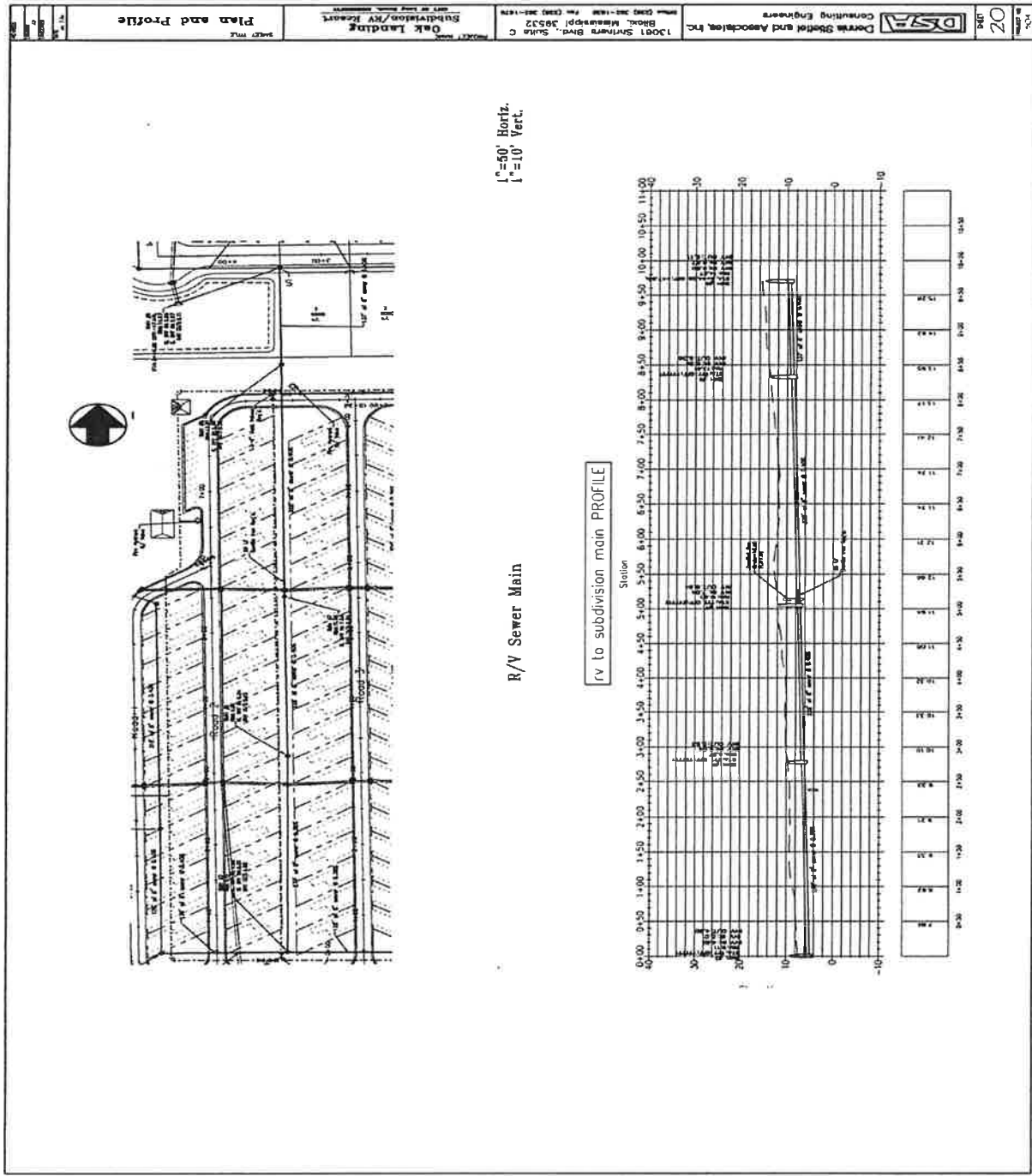
MINUTES OF MARCH 22, 2018
 REGULAR MEETING
 LONG BEACH PLANNING and DEVELOPMENT COMMISSION



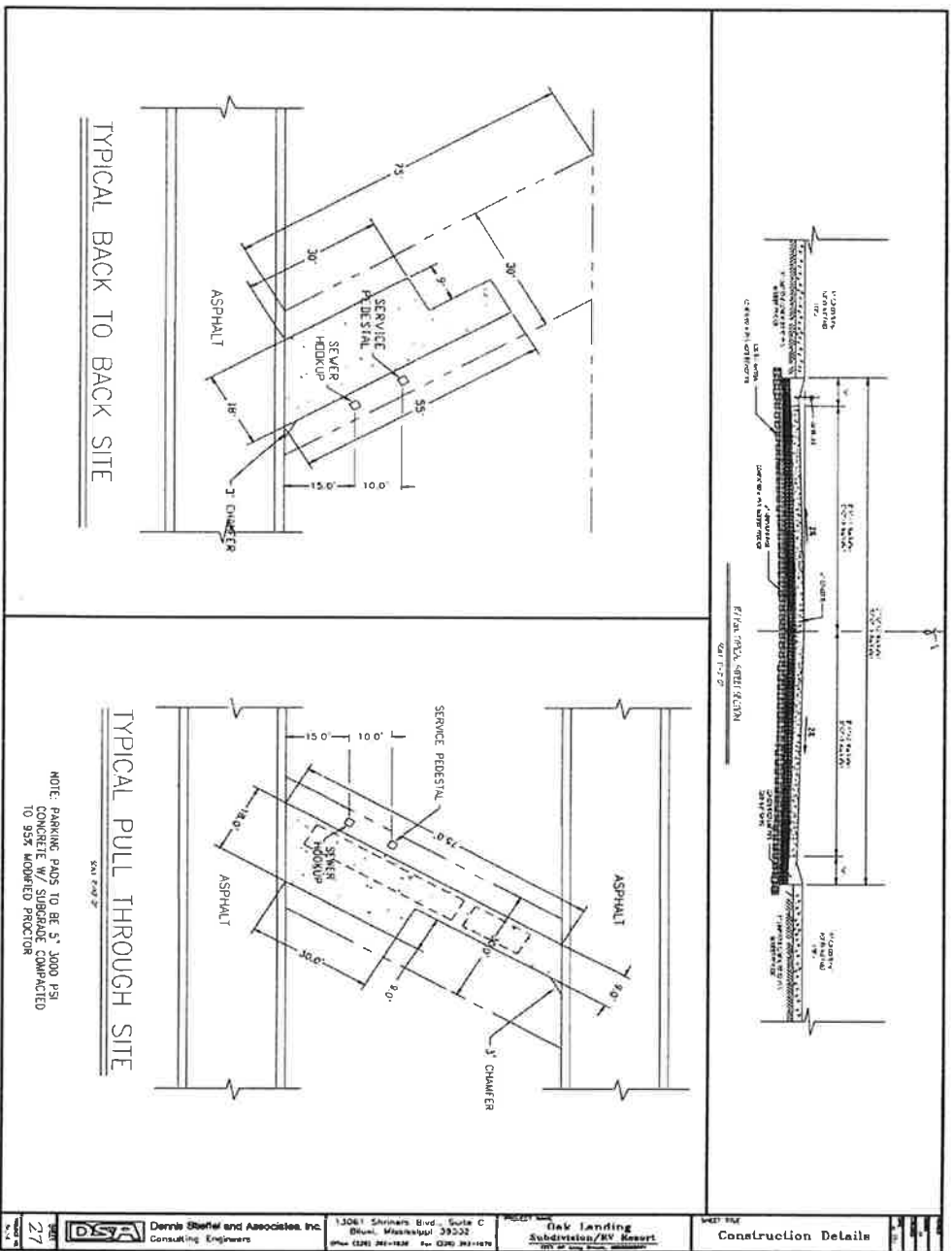
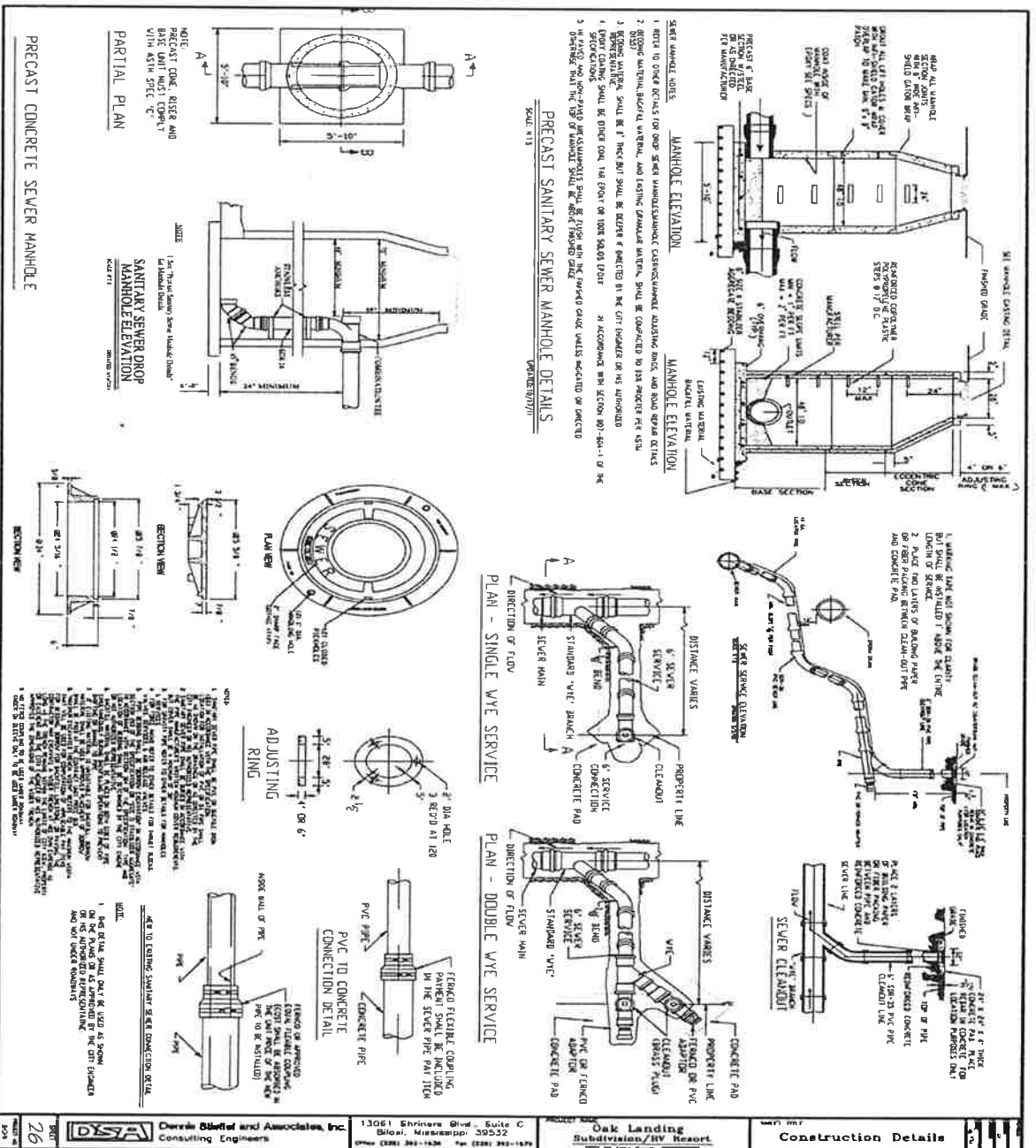
MINUTES OF MARCH 22, 2018
 REGULAR MEETING
 LONG BEACH PLANNING and DEVELOPMENT COMMISSION



LONG BEACH PLANNING and DEVELOPMENT COMMISSION



MINUTES OF MARCH 22, 2018
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LONG BEACH PLANNING and DEVELOPMENT COMMISSION



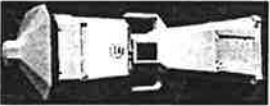
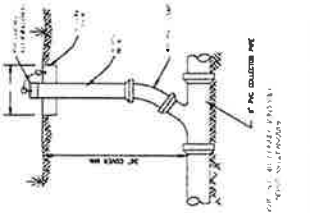
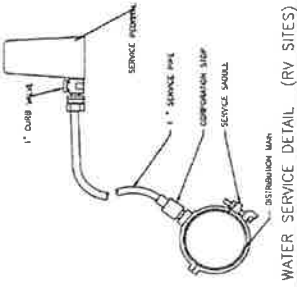
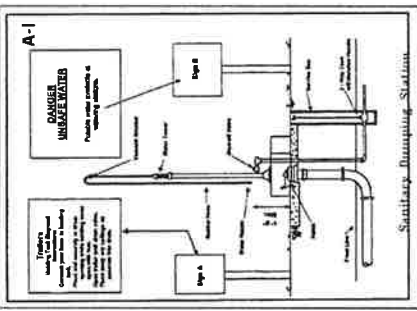
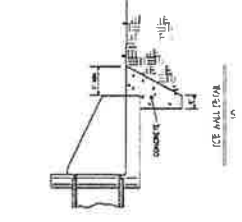
Dennis Sheffield and Associates, Inc.
 Consulting Engineers
 13061 Shinnars Blvd., Suite C
 Biloxi, Mississippi 39262
 Phone: (228) 391-1426 Fax: (228) 391-1476

PROJECT NAME: **Oak Landing Subdivision/RV Resort**
 SHEET TITLE: **Construction Details**
 SHEET NO.: **26**

Dennis Sheffield and Associates, Inc.
 Consulting Engineers
 13061 Shinnars Blvd., Suite C
 Biloxi, Mississippi 39262
 Phone: (228) 391-1426 Fax: (228) 391-1476

PROJECT NAME: **Oak Landing Subdivision/RV Resort**
 SHEET TITLE: **Construction Details**
 SHEET NO.: **27**

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

 <p>R/V Pedestal Hookup EATON "Powerhouse" Utility Station Model "9661050" 1/2" NPT Washdown Enclosure (or approved Equal)</p>	 <p>INDIVIDUAL SITE RISER RV Sites N.T.S.</p>	 <p>WATER SERVICE DETAIL (RV SITES) N.T.S.</p>
 <p>Sanitary Dumping Station A-1</p>	 <p>ROLLED TYPE CURB & GUTTER NO SCALE</p>	<p>RV Park</p>
<p>1500' Granger Blvd. Suite C Eaton - Washdown Enclosure Model: 9661050 1/2" NPT Washdown Enclosure (or approved Equal)</p> <p>Datta Patel and Associates, Inc. Consulting Engineers 1500' Granger Blvd. Suite C Eaton - Washdown Enclosure Model: 9661050 1/2" NPT Washdown Enclosure (or approved Equal)</p> <p>28 28</p> <p>Construction Details</p>		

**MINUTES OF MARCH 22, 2018
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**

EXHIBIT "F"
Proposed Draft Resolution Approving Special Use District

"Exhibit F"

PROPOSED RESOLUTION

Be it remembered that a public hearing of the Long Beach Planning Commission of the City of Long Beach, Mississippi, was begun at 5:30 o'clock p.m., Thursday, the 22nd day of March, 2018, in the Long Beach City Hall Meeting Room, 201 Jeff Davis Avenue, in said City, and the same being the time, date, and place fixed for holding said public hearing.

There was present and in attendance on said Commission and at the public hearing the following named persons: Commission Chairman Frank Olavar, Commissioners Shawn Barlow, Jeff Hansen, Judy Wood, Eddie Seal, Mark McMillan, Mike Gundlach and Randy Fischer, and minutes Clerk Veronica Howard.

There being a quorum present and sufficient to transact the business of this public hearing, the following proceedings were had and done.

It came for consideration an Application for Special Use District, filed by Golden Bay Investment, LTD, in order that applicant might construct a Recreational Vehicle Resort.

Upon motion made by _____ and seconded by _____, the public hearing was closed.

Upon motion made by _____ and seconded by _____, the Planning Commission voted to approve the Recreational Vehicle Special Use District as requested, subject to the inclusion of the following requirements:

Recreational Vehicle Resort Special Use District:

(a) Permissible locations. Recreational vehicles shall not be occupied or used at any time for any purpose other than temporary residential use and when used as such, it must be located in a legal recreational vehicle park. However, a self-contained recreational vehicle may be used by an individual owner for a period not to exceed two (2) consecutive days within a thirty-day period provided that such recreational vehicle is parked on property on which the owner's principal residence is located.

(b) Park size and density.

- (1) Minimum of three (3) acres of land.
- (2) Minimum of forty (40) recreational vehicle sites.
- (3) Maximum density of eighteen (18) recreational vehicle sites per acre.

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

(c) Recreational vehicle site.

- (1) Minimum recreational vehicle site: One thousand five hundred (1,500) square feet.
- (2) Minimum recreational vehicle site lot width: Thirty (30) feet.
- (3) Minimum of ten (10) feet separation of recreational vehicles from each other and from other structures.
- (4) No part of a recreational vehicle or other unit placed on a recreational vehicle site shall be closer than five (5) feet to a site line.
- (5) Each site shall contain a stabilized parking pad of shell, marl, gravel or other suitable material.

(a) Recreational vehicle park traffic circulation.

- (1) All recreational vehicle parks shall abut upon a public dedicated street for at least thirty-five (35) feet and shall be provided with safe and convenient vehicular access from such street.
- (2) Entrance driveways shall be located no closer than one hundred twenty (120) feet from the intersection of public streets.
- (3) Streets in recreational vehicle parks shall be private, but shall be constructed with a stabilized driveway (materials and construction methods as approved by the city engineer) that is regularly and properly maintained. The street shall meet the following minimum stabilized driveway width requirements:

One-way, no parking	11 feet
One-way with parking on one side, or two-way with no parking	18 feet
Two-way with parking on one side	27 feet
Two-way with parking on both sides	34 feet

- (1) Turnarounds shall be provided for all dead-end roads. The minimum radius of a required turnaround shall be eighty (80) feet.
- (2) At least one and one-half (1 1/2) parking spaces shall be provided in the park per recreational vehicle site. At least one parking space shall be provided at the recreational vehicle site. Each parking space shall be composed of stabilized compacted material (shell, marl, gravel, paving or other suitable material). Each parking space shall be at least eight (8) feet wide and eighteen (18) feet long exclusive of a maneuvering area.

(a) Recreational vehicle park accessory uses. Management headquarters, recreational facilities, toilets, dumping stations, showers, coin-operated laundry facilities and other uses and structures customarily incidental to operation of a recreational vehicle park and campground are expressly permitted as accessory uses in this Special Use District, subject to the following restrictions:

- (1) Such establishments and the parking areas primarily related to their operation shall not occupy more than five (5) percent of the gross area of the park.
- (2) Such establishments shall be restricted to serve only occupants of the park and their guests.
- (3) Such establishments shall present no visible evidence from any street outside the park of their commercial character which would attract customers other than occupants of the park.

**MINUTES OF MARCH 22, 2018
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- (4) The structures housing such facilities shall not be located closer than one hundred (100) feet to any public street and shall not be directly accessible from any public street, but shall be accessible only from a street within a park.
- (b) Park open space and recreational areas.
- (1) A minimum of eight (8) percent of the gross recreational vehicle park area shall be set aside and developed as common use areas for open or enclosed recreation facilities. No required buffer strip, street, storage area, recreational vehicle site or utility site shall be included in meeting recreational purposes.
- (c) Recreational vehicle park setbacks and screening. Each recreational vehicle park shall have set aside along the perimeter of the property line the following areas which shall be landscaped and used for no other purpose:
- (1) Minimum park front setback. Twenty-five (25) feet except when park abuts on a designated major thoroughfare; then the minimum shall be fifty (50) feet.
- (2) Minimum side setback. When abutting residential districts, the side setback shall be fifty (50) feet; when abutting a dedicated public right-of-way, the side yard setback shall be twenty-five (25) feet on the side street; when abutting a designated major thoroughfare, the minimum shall be fifty (50) feet; when abutting any other zone district, the side setback shall be fifteen (15) feet along the interior lot line.
- (3) Minimum park rear setback. Fifteen (15) feet except when the rear yard abuts a dedicated public right-of-way or a residential district. If the rear yard abuts a public right-of-way, the minimum shall be twenty-five (25) feet. If the rear yard abuts a designated major thoroughfare, the minimum shall be fifty (50) feet. If the rear yard abuts a residential district, the minimum rear setback shall be fifty (50) feet.
- (4) Where needed to enhance aesthetics or to ensure public safety, the campgrounds shall be enclosed by a fence, wall, landscape screening, earth mounds or by other designs approved by the planning commission which will compliment the landscape and ensure compatibility with the adjacent environment.
- (d) Permanent occupancy prohibited.
- (1) No recreational vehicle shall be used as a permanent place of abode, dwelling or business or for indefinite periods of time. Continuous occupancy extending beyond six (6) months in twelve-month period shall be presumed to be permanent occupancy.
- (2) Any action toward removal of wheels of a recreational vehicle except for temporary purpose of repair or to attach the vehicle to the grounds for stabilizing purposes is hereby prohibited.
- (i) Recreational vehicle park utilities. Privies, septic tanks, underground absorption fields, sewerage lagoons, the use of "honey wagons," package type treatment facilities and other types of private waste water treatment systems are strictly prohibited. Also prohibited is the use of private water supply systems. The recreational vehicle park shall under all circumstances connect to the City of Gulfport's water supply and waste water disposal systems. Storm water sewers shall be separate and apart from any sewer intended for the conveyance of sanitary sewerage. All utility receptacles and facilities shall be designed in such a manner as to provide protection of the receptacle or facility from damage.

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- (1) Recreational vehicle sanitary waste disposal stations.
 - (a) One recreational vehicle sanitary waste disposal station shall be provided for each one hundred (100) recreational vehicle stands, or part thereof, which are not equipped with individual sewer connections.
 - (b) Sanitary waste disposal stations shall be located not less than fifty (50) feet from a recreational vehicle site or other residential area.
 - (c) The disposal hatch of a sanitary waste disposal station shall be connected to the city's sewer system.
- (2) Recreational vehicle flushing facilities. A means for flushing the immediate area of a sanitary waste disposal station and a camping vehicle holding tank shall be provided at each sanitary waste station. If individual sewer connections are provided, one flushing facility shall be provided for each one hundred (100) recreational vehicle stands or part thereof. Flushing facilities shall be located not less than fifty (50) feet from a recreational vehicle site or other residential area. Adjacent to the flushing outlet there shall be posted a sign constructed of durable material, not less than two (2) feet square, and inscribed thereon in clearly legible letters shall be: "Danger- Not To Be Used For Drinking Or Domestic Purposes."
- (3) Recreational vehicle water station. A water station for filling camping vehicle water storage tanks shall be provided at the rate of one station for every one hundred (100) recreational vehicle stands or part thereof. These shall be located not less than fifty (50) feet from a sanitary station. The station shall be posted with signs of durable material, not less than two (2) square feet in size, and inscribed thereon in clearly legible letters shall be: "Potable Water-Do Not Use To Flush Waste Tanks."
- (4) Toilet and shower facilities. Required toilet, lavatory and bathing facilities shall be provided in the following minimum numbers:
 - (a) One toilet and one lavatory shall be provided for each sex at the rate of one each for every fifteen (15) recreational vehicle sites or fraction thereof.
 - (b) One shower shall be provided for each sex for every thirty (30) recreational vehicle sites or fraction thereof.
 - (c) The plumbing shall be installed in accordance with the codes of the City of Long Beach, Mississippi governing the same.
- (5) Sewerage facilities, washroom or toilet facilities and water supply. All sewerage facilities, washroom or toilet facilities and water supply shall comply with the sanitary regulations of the Mississippi State Board of Health, and/or Mississippi Air and Water Pollution Control Commission where applicable.
- (6) Electrical and gas supply systems. All electrical and gas equipment installations within a recreational vehicle park shall be in compliance with the codes of the City of Long Beach, Mississippi, governing the same.
- (7) Lighting. Adequate lighting shall be provided for all streets, walkways, buildings and other facilities subject to nighttime use. Exterior illumination shall be provided as follows:
 - (a) Streets. An average illumination level of six-tenths of a foot-candle and a minimum level of one-tenth of a foot-candle.
 - (b) Service buildings. Illumination levels of at least five (5) foot-candles shall be

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LONG BEACH PLANNING and DEVELOPMENT COMMISSION

maintained at the entrance.

- (c) Common parking areas. Illumination levels of at least one and five-tenths (1.5) foot-candles but not more than five (5.0) foot-candles measured at pavement level shall be maintained in common parking areas.
- (8) Swimming facilities. If provided, such facilities shall be designed in accordance with the codes of the City of Long Beach governing the same and applicable regulations of the Mississippi State Board of Health and/or the Mississippi Air and Water Pollution Control Commission.
- (j) Refuse disposal.
 - (1) The storage, collection and disposal of refuse shall be performed so as to minimize accidents, fire hazards, air pollution, odors, insects, rodents or other nuisance conditions.
 - (2) Durable, watertight, easily cleanable refuse containers, sufficient to contain all the refuse, shall be provided at each service building and sanitary waste station, or at a central storage area readily accessible and located not more than three hundred (300) feet from any camp or picnic site unless provided at the campsite. Refuse containers shall be provided at the rate of at least one twenty-gallon container for each two (2) campsites.
 - (3) All solid waste generated by a recreational vehicle park shall be stored and disposed of in accordance with the Mississippi State Board of Health Regulations Governing Solid Waste Management and the codes of the City of Long Beach, Mississippi, governing the same.
- (k) Nonconforming uses.
 - (1) A legal nonconforming recreational vehicle park may be continued so long as it remains otherwise lawful. However, from the effective date of this ordinance, a nonconforming recreational vehicle park may not be enlarged either to increase the number of recreational vehicle sites or to enlarge the total area except in conformity with this ordinance.

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

EXHIBIT "G"

Excerpts from report prepared by The Insurance Center, Biloxi, Mississippi, evidencing the economic effect of Hurricane Katrina on the availability and costs of insurance.



MIKE CHANEY
Commissioner of Insurance
State Fire Marshal

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MARK HAURE
Deputy Commissioner of Insurance

December 16, 2015

The Mississippi Insurance Department ("MID") announces the release of the data call and analysis initiated by the MID and supplemented by the requirements of House Bill 739, also known as the Clarity Act. Below is an Executive Summary of the process:

EXECUTIVE SUMMARY

Background

In November of 2014, the MID under its existing statutory authority, initiated a Market Analysis Data Call to collect and analyze certain premium and loss information by zip code for homeowners insurance in Mississippi with a due date of March 1, 2015. During the 2015 Legislative session, the Legislature passed House Bill 739 (the "Clarity Act"), effective July 1, 2015, which required the Commissioner of Insurance ("Commissioner") to collect essentially the same information with the exception of extending the due date to October 1st and adding HO4 (Renters) and HO6 (Condos) policies which were excluded from the initial data call since the objective related mainly to fairness in rates for owner-occupied properties. The data is required to be reported in three policy categories, including Homeowners Policies that include Windstorm Coverage, Homeowners Policies that exclude Windstorm Coverage and All Policies that only include Windstorm Coverage.

Process

In an effort to assist with the collection of the data, the Commissioner engaged Alvarez & Marsal Insurance and Risk Advisory Services, LLC ("A&M"), an independent global consulting firm with expertise in the collection and analysis of data. A&M assisted the Commissioner to develop a data call and was tasked with validating, aggregating and analyzing the data provided. The validation process took substantial time and effort to ensure that the data collected presents an accurate portrayal of the homeowners market in Mississippi. The attached report, entitled Analysis and Interpretation of the Clarity Act Data Call ("Report"), includes a summary of A&M's analytical approach as well as the results of their analysis comparing homeowners' insurance premiums and costs by geographic region in Mississippi.

Conclusion

It is important to note that the homeowners' ratemaking process is largely based upon modeled losses. Actual losses from Hurricanes such as Katrina typically do not get included in rate indications filed by insurers. A key illustration of the impact of actual losses vs. modeled losses is evidenced on Page 24 of the Report which compares the premiums collected relative to cost. Another chart, as illustrated on Page 34 of the Report, compares the different severe weather events throughout the period of the Clarity Act. During this time period, actual results indicate that costs exceed premiums, with a greater differential being noted in the Coastal region. It should be noted that if the actual hurricane losses were not replaced with the modeled losses for rate making purposes, the coastal rates post-Katrina would have been higher than they are today, creating an even greater rate differential between the Coastal and Inland regions. Overall, on a statewide basis, when looking at the premium collected relative to cost, insurance companies writing homeowners coverage in Mississippi over the past twenty-five (25) years experienced a -9.6% Average Return on Net Worth (Page 28).

The results in the attached Report appear to indicate that no one particular region is subsidizing another. The Report may also be found at www.mid.ms.gov.

Mike Chauey
Commissioner of Insurance

A handwritten signature in black ink, appearing to read "Mike Chauey".

**MINUTES OF MARCH 22, 2018
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**ANALYSIS AND
INTERPRETATION OF THE
CLARITY ACT DATA CALL**

**ON BEHALF OF THE MISSISSIPPI
INSURANCE DEPARTMENT**



December 16, 2015

ALVAREZ & MARSAL

Disclaimer and Limiting Conditions

This report ("Report") was prepared solely for the benefit of the Mississippi Insurance Department ("Department") pursuant to engagement terms between A&M^{*} and the Department. In addition, on page 41 of this Report are certain disclaimers and limiting conditions which are an integral part of this Report and must be read in conjunction with this Report.

^{*} Throughout this Report, "A&M" and "Alvarez & Marsal" denote Alvarez & Marsal Insurance and Risk Advisory Services, LLC.

Alvarez & Marsal Insurance and Risk Advisory Services, LLC and certain of its affiliates make up a part of a global consulting firm, however, this Report is solely a product of Alvarez & Marsal Insurance and Risk Advisory Services, LLC and not of any affiliate of A&M (with/standing any such affiliates' involvement in the matters relating hereto)

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II. RESULTS	<ul style="list-style-type: none"> • Analysis of premiums vs. costs shows that, <u>relative to costs</u>, Modeled (i.e. expected 2015) premiums are comparable in the Coastal and Inland regions • Mapping the data illustrates regional risk concentrations and variability over time 	22 29
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I. BACKGROUND AND
APPROACH



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Homeowners' insurance premiums in Mississippi have been increasing, are amongst the most expensive in the U.S., and vary by region

In Mississippi, homeowners' insurance premiums have increased at an average rate of approximately 4.8% annually over the last decade

The Gulf Coast states, including Mississippi, are the most expensive U.S. states for homeowners' insurance

Homeowners' insurance premiums are higher in Mississippi's Coastal counties than its Inland counties

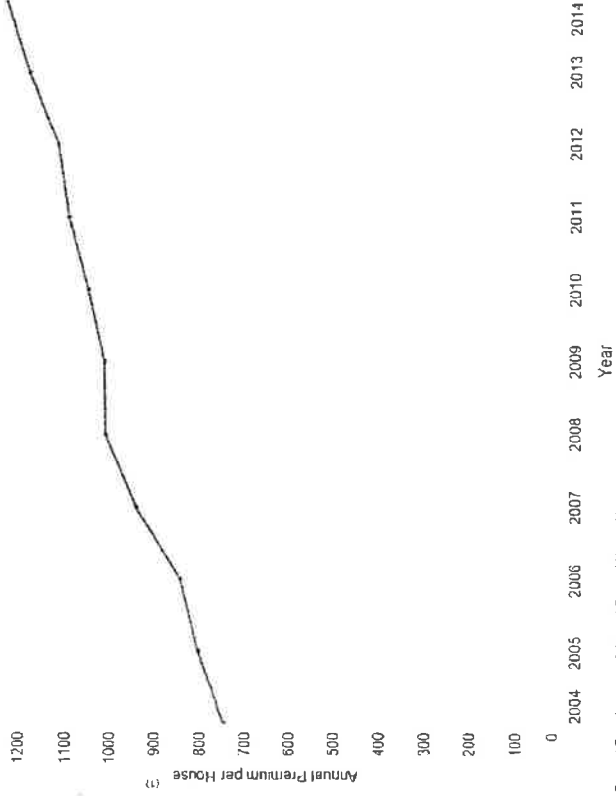
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In Mississippi, homeowners' insurance premiums have increased at an average rate of approximately 4.8% annually over the last decade

**Average Annual Premium for Homeowners' Insurance
in Mississippi, 2004-2014**

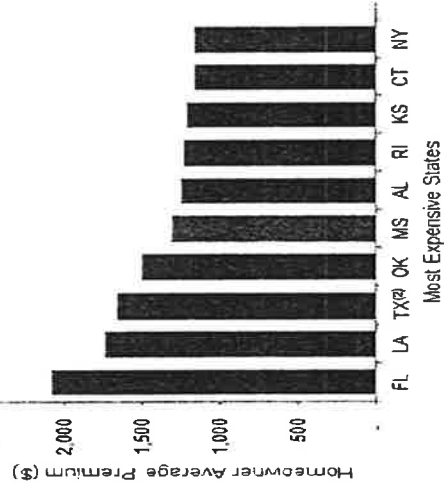


⁽¹⁾ Direct Earned Premiums per Adjusted Earned House Year.
Source: Data provided by Participating Insurers and A&M analysis. Note these results are averages that include renters (RO4) and condominium (HO6) insurance policies, whose Direct Earned Premiums are substantially lower than those for policies that cover structural damage to the property as well as to contents.

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The Gulf Coast states, including Mississippi, are the most expensive U.S. states for homeowners' insurance

**Ten Most Expensive U.S. States for
Homeowners' Insurance in 2012⁽¹⁾**



- The five states with coastal exposure along the Gulf of Mexico (i.e. FL, LA, TX, MS and AL) are five of the six most expensive states for homeowners' insurance
- All of the Gulf Coast states are at risk from large hurricanes, as well as to hailstorms and tornados
- OK is the only non-Gulf Coast state that is more expensive than MS – possibly due to its exposure to tornado and hail risk

(1) Includes policies written by Citizens Property Insurance Corp. (Florida) and Citizens Property Insurance Corp. (Louisiana), Alabama Insurance Underwriting Association, Mississippi Windstorm Underwriting Association, North Carolina Joint Underwriting Association and South Carolina Wind and Hail Underwriting Association. Other southeastern states have wind pools in operation and their data may not be included in this chart. Based on the HO-3 homeowner package policy for owner-occupied dwellings, 1 to 4 family units. Provides "all risks" coverage (except those specifically excluded in the policy) on buildings and broad named-peril coverage on personal property, and is the most common package written.

(2) The Texas Department of Insurance developed home insurance policy forms that are similar but not identical to the standard forms. In addition, due to the Texas Windstorm Association (which writes wind-only policies) classifying HO-1, 2 and 5 premiums as HO-3, the average premium for homeowners insurance is artificially high.

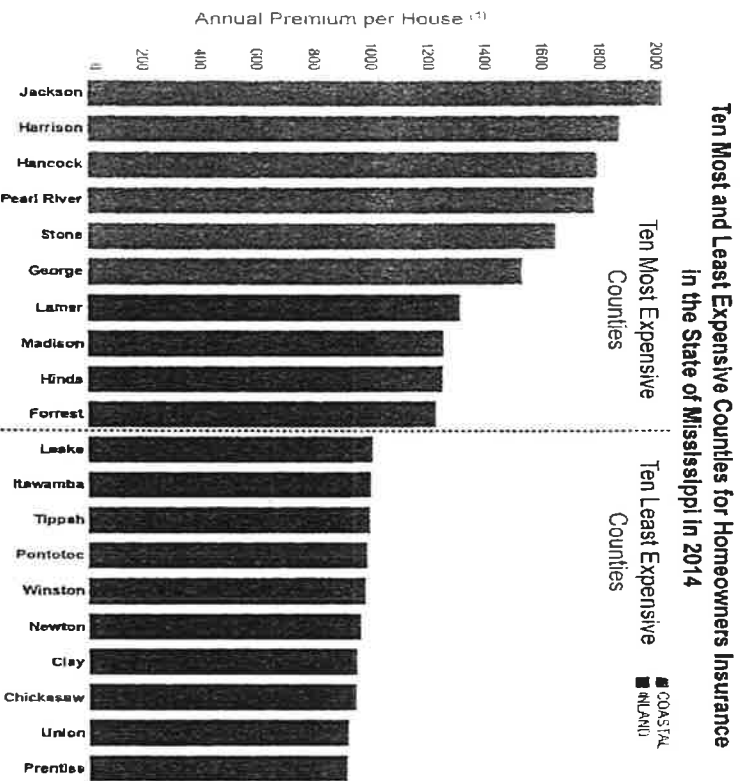
Note: Average premium=Premiums/exposure per house years. A house year is equal to 365 days of insured coverage for a single dwelling. The NAIC does not rank state average expenditures and does not endorse any conclusions drawn from this data.

Source: ©2014 National Association of Insurance Commissioners (NAIC). Reprinted with permission. Further reprint or distribution strictly prohibited without written permission of NAIC.

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Homeowners' insurance premiums are higher in Mississippi's Coastal counties than its Inland counties



⁽¹⁾Direct Earned Premiums per Adjusted Earned House Year. Note these results are averages that include renters (RO) and condominium (HO) insurance policies. Data provided by Participating Insurers and AEM analysis. Note these results are averages that include renters (RO) and condominium (HO) insurance policies, whose Direct Earned Premiums are substantially lower than those for policies that cover structural damage to the property as well as its contents.

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Homeowners' insurance premium rates are requested by insurers, then approved or denied by the Department, based on key actuarial principles

Homeowners' insurance premium rates are based on actuarial estimates of all future costs of providing the insurance for each property individually

When estimating future costs, actuaries must consider historical trends as well as costs related to catastrophes and reinsurance, which is necessary for most insurers

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Homeowners' insurance premium rates are based on actuarial estimates of all future costs of providing the insurance for each property individually

The Casualty Actuarial Society has established four ratemaking principles:

- A rate is an estimate of the expected value of future costs
- Ratemaking is prospective because the property and casualty insurance rate must be developed prior to the transfer of risk
- A rate provides for all costs associated with the transfer of risk
- A rate provides for the costs associated with an individual risk transfer
- A rate is reasonable and not excessive, inadequate, or unfairly discriminatory if it is an actuarially sound estimate of the expected value of all future costs associated with an individual risk transfer.

Source: Statement of Principles Regarding Property and Casualty Insurance Ratemaking.
<https://www.casact.org/portal/assetuploads/standards/principles/soocrate.pdf>

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When estimating future costs, actuaries must consider historical trends as well as costs related to catastrophes and reinsurance, which is necessary for most insurers

- **Trends:** When using past losses as a proxy for expected future losses, consideration should be given to past and prospective changes in claim costs, claim frequencies, exposures, expenses and premiums
- **Catastrophes:** Consideration should be given to the impact of catastrophes on the experience, and procedures should be developed to include an allowance for the catastrophe exposure in the rate. Catastrophe costs include the expected loss caused by the peril under consideration, reinsurance costs to protect the insurer and the cost of increased capital required to maintain solvency after a high-severity event
- **Reinsurance:**¹ Consideration should be given to the effect of reinsurance arrangements. Reinsurance premiums paid less the amount of claims and expenses that are expected to be reimbursed by the reinsurer is the "Net Cost of Reinsurance."

Insurers must demonstrate to insurance regulators and ratings agencies their ability to pay losses from a major catastrophe (e.g. a "1-in-100" year event). Typically, insurers with major catastrophic property exposure must purchase reinsurance in order to satisfy this requirement.

¹ Supplementary comments in blue text
Source: Statement of Principles Regarding Property and Casualty Insurance Ratemaking
<https://www.casact.org/portal/assetuploads/standards/principles/soocrate.pdf>

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In 2015, the Mississippi Legislature and Department took action to clarify whether the differences in premiums by region are justified

In 2015, the Mississippi Legislature passed a law (the "Clarity Act") intended to clarify whether differences in costs justify the differences in premium rates by region

The Department and its consultants gathered data to assess premium adequacy by region, while taking trends, catastrophes and reinsurance costs into account

A&M used two primary analytical approaches to assess premium adequacy by region – i.e. the "Actual" and "Modeled" approaches

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In 2015, the Mississippi Legislature passed a law (the "Clarity Act") intended to clarify whether differences in costs justify the differences in premium rates by region

Purpose

The Clarity Act requires insurers to provide data (via a "Data Call") to the Department that can be used for the purposes of determining the accuracy and adequacy of catastrophic models and the **adequacy of homeowners' insurance premium rates**

Data Scope & Structure

- Include condominium insurance, dwelling fire policies, renters/tenants insurance and mobile home/manufactured housing property insurance policies
- Submit data by zip code, for each calendar year from 2004 through 2014
- Submit data by policy category, including those that (i) cover windstorms and other perils; (ii) exclude windstorm coverage; (iii) only cover windstorms

Required Data Fields

- Direct incurred losses
- Direct earned premiums
- Policy limits
- Reinsurance
- Allocated loss adjustment expense
- The number of policies in force by earned house years

Source: Mississippi Legislature Regular Session 2015, House Bill No. 739 - the "Property Insurance Clarity Act"
<http://www.mt.com/committees/mad/CH90739SG.cdf>

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The Department and its consultants gathered data to assess premium adequacy by region, while taking trends, catastrophes and reinsurance costs into account

**Required by
Clarity Act**

- The data submitted in response to the Clarity Act, including premiums, losses and certain expenses by type of policy

**Unallocated
Expenses**

- LAE-Adjusting and Other Expenses
- Commissions and Brokerage Expenses
- Taxes, Licenses and Fees
- Other Acquisition Expenses
- General Expenses

**Data by Type
of Peril**

- Hurricane or Named Storm such as hurricane Katrina
- Non-Named Wind Catastrophe such as major hail storms or tornados
- Other Wind, including any windstorm or winter storm that isn't a catastrophe
- Other Non-Named Catastrophe such as wildfires or explosions
- All Other Perils that aren't included in the above categories

**Catastrophe
Model
Results**

- Key inputs to and outputs from catastrophe models, by zip code, including:
 - Model inputs: policy count, in-force value, premiums
 - Model outputs: average annual loss ("AAL") predicted by the catastrophe model

**Reinsurance
Data**

- Description of the reinsurance program structure used by the insurer
- Summary of estimated and historical losses ceded to reinsurers

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A&M used two primary analytical approaches to assess premium adequacy by region – i.e. the "Actual" and "Modeled" approaches

In both approaches, the **Unallocated Expense** estimates were derived from annual statements¹, and the **Net Cost of Reinsurance** was estimated from data² provided by Participating Insurers

The primary difference between the approaches is in the treatment of Premiums, Losses and ALAE:

1 Actual Premiums, Losses and ALAE:

- Are based on the raw results from the Data Call as reported by Participating Insurers
- Do not take into account trends such as the impact of inflation or changes in frequency and severity of losses
- Will tend to overstate catastrophe losses if the time period covered by the reported data includes a very large (e.g. "1-in-100" year) event, and understate catastrophe losses if there is no such event in the reported data

2 Modeled Premiums, Losses and ALAE:

- Based on the results from the Data Call, adjusted to reflect (i) catastrophe model estimates of hurricane and severe convective storm losses, and (ii) trends in premiums and other costs over the last decade
- ALAE estimated based on each insurer's average ratio of ALAE to direct losses incurred
- This approach is consistent with the actuarial principles outlined in the prior section of this report

¹ Compiled and estimated from publicly-available sources, including the annual statement page 14 ("State Pages") and the Insurance Expense Exhibit

² Non-public information submitted by Participating Insurers in response to data calls issued by the Department

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II. RESULTS



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The data shows that the regional premium differential is attributable to hurricane risk, which causes higher costs – both Actual and Modeled – on the Coast than Inland

Coastal costs are higher than Inland costs

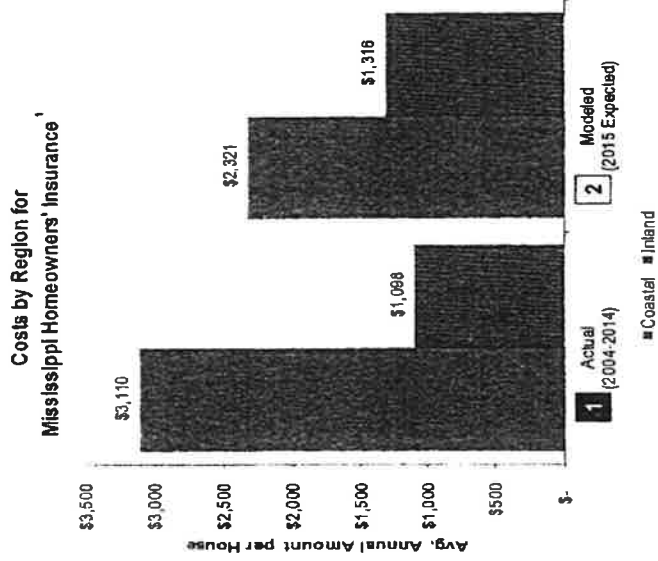
Hurricane losses and ALAE are the primary reason for the difference in the Actual cost by region from 2004 through 2014

Hurricane losses and ALAE are the primary reason for the difference in the Modeled cost by region in 2015

As compared to the Coastal region, lower hurricane losses and ALAE in the Inland region more than offset higher costs from other perils

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Coastal costs are higher than Inland costs



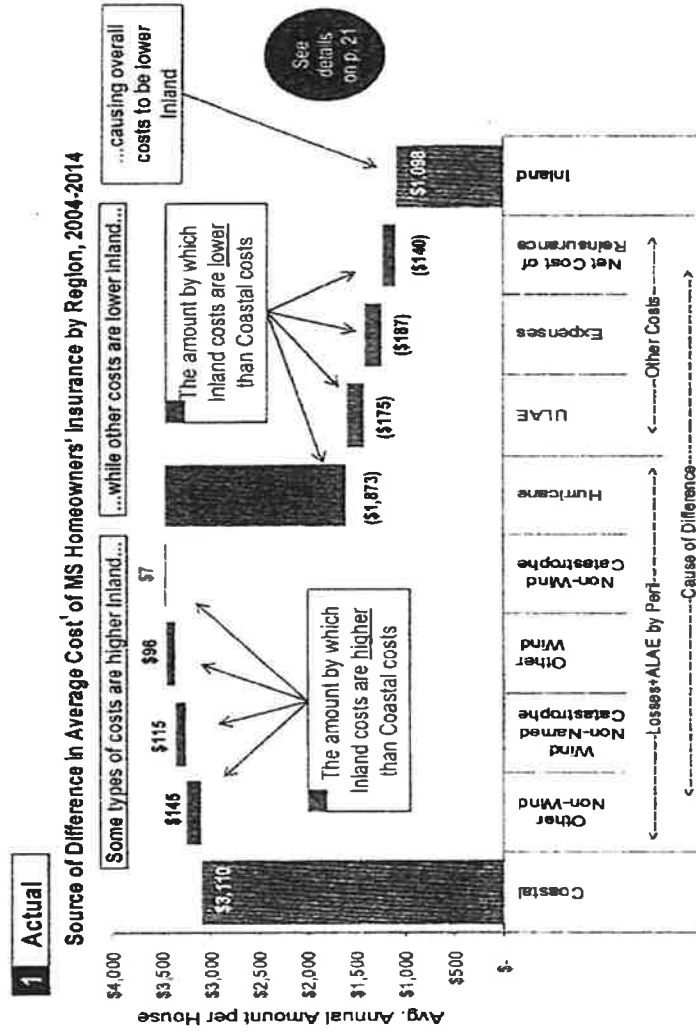
Source: Data submitted to the Department by Participating Insurers in response to the Data Call, and A&M analysis

1. Figures represent the aggregate Combined Costs over the 11 years covered by the Data Call, divided by the aggregate Adjusted Earned House Years during the same period. Certain components of "Modeled" Combined Costs are adjusted to reflect trends over the past 11 years, and to replace actual wind data through losses and ALAE with the Modeled amounts. Unallocated costs are estimated both in the "Actual" and "Modeled" approaches from publicly available sources, including annual statement, page 14 ("State Pages") and the Insurance Expense Exhibit of the Participating Insurers

2. Note these results are averages that include renters (HO4) and condominium (HO6) insurance policies, whose losses are substantially lower than those for policies that cover structural damage to the property as well as to contents.

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1 Hurricane losses and ALAE are the primary reason for the difference in the Actual cost by region from 2004 through 2014



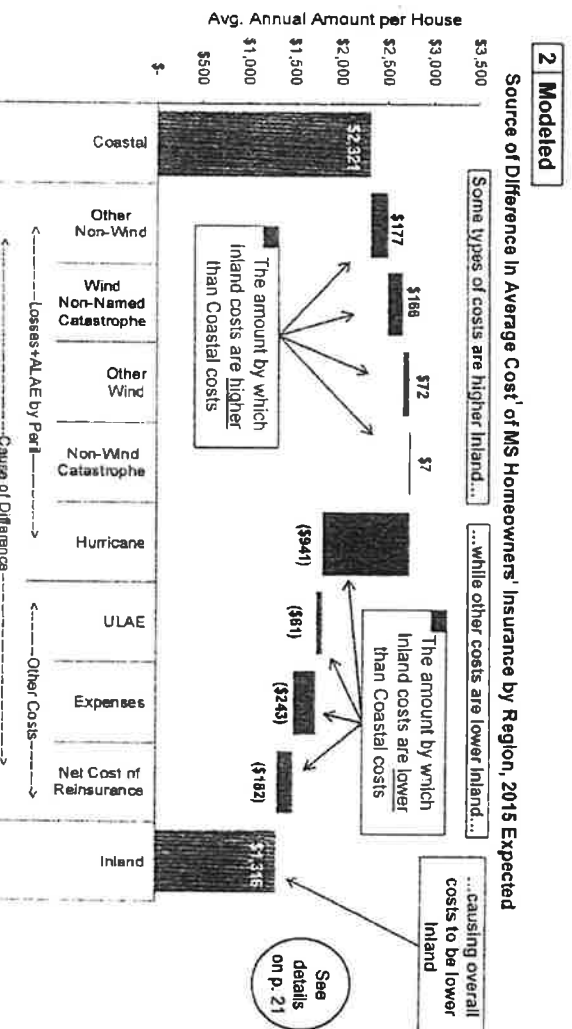
Source: Data submitted to the Department by Participating Insurers in response to the Data Call, and A&M analysis

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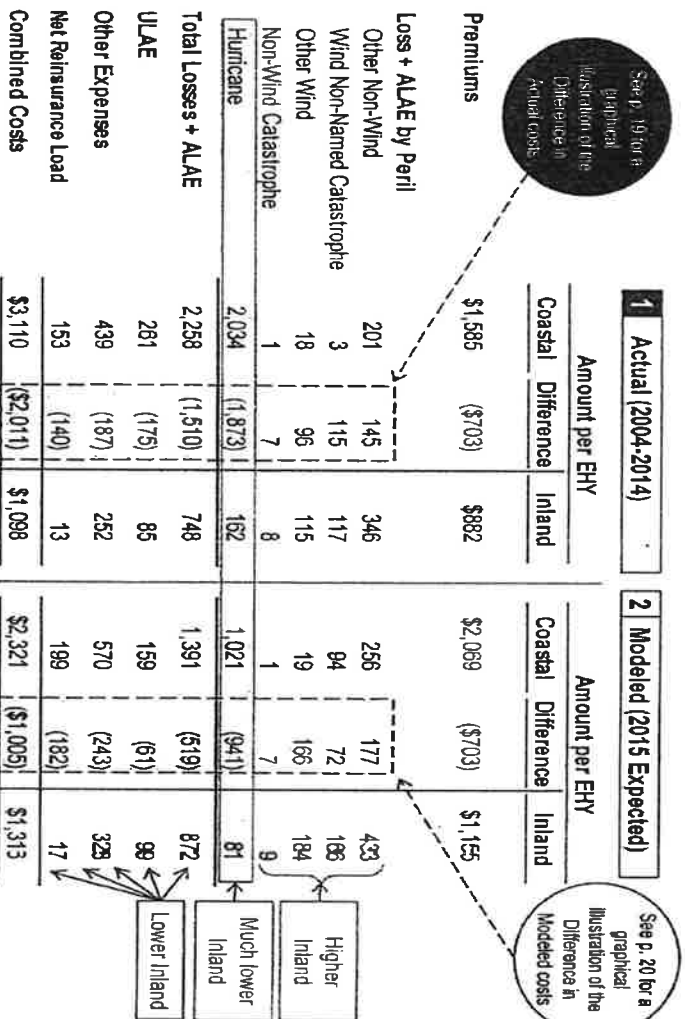
2 Hurricane losses and ALAE are the primary reason for the difference in the Modeled cost by region in 2015



Source: Data submitted to the Department by Participating Insurers in response to the Data Call and A&M analysis. 1. Figures represent the aggregate Combined Costs over the 11 years covered by the Data Call, divided by the aggregate Adjusted Earned House Years during the same period. Certain components of "Modeled" Combined Costs are adjusted to reflect trends over the past 11 years, and to replace actual wind catastrophe losses and ALAE with the Modeled amounts. Unallocated costs are estimated both in the "Actual" and "Modeled" approaches. Note these results are averages that include renters (RO) and condominium (HO) insurance policies, whose losses are substantially lower than those for policies that cover structural damage to the property as well as to contents.

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As compared to the Coastal region, lower hurricane losses and ALAE in the Inland region more than offset higher costs from other perils



Source: Data submitted to the Department by Participating Insurers in response to the Data Call and A&M analysis.

- *Actual* figures represent the aggregate Combined Costs over the 11 years covered by the Data Call, divided by the aggregate Adjusted Earned House Years during the same period. Unallocated costs are estimated from publicly-available sources, including annual statement page 14 ("State Pages") and the Insurance Expense Exhibit of the Participating Insurers.
- *Modeled* Combined Costs are adjusted to reflect trends over the past 11 years, and to replace actual wind catastrophe losses and ALAE with the Modeled amounts.
- Note these results are averages that include renters (RO) and condominium (HO) insurance policies, whose losses are substantially lower than those for policies that cover structural damage to the property as well as to contents.
- Unallocated costs are estimated both in the "Actual" and "Modeled" approaches section of this report. Note these results are averages that include renters insurance policies, whose losses are substantially lower than those for policies that cover structural damage to the property as well as to contents.

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Analysis of premiums vs. costs shows that, relative to costs, Modeled (i.e. expected 2015) premiums are comparable in the Coastal and Inland regions

Coastal premiums are higher than Inland premiums

In both regions, premiums are lower than costs

Combined Ratio can be used to compare relative premium adequacy across regions

The expected (i.e. Modeled) combined ratios indicate that premium adequacy is comparable across the Coastal and Inland regions

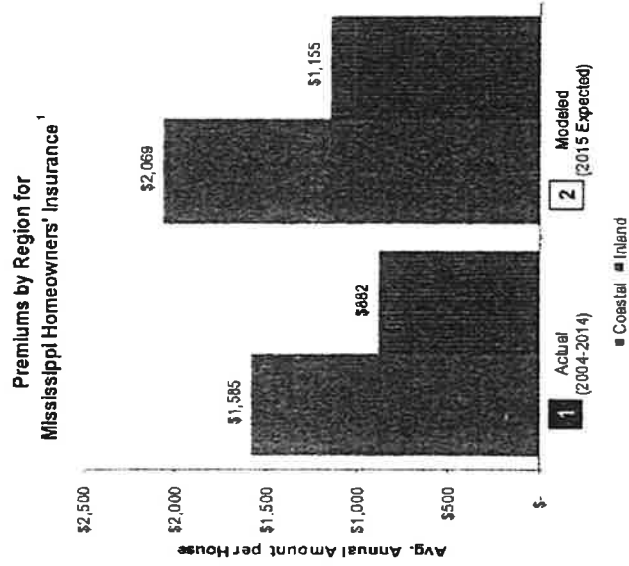
The components of the calculated combined ratios, and their differences by region, vary somewhat by approach

Insurers' return on net worth in the Mississippi homeowners' insurance market has been comparatively unattractive over the last 25 years

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Coastal premiums are higher than Inland premiums



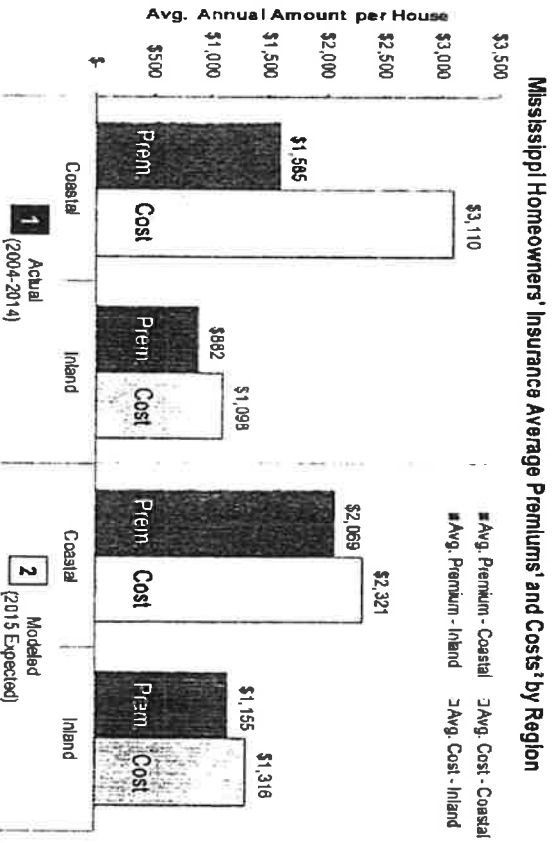
Source: Data submitted to the Department by Participating Insurers in response to the Data Call, and A&M analysis.
1. Figures represent the aggregate Direct Earned Premium ("DEP") over the 11 years covered by the Data Call, divided by the aggregate Adjusted Earned House Years during the same period. "Modeled" DEP is adjusted to reflect trends in premiums over the past 11 years. Note these results are averages that include renters (HO4) and condominium (HO6) insurance policies, whose premiums are substantially lower than those for policies that cover structural damage to the property as well as to contents.

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In both regions, premiums are lower than costs



Source: Data submitted to the Department by Participating Insurers in response to the Data Call, and ActM analysis.
 1. Avg. Premium represents the aggregate Direct Earned Premium ("DEP") over the 11 years covered by the Data Call, divided by the aggregate Adjusted Earned House Years during the same period. Modeled DEP is adjusted to reflect trends over the past 11 years as further described in the section of this report.
 2. Avg. Cost represents the aggregate Combined Costs over the 11 years covered by the Data Call, divided by the aggregate Adjusted Earned House Years during the same period. Certain components of Modeled Combined Costs are adjusted to reflect trends over the past 11 years as further described in the section of this report, and to replace actual wind catastrophe losses and ALAE with the Modeled amounts.
 3. Unallocated costs are estimated both in the "Actual" and "Modeled" approaches. The above results are averages that include renters (HO4) and condominium (HO6) insurance policies, whose premiums are substantially lower than those for policies that cover structural damage to the property, as well as to contents.

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Combined Ratio can be used to compare relative premium adequacy across regions

Combined Ratio is a measure of all costs per dollar of premium

A Combined Ratio greater than 100% indicates costs are in excess of premiums

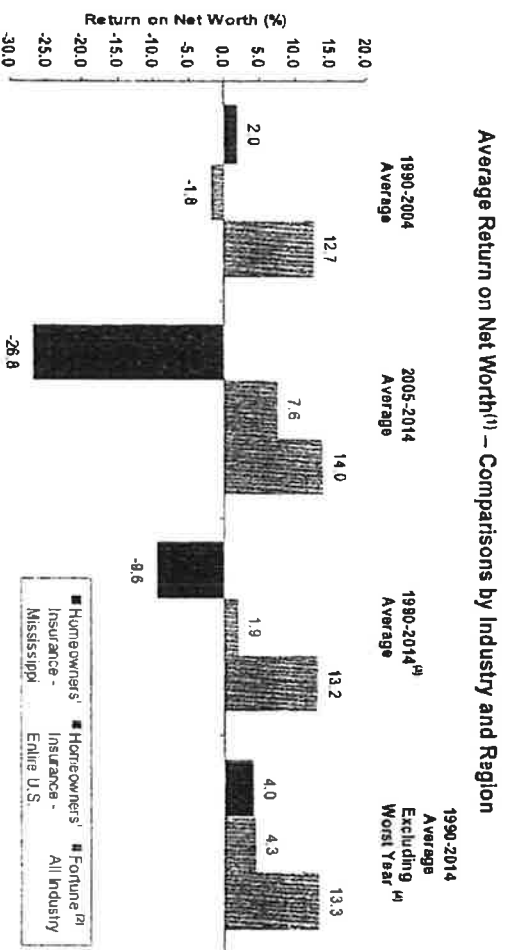
Components of Combined Ratio	Description	Cost Components
Loss + ALAE Ratio	Losses and ALAE per dollar of Direct Earned Premium is known as the Loss + ALAE Ratio	Losses and ALAE Hurricanes and Named Storms Other Wind Catastrophes Non-Wind Catastrophes Other Wind Other Non-Wind Expenses LAE-Adjusting and Other Commissions and Brokerage Taxes, Licenses and Fees Other Acquisition General
Expense Ratio	Operating expenses that cannot be assigned to a specific claim, per dollar of Direct Earned Premium	
Net Reinsurance Load	Net payments to the reinsurer per dollar of Direct Earned Premium	Net Cost of Reinsurance

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Insurers' return on net worth¹ in the Mississippi homeowners' insurance market has been comparatively unattractive over the last 25 years

The Mississippi homeowner insurance industry's returns on net worth over the past 10 years (-26.8%), and 25 years (-9.6%) are far lower than both the national homeowners' insurance industry and other industries. Even excluding the year of Hurricane Katrina (2005), the Mississippi homeowner insurance industry's returns are still far below the average returns of other industries.



Sources: Report on Profitability By Line By State, by the National Association of Insurance Commissioners, for the years 1996, 2003, 2013 and 2014

¹ Return on Net Worth is calculated by the NAIC. (Factors in Underwriting Profit, Investment Gain on Net Worth and Tax on Investment Gain on Net Worth, the ratio of Earned Premiums to Net Worth, Investment Gain on Net Worth, and Tax on Investment Gain on Net Worth)

² This figure is provided by the NAIC and represents an approximation based on a sample average of Fortune's Industrial and Service sectors

³ Fortune All Industry figure is the average from 1990 through 2013

⁴ Average of 1990-2014 excluding the single worst year from each column (i) for Mississippi Homeowners' Insurance, -33.5% in 2005 due to Hurricane Katrina; (ii) for Entire U.S. Homeowners' Insurance, -51% in 1992 due to Hurricane Andrew, and (iii) for Fortune All Industry, +10.1% in 1992-10

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Mapping the data illustrates regional risk concentrations and variability over time

Mapping the raw data by zip code for 11 years illustrates the higher ratios near the coast as well as the level of variation within narrower regions

- Actual Combined Ratio (p. 30)
- Actual Loss Ratio (p. 31)

The combined ratio varies significantly by year and zip code

- Actual Combined Ratio (p. 32)

Mapping the Modeled data by zip code illustrates far less variation than Actual results because the models smooth out wind catastrophe losses

- Modeled Loss Ratio (p. 33)
- Modeled Combined Ratio (p. 33)

The actual combined ratios fluctuate materially by region and year due to catastrophes (especially Hurricane Katrina); the modeled ratios are far more stable (p. 34)

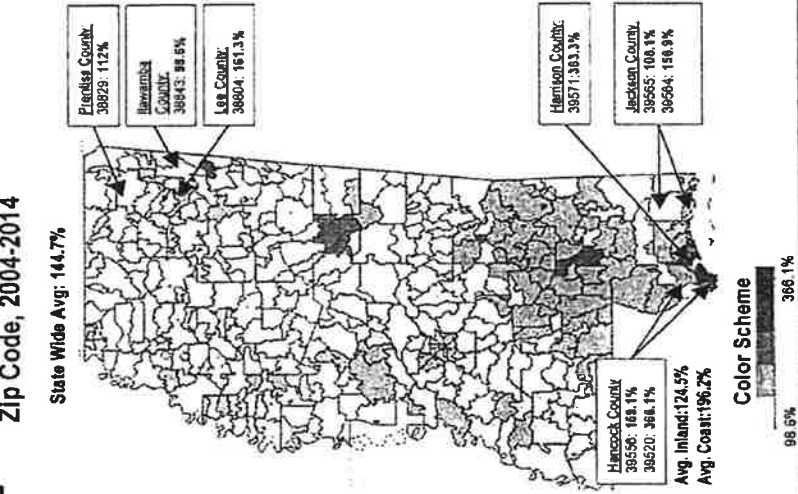
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1 Actual Combined Ratio: Mapping the raw data by zip code for 11 years illustrates the higher ratios near the coast as well as the level of variation within narrower regions

1 Actual Combined Ratio by MS Zip Code, 2004-2014



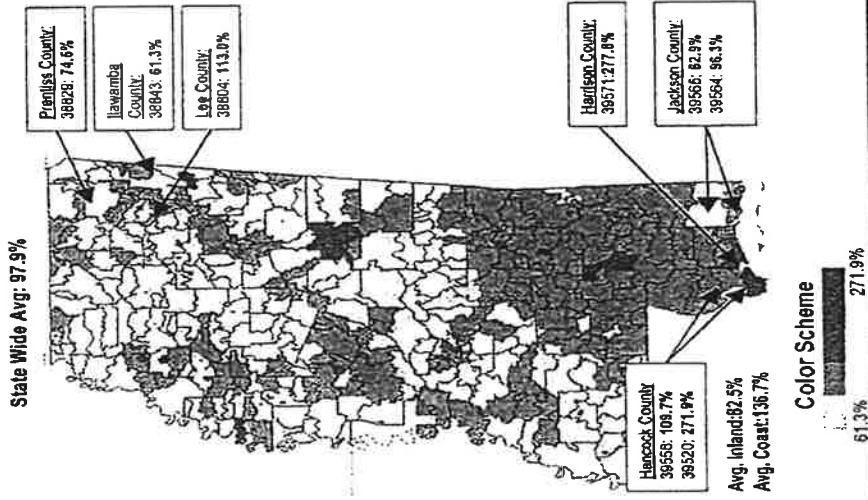
Key Observations:

- The actual combined ratios are much higher in the Coastal region than Inland
- A combined ratio of more than 100% means the insurers' premiums don't cover their costs
- In Mississippi, the majority of zip codes have had an average combined ratio greater than 100%

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1 Actual Loss Ratio: Mapping the raw data by zip code for 11 years illustrates the higher ratios near the coast as well as the level of variation within narrower regions

1 Actual Loss Ratio by MS Zip Code, 2004-2014



Key Observations:

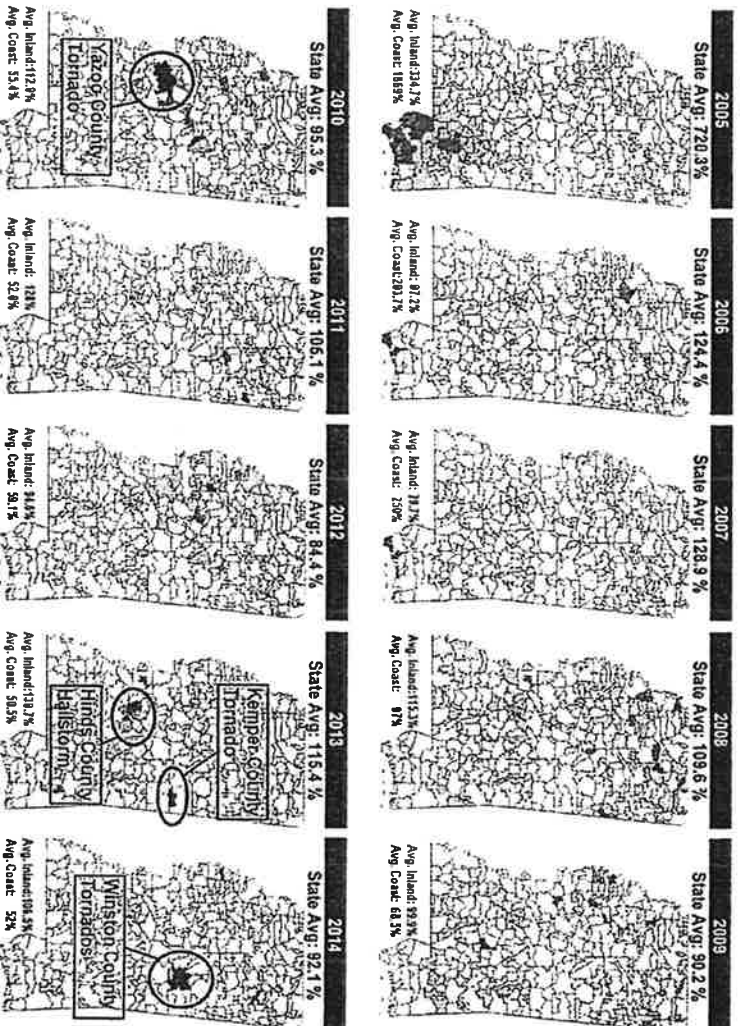
- A loss ratio of more than 100% means the insurer's premiums don't cover its claims and allocated loss adjustment expenses
- In Mississippi, many zip codes have had an average loss ratio greater than 100% over the last 11 years
- A loss ratio greater than 100% means the insurers' premiums don't cover their losses and ALAE (i.e. before any other expenses or reinsurance costs)

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1 Actual Combined Ratio: The combined ratio varies significantly by year and zip code *

1 Actual Combined Ratio by Mississippi Zip Code and Year, from 2005-2014

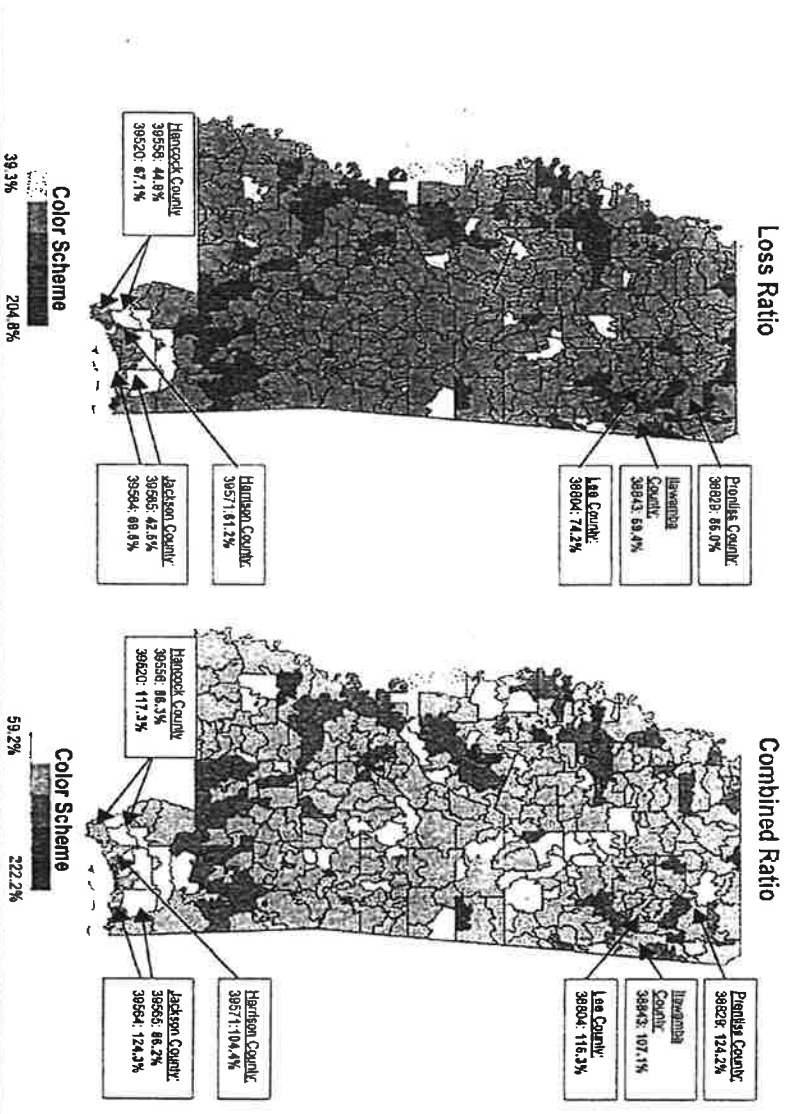


* Note: The above maps are on a different scale for each year to highlight the differences in magnitude across various zip codes. In each map, darker colors denote higher combined ratios.

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2 Modeled Ratios: Mapping the Modeled data by zip code illustrates far less variation than the Actual results because the models smooth out wind catastrophe losses

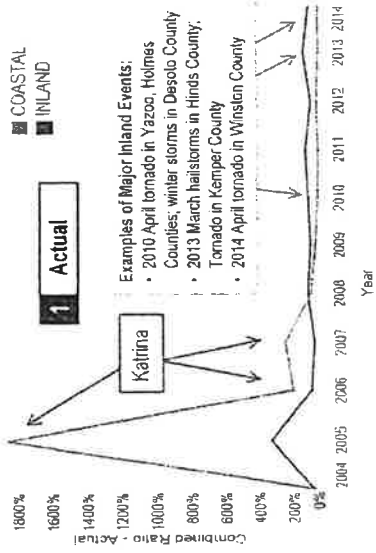
Modeled Loss and Combined Ratios by Mississippi Zip Code, 2015 Expected



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The actual combined ratios fluctuate materially by region and year due to catastrophes (especially Hurricane Katrina); the Modeled ratios are far more stable

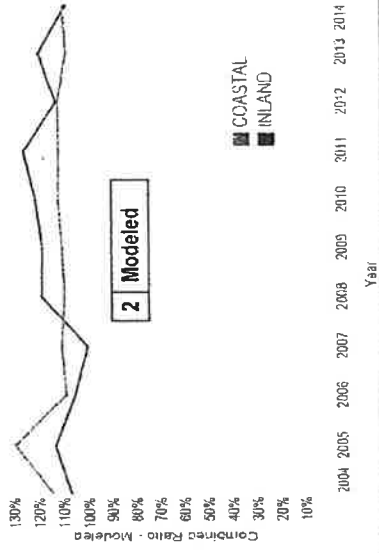
Combined Ratio by Region, 2004-2014
Actual (Unadjusted) Results



Key Observations:

- Hurricane Katrina, in 2005, dwarfed all other loss events over the last 11 years
- The impact of major events on Actual Inland combined ratio is barely visible when graphed on the same scale as Coastal combined ratio
- Coastal calendar year combined ratios remained elevated through 2007 due to adverse loss development from Hurricane Katrina, meaning that the initial estimates of losses that were reported in 2005 had to be revised upward over the subsequent two years.

Combined Ratio by Region, 2004-2014
Modeled Results



- The Modeled results replace the actual losses from hurricanes and other catastrophe windstorms with projected losses
- As a result, the Modeled results are far more stable over time than the actual results
- In both Actual and Modeled results, combined ratios are more than 100%, which means insurers' premiums don't cover their costs

2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014

Year

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Glossary: Several important acronyms, abbreviations and defined terms are used throughout this report

Term	Meaning
A&M	Alvarez and Marsal Insurance and Risk Advisory Services, LLC
Actuary	A business professional who uses mathematics and statistics to analyze financial consequences of risk
All Other Excl. Wind	Policy that does not cover the perils of Wind and Hail.
All Other Incl. Wind and Named Storm	Policy that covers the perils of Wind and Hail including Named Storms (including hurricanes), and also covers other perils
All Other Incl. Wind but Excl. Named/Storm	Policy that covers the perils of Wind and Hail excluding Named Storms, and that also covers other perils
All Other Perils	Perils not included in Hurricane, Non-Named Wind, Other Wind or Other Named Catastrophe categories
Allocated Loss Adjustment Expense	The cost of adjusting that is directly attributable to specific claims, and typically includes legal costs, investigatory expense, independent adjuster expenses, etc.
Carriers	An insurer / insurance company
Catastrophe/Models	Computer-assisted calculations that estimate the losses that could be sustained due to a catastrophic event such as a hurricane or earthquake
Ceding	An event is typically designated a catastrophe by the industry when the Insurance Services Office ("ISO") claims are expected to reach a certain dollar threshold, currently set at \$25 million
Clarity Act	Process of transferring risk to a reinsurer. House Bill No. 739, passed by the Mississippi Legislature in 2015 that requires insurers authorized to transact homeowners business in the state to provide policy and premium information to the department of Insurance
Coastal Region / Counties	George, Hancock, Harrison, Jackson, Pearl River and Stone Counties in the state of Mississippi
Combined Costs	Sum of costs associated with Losses, ALAE, Expenses and Net Cost of Reinsurance
Combined Ratio	Ratio of Combined Costs to Premium. Representative of how profitable an insurance company is.

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Glossary (continued): Several important acronyms, abbreviations and defined terms are used throughout this report

Term	Meaning
Commission and Brokerage Expense	Payments to agents and brokers for retaining policyholders to the insurer, responding to Jr. all questions, etc.
Consultant	A business professional who provides unbiased advice based on thorough assessment of a problem or situation
Data Call	The Market Analysis Data Call which was initially issued by the Department to reflect changes necessitated by the passage of the Clarity Act by the Mississippi Legislature. The Data Call was comprised of two data sets: the "HO Policy" Historical Data" portion, which included the data required by the Clarity Act as well as additional information such as losses and ALAE by peril, and the "Catastrophe Modeling Data" portion, which included information regarding Participating Insurers' reinsurance programs and catastrophe model results.
Earned House Year	A measure of the number of policies that takes into account the effective date and termination date of each policy
Exposure	The state of being subject to loss because of a hazard or contingency
Future Cost	An estimated amount of prospective future expenditures, a portion of which might be attributed to future earnings
General Expense	Other expenses, such as overhead associated with the insurer's home office (e.g., supplies, rent, building maintenance), salaries of certain employees (e.g., actuaries) and other miscellaneous costs
Hurricane Risk	Risk of losses that could amount from the possibility of occurrence of Hurricanes
Hurricane or Named Storm	Storm that has been officially named by the National Weather Service, National Oceanic Atmospheric Administration or other major meteorological authority
Inland Region / Counties	All counties in Mississippi other than the Coastal Counties
Insurance Regulator	An individual (such as an insurance commissioner) or organization (such as an insurance department) that regulates and supervises the insurance industry in the United States
Investment	Investing money for profit
ISO	Insurance Services Office

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Glossary (continued): Several important acronyms, abbreviations and defined terms are used throughout this report

Term	Meaning
LAE and adjusting Expense	The portion of adjusting expenses that cannot be attributed to a specific claim, such as claims department overhead, in-house claims adjuster's salaries, etc.
Loss	Cost incurred for claims
Loss Ratio	Ratio of losses as a percentage of Earned Premiums
Merinos & Associates, Inc. ("Merinos")	One of the largest independent property and casualty actuarial consulting firms in the United States. Merinos provided support on to the Department on this engagement as a subcontractor to A&M.
Mississippi Insurance Department ("Department")	State agency charged with enforcing the insurance laws and regulations enumerated in Mississippi Code Ann. Section 03-1-1 et seq.
Modeled Data	Data that has been developed by A&M and Merinos based on information submitted by Participating Insurers (i) in response to the Data Call, (ii) in their annual statements; and (iii) in a catastrophe modeling data call issued by the Department. For the "Named Storm" and "Non-Named Wind Catastrophe" perils, the Modeled Data includes results from hurricane and severe convective storm catastrophe models. For all other perils, the Modeled Data includes average historical results submitted in the Data Call, trended to 2015 to reflect changes in inflation and other factors.
NAIC	National Association of Insurance Commissioners
Net Cost of Reinsurance ("NCR")	The premium paid to the reinsurer ("gross cost of reinsurance") less expected recoveries from the reinsurer. Essentially, the net cost of reinsurance represents the reinsurer's long-term expense and profit needs.
Non-Named Wind Catastrophe	Any windstorm, winter storm, thunderstorm, hail storm, tornado or other wind-driven event that has a catastrophe number assigned by Insurance Services Office ("ISO") but that is not a Named Storm
Other Acquisition Expenses	Costs to acquire business other than commissions and brokerage expenses, such as advertising, direct mailings and salaries of non-commission sales employees
Other Non-Named Catastrophe	Any event other than a Named Storm or a Non-Named Wind/Catastrophe (as defined above) that has a catastrophe number assigned by Insurance Services Office ("ISO").
Other Wind	Any windstorm or winter storm other than a Named Storm or Non-Named Wind Catastrophe

Glossary (continued): Several important acronyms, abbreviations and defined terms are used throughout this report

Term	Meaning
Participating Insurer	An insurance company that writes homeowners' insurance policies in the state of Mississippi and that has responded to the Data Call
Peril	A specific type of risk that an insurance policy may (or may not) cover - e.g. hurricanes
Policy Limits	The maximum amount an insurance carrier will pay for a particular claim based on the coverage type
Premiums	Payments to an insurance company for an insurance policy
Profit	Financial gain that is defined as the difference between revenue and cost
Property and Casualty	Insurance that protects against property losses to your business, home or car and/or against legal liability that may result from injury or damage to the property of others
Ratemaking	Also called insurance pricing, Ratemaking is the determination of rates charged by insurance companies
Taxes, Licenses and Fees	Premium and other tax, assessments and fees payable by the Insurer to the state (excludes federal income tax)
Trend / Trend Lines	A line indicating the general course or tendency of something - i.e. how it tends to change over time
Unallocated Loss Adjustment Expense ("ALAE")	All costs associated with the claim settlement function that are not directly assignable to specific claims
Underwriting	The process of assessing risk associated with an insurance policy and charging appropriate premium to cover that risk
Wind Only Excl. Named Storm	An insurance policy that covers the peril of Wind and Hail excluding Named Storms, but does not cover any other perils
Wind Only Incl. Named Storm	Policy that covers the perils of Wind and Hail including Named Storms, but does not cover any other perils

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this fraction by firm size. Prior research can provide some insight into this issue,⁴⁴ but a more detailed analysis of the assistance received by businesses in the Gulf States after Hurricane Katrina is warranted.

Legitimate Claims Should Be Paid Expeditiously and Efficiently

The 2005 hurricane season generated an estimated \$77 billion in insured losses (excluding losses paid by the federal flood insurance program), and the vast majority of claims were settled expeditiously. A survey by the Insurance Information Institute (2006) found that 95 percent of the 1.0 million homeowners' insurance claims in Louisiana and Mississippi were settled within one year of Hurricane Katrina, and that 2 percent were subject to litigation or mediation. Two percent of 1.0 million claims amounts to 20,000 claims, which will generate substantial legal and other types of transaction costs. As discussed earlier, this type of litigation creates contract uncertainty for insurers, which puts upward pressure on insurance prices and can induce insurers to withdraw from the market altogether.⁴⁵ Litigation also delays claims payments and consumes resources that could be put to better use.

Stakeholders interviewed for this study were not aware of significant litigation pertaining to commercial insurance policies following Hurricane Katrina, but no systematic inquiry into the scope of this type of litigation has been carried out yet. Even if the primary focus of litigation has been residential policies, however, there still may be ramifications for the commercial insurance market.

Despite all the attention that has been paid to the litigation over residential policy coverage, one of the key issues driving the litigation has not been addressed: the difficulty of determining whether damage was caused by wind or by rising water (i.e. flood). Consequently, it is reasonable to expect coverage disputes whenever an insurance policy covers loss from one of these but not the other. Strategies for reducing this type of litigation include offering insurance policies that cover damage from both wind and flood.

Issues That Warrant Further Study. An analysis of the post-Katrina settlement patterns for commercial insurance policies is needed to better understand the extent to which the commercial wind insurance system currently pays legitimate claims expeditiously

and efficiently. In particular, the prevalence of litigation over wind versus flood coverage in commercial insurance policies should be systematically examined. Commercial insurers' concerns about coverage litigation in personal insurance lines after Katrina should be assessed, as should the potential for such coverage litigation to lead to increases in commercial wind insurance rates. Finally, there should be an evaluation of the feasibility of providing "storm surge" protection in commercial policies to reduce both post-catastrophe litigation and the contract uncertainty that can undermine insurance markets.

Conclusions

The debate over whether the government should intervene in the market for wind insurance has focused primarily on the residential market since the 2004 and 2005 hurricane seasons. However, as the above discussion indicates, the market for commercial property insurance in the Gulf States has experienced considerable disruption itself, disruption that has important implications for business, the economy, and taxpayers in states that face significant hurricane risk.

The 2007 Atlantic hurricane season is expected to be above normal, the prediction is for seven to ten hurricanes, three to five of which could become major hurricanes of Category 3 strength or greater (National Oceanic and Atmospheric Administration, 2007). Given the high human and economic stakes involved, it is imperative that the commercial wind insurance market be assessed to determine whether it is providing effective risk transfer and compensation instruments for the wind peril at appropriate prices, whether businesses are considering full estimates of wind risk when they make location and loss-mitigation decisions, and whether the insurance system is resolving claims expeditiously and efficiently.

We have identified several areas of research that will aid the assessment. Dialogue among the different stakeholder groups will also move the debate forward. Such dialogue is essential for identifying the problems and for identifying solutions that have few unintended consequences. A structured process for convening the different stakeholders would facilitate the needed dialogue.

The intense hurricane seasons of 2004 and 2005 undoubtedly caused significant disruptions for businesses and insurance markets. But they also provide an opportunity to better understand the strengths and weaknesses of the current system for insuring hurricane risk. This improved understanding can provide a firm basis for the development of policies to mitigate the costs and disruptions of the major hurricanes that will inevitably strike in the future. ■

⁴⁴ See, for example, Dixon and Stern, 2004.

⁴⁵ State Farm announced on February 14, 2007, that it would stop writing new insurance policies for homeowners and businesses in Mississippi. This decision followed on the heels of a \$2.7 million jury award against State Farm and State Farm's agreement to pay \$80 million to settle about 1,000 cases in Mississippi (Kewers, 2007).

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research on the pricing behavior of private commercial insurers when they are allowed to set their own rates is warranted. The divergence of premiums from best estimates of expected loss should be examined, including variations in the divergence by policyholder size. Additionally, programs capable of dampening swings in insurance rates and availability caused by inefficiencies in capital markets—such as temporary government loan programs that provide capital to insurers after a large event—should be explored.

There are indications that some high-profile government programs are moving in troublesome directions, at least for residential insurance policies. However, further work is needed to better understand how the prices of commercial wind insurance available through state programs in the Gulf States or set by state regulation compare with best estimates of expected loss. Better information on the functioning of private markets and public programs will allow a more complete assessment of types of reform needed in government programs and types of intervention warranted in private markets.

Business Decisions Should Reflect the Full Cost of Wind Risk

The “right” insurance premiums (that is, premiums that cover best estimates of expected loss or best estimates of expected loss plus a cushion) will do little good unless businesses consider the full cost of wind risk in deciding where to locate, what types of structures to build, and what types of loss-mitigation measures to take. Businesses may fail to consider the full cost of wind risk for two major reasons: underestimation of the risk of loss before a major hurricane arrives, and the expectation that government or other forms of assistance will follow a loss.

Underestimation of Wind Risk. Research has shown that when the probability of an event is below a certain level, individuals tend to ignore the risk (Wharton Risk Management and Decision Processes Center, 2007, p. 73). The result may be an unwillingness by individuals to buy insurance priced at the expected loss value.³⁹ The same individuals will also be unlikely to take into account the full cost of wind risk when deciding where to live or whether to invest in loss-mitigation measures. These research findings apply to individuals, but it is reasonable to expect that small business owners will behave similarly and thus to expect similar outcomes for small businesses. The same cannot necessarily be said of large busi-

nesses, however. They are able to hire professional risk managers and to more fully evaluate the different risks they face, which means the extent to which they will tend to underestimate risk is not clear.⁴⁰

Expectation of Assistance Following a Loss.

The expectation that government or some other entity will provide assistance after a loss may cause businesses not to factor in the full cost of wind risk when making decisions. Current government policy does not put the full burden of uninsured losses on property owners. The federal government provided massive assistance after Hurricane Katrina and the 9/11 terrorist attacks,⁴¹ and some of this assistance covered uninsured business losses. For example, the Small Business Administration offers subsidized loans (to large and small firms alike) for property damage and business interruption costs not covered by insurance. Typically, government programs focus on smaller businesses, so the expectation of assistance following loss may do less to suppress a full consideration of wind risk by large businesses than by small businesses.

Issues That Warrant Further Study. From a policy perspective, the central issue here is the types of programs and/or regulations needed to ensure that businesses consider the full cost of hurricane risk. In the extreme, policies requiring businesses to purchase wind insurance might be justified, and there is a precedent for this type of requirement: The National Flood Insurance Program mandates that homeowners and businesses with mortgages from federally regulated lenders purchase flood insurance if their property is in an area subject to significant flood risk (that is, in the so-called Special Flood Hazard Area).⁴² However, before a similar requirement for commercial wind insurance is considered, more information is needed on the take-up rate of wind insurance by businesses, particularly small businesses.⁴³ Also helpful would be better information on the fraction of uninsured business loss that is compensated by government and charity programs, and the variation in

Research has shown that when the probability of an event is below a certain level, individuals tend to ignore the risk.

³⁹ Individuals are willing to pay more than expected just for an insurance policy because they are risk averse, which is what makes a market for insurance.

⁴⁰ For a review of the diverse ways in which corporations and large businesses can manage risk, see Doherty, 2000. For a discussion of the differences in the demand for insurance of firms and individuals in the face of the risk of terrorism, see Wharton Risk Management and Decision Processes Center, 2005, p. 149.

⁴¹ The U.S. government funneled over \$15 billion in assistance to business and individuals in New York City affected by the 9/11 attacks (Dixon and Stern, 2004, p. xviii). Post-Katrina spending on reconstruction by the U.S. Department of Housing and Urban Development, the Federal Emergency Management Agency, and the U.S. Army Corps of Engineers totaled approximately \$29 billion through December 2006 (Cooper, 2007).

⁴² However, any property that does not have a mortgage or that has a mortgage issued by a non-federally regulated lender is not required to purchase flood insurance (see Dixon et al., 2007).

⁴³ The most relevant, though difficult, to measure, information here would be estimates of the take-up rate when insurance is priced at expected loss.

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insurance markets will break down. There are indications that private markets indeed require substantial risk premiums. One analyst points to evidence from the Congressional Budget Office that the risk loads in residential property insurance markets are five to seven times expected loss (Litan, 2006, p. 4). Such a markup is likely far higher than any increase warranted by the uncertainty of the underlying risk.

A second type of challenge that catastrophic events create for private insurance markets is the tendency for rates set by private markets for such events to swing dramatically even when there is no change in perceived risk. Much previous research on the response of insurance markets to large losses suggests that insurance prices rise and insurance availability falls following an event not only because of changes in risk perception, but also because of slow adjustment by insurers to the financial outlays triggered by large events (see, for example, Gron, 1994). Information asymmetries between insurers and investors are one of the factors that cause insurers to only gradually regain the capital needed to write the amount of coverage that was available prior to an event. In contrast to such a jump in rates, once sufficient time has passed since a catastrophe, short-sighted profit maximization by insurers can lead to competition among them that results in rates below expected loss. When such swings are not based on changes in the underlying risk, they send incorrect signals to businesses about the need to avoid risky areas or to invest in loss-

While government-provided insurance and government intervention in insurance markets can in principle produce more economically efficient outcomes than private insurance markets, they can also produce undesirable outcomes.

mitigation measures. High prices and limited availability after a major storm inappropriately discourage rebuilding, and low prices during the competitive stages of the property/casualty insurance market cycle discourage investment in loss-mitigation measures. To provide businesses with the right incentives to take loss-mitigation measures and invest in hurricane-prone areas, premiums should not jump dramatically around expected loss, but, instead, should remain stable absent changes in the underlying risk.

Challenges Facing Government Intervention in Insurance Markets. In principle, government does not need to charge a risk premium above the price that recovers expected loss. It can increase tax revenues to cover losses after a natural catastrophe and hence need not be concerned about insolvency. Government is also not subject to the private-sector factors that produce large swings in premiums around expected loss in private insurance markets.

Thus, compared with the private sector, government should be able to set insurance prices closer to expected loss for hurricanes and other catastrophic risks, and keep those prices closer to expected loss over time.

Indeed, government has intervened in a wide range of circumstances in which private insurance markets might not be expected to work well. Examples include insurance for flood (National Flood Insurance Program), earthquake (California Earthquake Authority), accidents at nuclear power plants (Price-Anderson Act), riots (Fair Access to Insurance Requirement programs), terrorism (Terrorism Risk Insurance Act), and, of course, wind (Florida's Citizens Property Insurance Corporation, for example). One must be careful, however, not to automatically assume that the private insurance market did not work well in each of these settings. The intervention may have come about because policymakers did not like the outcomes of what was an appropriately functioning private insurance market.

While government-provided insurance and government intervention in insurance markets can in theory produce more economically efficient outcomes than private insurance markets, they can in practice produce undesirable outcomes. Government policymakers often face strong political pressure to set premiums below expected losses or to subsidize one group of policyholders at the expense of another.³⁷ For example, there is reason to believe that the Citizens Property Insurance Corporation, which is Florida's residual wind market, is not pricing wind insurance at its full cost.³⁸ The resulting low rates tend to encourage construction in high-risk areas and reduce incentives to build wind-resistant structures, thereby increasing potential losses from future hurricanes. Government interventions in insurance markets, if poorly designed, can also reduce private insurers' willingness to provide wind insurance and thus compound the problem.

Issues That Warrant Further Study. This discussion suggests that one should not put blind faith in the ability of either the private sector or the government to create a well-functioning market for wind insurance. Policy attention and research have primarily focused on personal insurance lines, mainly homeowners' insurance, in individual states. Further

³⁷ Government policymakers may depress rates either by setting rates on government-ordered insurance or through regulatory approval of private-sector rates.

³⁸ As discussed above, Citizens ran a \$0.5 billion deficit in 2004 and a \$1.8 billion deficit in 2005. Taxpayers covered \$700 million of the deficit, and all policyholders in the state, whether in high-risk or low-risk areas, are to be assessed a surcharge over a ten-year period to recover most of the remaining amount. Further, in January 2007, the legislature repealed a rate increase designed to put Citizens on a sounder financial footing (Insurance Information Institute, 2007). A recent study by a leading actuarial firm found that as a consequence, a Florida hurricane that caused \$80 billion in insured losses would result in \$54 billion in post-event assessments over 30 years on auto, homeowners', and business insurance policies throughout Florida, regardless of risk or type of structure (Thompson Towers Perrin, 2007).

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evaluation of alternative proposals should be guided by clearly defined goals for the insurance market. We suggest three such goals:

1. Insurance premiums should create appropriate incentives to mitigate risk.
2. Decisions by businesses should factor in the cost of insurance premiums that create appropriate incentives to mitigate risk.
3. An insurance system should pay legitimate claims expeditiously and efficiently.

We next discuss each of these goals and the challenges policymakers face in crafting solutions that achieve them. We also identify further research and analysis needed to inform decisions about the types of government intervention or private-sector reforms that might be warranted.

Premiums Should Create Appropriate Incentives to Mitigate Risk

Researchers and policy analysts typically think that a wind insurance premium should reflect the insured structure's expected loss from wind damage given that structure's construction type, location, and improvements for reducing wind losses.³³ Such premiums create appropriate incentives to avoid locating in risky areas and to build wind-resistant structures. When insurance premiums are lower than the expected loss, the incentive to avoid risky areas or to build wind-resistant structures is inadequate. Analogously, when insurance premiums are higher than the expected loss, development will be unnecessarily discouraged or buildings will be overengineered.³⁴ Premiums should be based on estimates that reflect loss estimates over the life of a structure or piece of infrastructure. Estimates of risk over the short term (say, five years or less) are not appropriate for longer-lived structures or infrastructure.

This prescription, in and of itself, is not controversial. But implementing it in the context of wind insurance—and for most other perils involving high-severity, low-frequency events—is problematic because of the substantial uncertainty about what the

risk is. The risk-modeling firms' different responses to the 2005 hurricane season (discussed above) and the uncertainty over how global warming will affect hurricane activity illustrate this ongoing uncertainty and underscore the difficulty of determining appropriate rates in this setting.

In the face of such uncertainty, the most straightforward approach is to set premiums to reflect best estimates of expected loss over a structure's life given construction type, location, and any wind-specific loss-mitigation improvements. Best estimates might be based on the average of predictions from the respected modeling firms. Given the substantial amount of uncertainty involved, however, it may also be desirable to add a cushion above expected loss. In particular, if from the social (as opposed to the private insurer's) perspective, the perceived cost of underestimating the risk and setting rates too low is higher than that of overestimating the risk and setting rates too high, rates above best estimate of expected loss would be warranted.

Premiums that reflect best estimate of expected loss or, perhaps, best estimate plus a cushion should thus be a primary goal. It may prove difficult, however, for either private markets or government programs to produce such an outcome.

Challenges Facing Private Insurance Markets.

Private insurance markets work best for high-frequency, low-severity events, when losses across policyholders are statistically independent, and when loss probability is well understood. In these cases, insurers need to hold only a small amount of equity capital per policy, and the price of a policy approaches the expected value of the loss (Cummins, 2006, pp. 342-343). Automobile insurance is an area in which private insurance markets might be expected to work well.

Infrequent, catastrophic events create challenges for private insurance markets. Losses are correlated across policyholders in the sense that an event affects a large number of policyholders simultaneously. Events are infrequent, meaning that the variance of losses around expected loss is large, and the low frequency of the events means that loss probability is difficult to estimate. These and other conditions³⁵ imply that in order to avoid insolvency, insurers may have to charge premiums that substantially exceed expected loss.³⁶ If businesses and individuals view this risk premium as too high, they will be unwilling to buy insurance, and

Researchers and policy analysts typically think that a wind insurance premium should reflect the insured structure's expected loss from wind damage given that structure's construction type, location, and improvements for reducing wind losses.

³³ For example, American Insurance Association, 2006; Proposal for public-private partnerships include a federal backstop like the current federal program for terrorism insurance or programs like the Florida Hurricane Catastrophe Fund (see, for example, Cozart, 2006, and Litan, 2006).

³⁴ Models with the public sector in the lead include federal or state-run windstorm coverage funds modeled after the National Flood Insurance Program (see Dixon et al., 2006, for a description of the National Flood Insurance Program).

³⁵ As used here, expected loss factors include both the probability of a low-frequency occurrence and the loss given that a hurricane does occur.

³⁶ For discussion of the relationship between insurance and loss mitigation in a homeowner setting, see, for example, Mandelker and Nimmrichter, 1999.

³⁷ For example, Litan (2006) emphasizes timing risks, which arise from the possibility that insurers will be forced to pay out a large amount in claims before sufficient premiums have been collected.

³⁸ For a mathematical derivation of these results, see Cummins, 2006, pp. 342-343.

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What Were the Economic Impacts of Higher Prices and Reduced Availability?

Higher insurance prices and reduced insurance availability can in principle have significant negative, albeit difficult-to-quantify, economic consequences. Increased prices and reduced availability can affect the viability of both new and existing ventures. New projects can be canceled or delayed because of high insurance rates or limited availability. For example, being unable to find wind insurance at an acceptable price can jeopardize project financing, since lenders usually require borrowers to carry such insurance as a condition of a loan. A substantial increase in coverage costs may force existing firms that are marginally profitable into bankruptcy, and the inability to find coverage at an acceptable price may force a borrower into technical default.²⁷ Technical default can lead to interest rate increases for the borrower, increasing the probability of insolvency.

Our discussions with various stakeholders indicated that lenders responded in various ways to tightening insurance conditions. In some cases, lenders took a hard line—for example, declaring existing loans in technical default if the insurance purchased was inadequate, or refusing to issue new loans in the absence of full insurance. In other cases, lenders demonstrated more flexibility, although mainly with existing rather than new loans. They sometimes overlooked inadequate insurance or renegotiated contract terms to allow for less insurance.²⁸

Our discussions with policyholders provided evidence that changes in the wind insurance market had adverse effects on specific investments in the Gulf States region after Hurricane Katrina. Roughly one-quarter of the policyholders interviewed were aware of projects that had been canceled or delayed in 2006 because of high insurance prices or unavailability of insurance, and over half of the lenders interviewed were aware of such projects.

The effects of higher prices and limited insurance availability on statewide and/or regional economic activity are less clear. Tight insurance markets may redirect economic activity to areas of lower risk rather than reducing the overall level of economic activity.²⁹ Also, increases in insurance costs may be capitalized as reduced land values and do little to retard development.

... insurers' upward revisions of hurricane frequency and of the vulnerability and repair costs associated with many types of commercial structures appear to be long-term changes that will prevent the return of market conditions seen in 2005 and earlier.

How Long Will the Market Changes Last?

As we discussed above, recent industry surveys and our interviews suggest that premiums have stabilized and in some cases even declined in areas exposed to wind risk. Market responses have dampened price increases and may exert downward pressure on future prices to some degree. Insurers made large profits in 2006 because wind premiums rose dramatically and no major wind losses or other major catastrophes occurred. These profits will attract more capital into the industry, putting downward pressure on prices. Indeed, \$27 billion of private capital flowed into the reinsurance sector between September 2005 and June 2006 through existing reinsurers, start-up reinsurers, reinsurance sidecars, and catastrophe bonds (Moody's Investors Services, 2006).^{30,31} In addition, some of the factors responsible for the price jumps—such as contract uncertainty, assessment risk, and the collapse of the retrocessional market—may be transitory, which raises the hope that prices will decrease in the future. However, insurers' upward revisions of hurricane frequency and of the vulnerability and repair costs associated with many types of commercial structures appear to be long-term changes that will prevent the return of market conditions seen in 2005 and earlier.

The Challenge of Wind Risk for Private Insurance Markets and Government Policy

The discussion above paints a picture of substantial disruption in the commercial insurance market in 2006 and of ongoing high prices and limited availability for commercial wind insurance in 2007. A challenge for policymakers is to determine what type of government intervention, if any, is warranted in the market for commercial property wind insurance. Various solutions are being proposed by different stakeholders. Some focus on improving the private sector's ability to provide wind coverage, others propose public-private partnerships to insure wind losses, and still others think the government should take the lead in providing wind insurance.³² Any

²⁷ Economic Analysis, 2007). Undoubtedly, these relatively high growth rates can be partially attributed to the post-Katrina inflow of federal aid and might have been even higher if insurance conditions had been more favorable.

²⁸ A sidecar provides reinsurance coverage to an insurer or reinsurer by issuing debt on its investors. Typically, a sidecar shares risk on only certain policies written by an insurer or reinsurer, not on the insurer's or reinsurer's entire portfolio of policies. For more discussion on sidecars, catastrophe bonds, and other alternative risk transfer instruments, see *Wharton Risk Management and Decision Processes Center*, 2007.

²⁹ Although this inflow is a substantial amount of money, it supports reinsurance for all types of assets, not just wind losses. Moreover, it represents only about one-half of the 2005 insurance losses.

³⁰ Proposals that emphasize the private sector include removing state regulation of insurance rates, preserving the spacing of insurance sales, and allowing insurers to establish tax-deferred reserves for catastrophes (see,

²⁷ Technical default occurs when a firm violates one aspect of its debt contract (for instance, the requirement to carry insurance) while still complying with the debt service payments.

²⁸ The approach taken by lenders is in part determined by whether the loan is securitized or not. Securitized loans have very specific insurance requirements, and lenders have little leeway in adjusting terms.

²⁹ It is interesting to note that personal income in the Southeast and Southwest grew faster than in the nation as a whole from 2004 to 2006 (by 13 percent and 17 percent versus 12 percent, respectively), continuing the pattern of higher growth first observed between 1999 and 2004 (Bureau of

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variations illustrate ongoing uncertainty about the magnitude of the risk.^{21,22}

Other factors also contributed to increased prices and reduced availability. The strengthening of capital adequacy requirements for insurers and reinsurers by such financial rating agencies as Standard and Poor's and A.M. Best is one important example. In spring of 2006, Standard and Poor's required insurers to plan for a catastrophic event projected to occur with a frequency of one in 250 years rather than the one-in-100-year frequency that had been used previously. A.M. Best (2006) introduced more rigorous "stress testing" in which the effects on an insurer's balance sheet of multiple rather than single extreme events were considered. To avoid a financial rating downgrade as a result of these changes, insurers were forced either to increase the amount of capital supporting their insurance policies or to reduce net exposure to insured losses.²³ The first of these two responses can translate directly into higher insurance prices; the second can translate into reduced availability of coverage in high-risk areas, which can apply upward pressure on insurance prices.

In addition, the retrocessional market (the insurance market for reinsurers) almost entirely evaporated at about the time the modeling firms released their new loss estimates and the rating agencies strengthened their capital adequacy requirements, creating a "perfect storm" for buyers of commercial wind insurance. In spring of 2006, two major providers of retrocessional insurance withdrew from the market, and the remaining players generally cut back the amount of insurance they were willing to offer per event at any price (Benfield Group, 2006, p. 3). As the July 2006 renewal period for insurance approached, the collapse of the retrocessional market (in conjunction with the strengthened capital adequacy requirements) made the upheaval in the commercial wind insurance markets as much about the availability of insurance as about its price.

Our interviews highlighted two other factors that probably made their own contributions to the rare increases and capacity shortages observed

in 2006. First, litigation and government action created "contract uncertainty" that likely discouraged the commitment of new insurance capacity in high-risk areas. The highly visible litigation over flood exclusions in standard homeowners' policies increased insurers' concerns about contract language being reinterpreted after an event.^{24,25} It is reasonable to expect such concerns to affect the commercial as well as the residential market. Concern about contract uncertainty was magnified by such post-loss regulations as Louisiana's Emergency Rule 23, which was adopted following Hurricane Katrina and Rita (Louisiana Department of Insurance, Office of the Commissioner, 2005). It required that once a policyholder had submitted a claim, residential and commercial insurers must continue to insure the policyholder beyond the policy's expiration date, either until the end of 2006 or until 60 days after the property was repaired, whichever occurred first.

Second, "assessment risk" has likely pushed up the price at which commercial insurers are willing to provide insurance and discouraged them from expanding the amount of coverage in place. Residential markets are now growing rapidly in Florida, Louisiana, and other hurricane-exposed areas, particularly for residential properties.²⁶ Past experience suggests that these residual pools frequently do not charge actuarially sound, risk-based rates; and residual insurers typically recover shortfalls from all insurers in the state, whether they write residential or commercial policies. This method for recovering deficits creates considerable risk for writers of both commercial and residential policies. Such assessors create another cost of doing business in a state and would likely increase the price of commercial insurance.

... litigation and government action created "contract uncertainty" that likely discouraged the commitment of new insurance capacity in high-risk areas.

²¹ Uncertainty about the effects of climate change adds to the uncertainty about risk magnitude. Kuntzecker and Mitchell-Krzon (2007, p. 40) conclude that "[d]espite the overwhelming scientific evidence that global warming is real, there is still considerable uncertainty as to its impact on weather-related disasters such as hurricanes, typhoons, and floods."

²² The insurers we interviewed observed that the wind-loss models had seriously underestimated the losses in the 2004 and 2005 hurricane seasons. These underpredictions emphasized the limitations of wind-loss models for many, calling for an extra degree of caution in setting rates. Such a added caution is another source of upward pressure on prices.

²³ *Reinsurance* refers to the risk the insurer faces in losses not of any remaining contract purchased.

²⁴ Homeowners' policies typically cover damage caused by wind or wind-blown rain but exclude losses caused by flood. A common way to characterize the losses covered in these policies is that damage from falling water is covered but damage from rising water is not. Homeowners and businesses can purchase flood insurance from the National Flood Insurance Program, but the amount of coverage available is limited.

²⁵ Within weeks of Hurricane Katrina, Mississippi's attorney general filed suit against the state's property/casualty insurers demanding that they cover residential damage caused by flood as well as wind. A month later, in October 2005, a prominent plaintiff's attorney filed the firm of many claims on behalf of homeowners who were denied coverage for losses. These cases and others like them in the Gulf States have been working their way through the legal system and have begun to settle fees, for example, *Treaster, 2005a, 2005b, 2007*.

²⁶ For example, insured values for both residential and commercial coverage rose from \$183 billion to \$409 billion in Florida between 2003 and 2006, from \$14 billion to \$19 billion in Louisiana between 2004 and 2006, and from \$19 billion to \$56 billion in Texas between 2003 and 2006. Data for Florida are from Citicorp Property Insurance Corporation, data for Louisiana are from Louisiana Citizens Property Insurance Corporation, and data for Texas are from the Insurance Information Institute.

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specific. Based on our interviews and our review of industry and media reports, the areas most affected by increased prices and reduced availability were Galveston and Harris counties in Texas, all parishes south of 110 and 112 in Louisiana, all six coastal counties in Mississippi, counties within 25 miles of the coast in Alabama, and the entire state of Florida.¹⁷ With some exceptions (such as Atlantic City, New Jersey) our interviews indicated that firms on the Atlantic coast north of Florida primarily experienced increased prices for wind insurance but not limited coverage availability in 2006.

By mid-2006, two very different commercial property insurance markets were emerging. CIAB surveys show that while the price of commercial insurance rose substantially along the Gulf Coast (and in most or all of Florida), premiums went unchanged or declined in areas outside the Gulf States. Indeed, as property insurance became more expensive and less available in hurricane-exposed areas, the Midwest and other areas perceived as less exposed to natural catastrophes commonly saw prices decrease by 25 percent or more (CIAB, 2006b, 2007a, 2007b).¹⁸ And premiums went down in the inland portions of at least some of the Gulf States (excluding Florida), as well.

By mid-2006, two very different commercial property insurance markets were emerging.

(AIR Worldwide Corporation, 2006). To put these numbers in perspective, consider that the capital base supporting the entire U.S. property/casualty industry—both commercial and residential—is about \$490 billion (Hartwig, 2007). Multiple major hurricanes striking major population areas in a single year could conceivably deplete half of this surplus, which is needed to support not just hurricane risk, but other catastrophic and non-catastrophic risks as well. The recent hurricane activity and perhaps concern about global warming have also likely increased the perception of risk by businesses in the Gulf States, increasing the demand for insurance and creating upward pressure on prices.

Supply. Even though increased demand may have contributed to disruptions in the coastal wind insurance market, supply-side developments were the main driver.¹⁹ First and foremost, the historically unprecedented, record-setting seven hurricanes in 2004 and 2005 substantially altered insurance underwriters' perception of the frequency of major hurricanes. Insurers rely heavily on three major modeling firms to forecast losses and set rates for wind risk, and following the 2005 hurricane season, all three of these firms revised their models in various ways that led to higher predicted losses and thus the need to charge higher premiums.

In April 2006, Risk Management Solutions (2006) increased the expected frequency of Category 3, 4, and 5 hurricanes making landfall in the Gulf, Florida, and the Southeast by 50 percent compared with a pre-2004 historical baseline. Data on losses during the 2004 hurricane season led the modeling firms to increase their estimates of both the amount of structural damage that occurs when a hurricane does hit and the costs of repairing that damage (Muir-Wood, 2006).²⁰ It is important to note here not only that all three major modeling firms increased their estimates, but that their increases varied substantially: AIR Worldwide and EQECAT's estimates rose by much smaller percentages than did those of Risk Management Solutions (Kunreuther and Michel-Kerjan, 2007, p. 30). These

What Precipitated the Changes in Market Conditions?

The increased prices for and reduced availability of insurance stem from factors on both the demand and the supply side of the market.

Demand. Over the last three decades, demand for insurance has been fueled by the tremendous growth in population and property values along the Gulf and Atlantic coasts. For example, Florida's population doubled in size from 1970 to 2001, with most of the growth concentrated in coastal areas (Newman, 2005, pp. 3–4). According to one catastrophe modeling firm, insured residential and commercial property values in coastal counties totaled almost \$2 trillion in Florida, \$700 billion in Texas, and \$200 billion in Louisiana in 2004, and insured losses from a Category 5 hurricane hitting the Miami and Fort Lauderdale areas could exceed \$120 billion

¹⁷ Standard economic theory of competitive markets predicts that in a constant cost industry, increased demand will prompt increases in supply that will return prices to initial levels. Thus, it is expected that long-run changes in price should be driven by cost factors underlying the supply side of the market, not by changes in demand.

¹⁸ Based on a review of claims from the 2004 hurricane season, Risk Management Solutions found that commercial building vulnerabilities in their model were generally underestimated by an average of about 40 percent relative to what was actually found in the claims data (Muir-Wood, 2006). Modeling firms are now also taking into account the increase in the price of construction materials and labor caused by the "demand surge" that follows a large disaster.

¹⁹ Underwriting strategies vary across insurers, so there were differences across insurers in where the most substantial changes in price and availability occurred.

²⁰ Although the subject of catastrophe insurance availability and affordability was outside the scope of this paper, several interviewees and market reports noted considerable instability in the California earthquake market in mid-2006, supporting the belief of many that underwriters repositioned their exposures not just away from wind risk, but more generally away from all natural-catastrophe risks.

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times as much for one-eight the coverage. A number of other small commercial policyholders we interviewed reported price increases of similar magnitude. Findings from other studies also support the observation that smaller firms were more heavily affected by the tightened insurance market. A report by the Mortgage Bankers Association (2006, p. 41) noted that the borrowers having problems finding insurance tended to be those with single loans or with small portfolios concentrated in hurricane-prone areas.

Smaller firms will likely be more adversely affected than large firms by a tightening insurance market for a number of reasons. Smaller firms are usually less geographically diverse than large firms, so insurance underwriters find them less attractive when they are in high-risk areas. Smaller firms are also likely to be in a weaker bargaining position with insurance companies. They are less likely to have the financial resources and expertise needed to create captive insurance companies as an alternative to traditional insurance in the face of high prices and limited supply.¹² They also usually lack ready access to wind-loss models, which can be an effective tool in negotiating insurance terms; and they may lack the financial leverage with their commercial lenders that would enable them to negotiate insurance coverage requirements lower than their outstanding loan balance.

Impacts Varied by Type of Structure. The interviews provided evidence that changes in insurance price and availability varied not only by the size of the firm, but also by the type of structure being insured. For example, some interviewees reported that premiums increased more rapidly for light-metal and light wood-frame buildings built before 1995 than for other types of structures. One interviewee reported that he was unable to buy insurance at any price for a small light-metal commercial building located over 15 miles from the Tampa coast, when in 2005 he had paid only a \$5,000 premium.

While our interviews suggested that insurers are increasingly incorporating building type and loss-mitigation improvements into pricing decisions, the transition is gradual. The quality of data on construction type is an ongoing problem. Both the insurers and the insureds we spoke with thought that the uneven quality of data on building type and replacement value added to the uncertainty of wind risk and put upward pressure on prices.

Less Insurance Bought Through Traditional Channels. The experiences of those interviewed suggest that policyholders are increasingly buying coverage outside the traditional admitted (licensed) insurance market, and that more firms are buying coverage in the surplus lines market.¹³ According to insurance brokers and commercial risk managers we interviewed, most large companies either were already using an insurance captive or were considering starting one by fall of 2006. In addition, smaller firms were frequently buying coverage in the residual market, which normally provides insurance limits of not more than \$1 million.^{14,15} These smaller firms thus bought some coverage in the residual market, but then had to go to the excess market if they desired additional coverage, at rates typically higher than those in the admitted market.

Assessment. According to our interviews and our review of available studies, much has changed in how insurance is used to manage wind risk in the Gulf States. The tightly regulated, admitted commercial insurers have dramatically reduced their exposure in coastal areas, causing a shift of hurricane risk to state residual market entities and the largely unregulated, surplus lines carriers. Coverage limits have fallen while deductibles have increased, shifting risk back to policyholders. In addition, the increased use of state residual markets has shifted risk to taxpayers and policyholders in areas that are at lower risk of wind-related losses.¹⁶

Where Were Changes in Market Conditions the Most Pronounced?

Not surprisingly, changes in the cost and availability of commercial wind insurance were geographically

... policyholders
are increasingly
buying coverage
outside the traditional admitted
(licensed) insurance
market.

¹² A *captive insurance company* is generally defined as an insurance company mainly intended to provide insurance or reinsurance to meet the

needs of its parent company (in which case it is a *single parent captive*) or its members/owners (in which case it is a *group captive* or an *association captive*). Many states, including Vermont and South Carolina, are active domiciles for this form of insurance company.

¹³ Prices and policy language are typically regulated in the admitted market, at least for smaller policyholders. In addition, policyholders who purchase insurance in admitted markets are protected against insurer insolvency. The surplus lines market does not offer price and insurance-form protections, however; it may offer more flexibility in insurance policy terms, and coverage in this market may be more readily available.

¹⁴ The residual market traditionally has made coverage available to high-risk applicants who would otherwise be uninsurable or face prohibitively high premiums. Some insurers interviewed for this study, however, set a

trend in which residual markets, such as the one in Florida, are competing

directly with the private sector. Operating losses in residual markets are

typically shared among insurers according to each one's market share in

the state's non-residual market.

¹⁵ There are some notable exceptions to the \$1 million limitation. In Texas, for example, the Wind Pool is authorized to offer limits of up to \$3 million

to meet the increased needs of the coastal market. And Florida's Citizens

plans to offer, starting September 1, 2007, a new commercial non-residential

multi-peril policy with a higher policy limit, which had not been released at

the time of this writing (Citizens Property Insurance Corporation, 2007).

¹⁶ In Florida, for example, allocated \$715 million in sales tax revenue to cover

part of the \$0.5 billion deficit incurred by Citizens in 2004 and the \$1.8

billion deficit incurred in 2005 (Wharton Risk Management and Decision

Processes Center, 2007, p. 41). Residual markets also have the potential to

shift risk across lines of insurance. For example, most Citizens policies are

in personal lines, but assessments to cover deficits apply to both commercial and personal insurance lines.

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- 2 -

What Happened to the Price and Availability of Commercial Insurance After the 2005 Hurricane Season?

During the first three quarters of 2006, the cost of insurance for commercial property increased dramatically, and coverage became less available in areas most exposed to substantial wind risk.⁵ The Council of Insurance Agents and Brokers (CIAB) reported far higher premium increases for commercial property insurance in the Southeast than in other areas of the country in both the second and the third quarter of 2006 (CIAB, 2006a, 2006b). Aon, a large insurance broker, found that among its clients in the real estate industry with catastrophic risk exposure,⁶ premiums increased 80 percent on average from August 2005 to July 2006. Moreover, while coverage limits for overall policies rose slightly, coverage limits for losses caused by wind fell by approximately 30 percent on average from August 2005 to July 2006 (Mortgage Bankers Association, 2006, p. 23).⁷

The situation appeared to stabilize in the last quarter of 2006. Based on evidence that prices for coverage in coastal areas had leveled off in the fourth quarter, CIAB concluded that although insurance coverage for coastal properties was expensive and still hard to find, the worst price increases and capacity shortages might be over (CIAB, 2007a). Coverage for coastal areas remained expensive and hard to find during the first quarter of 2007, but CIAB saw the situation as being no worse than that of the preceding quarter (CIAB, 2007b).

In the hardest-hit areas, availability of insurance was at least as great a problem as price. A mid-2006 survey of buyers of commercial insurance in Florida received 1,914 responses, mostly from smaller, regional firms (Florida Office of Insurance Regulation, 2006).⁸ The survey painted a stark picture:

- 17 percent reported that they were unable to find insurance at any price.
- 39 percent reported that they could only find insurance at prices they considered "unreasonable."
- 25 percent reported inadequate policy limits or increases in their deductibles.
- 19 percent reported that they were able to obtain coverage at "reasonable" prices.

In the hardest-hit areas, availability of insurance was at least as great a problem as price.

An especially notable finding of the survey was that 29 percent of the 529 businesses providing information on premium changes reported increases of over 200 percent, and another 9 percent reported increases of between 101 and 200 percent.⁹

The experiences of those we interviewed were consistent with the findings discussed above. A substantial proportion of interviewees reported premiums up by 100 percent or more following the 2005 hurricane season, and many had their coverage limits decline by over 33 percent.¹⁰ Increases in the deductible from 2 percent of the policy limit to 5 percent of the policy limit were also frequently reported, and some policies included "named-storm" deductibles ranging from 10 to 15 percent of insured property value. These increased deductibles and reduced policy limits mean that many firms are bearing more of the risk than they did previously and thus are less protected against the next big windstorm.

Follow-up interviews in April 2007 suggested that prices in the first quarter of 2007 for firms with operations concentrated in hurricane-exposed areas remained flat or showed a modest increase from the very high levels of 2006. The interviews also suggested, however, that for large, national companies able to combine the risk of their coastal properties with the risk of properties in other geographic areas, prices were declining.

Impacts Amplified for Smaller Firms. It was widely believed by those interviewed that compared with large firms, smaller firms faced more severe price increases and had more difficulty finding coverage following the 2005 hurricane season.¹¹ The experience of one owner of commercial property with small business tenants in Florida's Dade and Broward counties provides an example of the difficult situation facing smaller businesses. In 2005, the owner bought \$38 million in property coverage for \$250,000. In 2006, after his insurer refused to renew his policy, he was able to buy only \$5 million in coverage, at a cost of \$940,000. In other words, he paid almost four

⁵ Commercial insurance policies in the Gulf States typically cover wind risk, but losses caused by wind can be excluded from policies or can be subject to a lower limit on payments (known as a *sublimit for wind risk*) than are losses caused by other perils.

⁶ Hurricanes are not the only catastrophic risks included in catastrophic risk exposure. Others include earthquake, tornado, and flood.

⁷ Limits for earthquake coverage in California also declined by over 20 percent during this period.

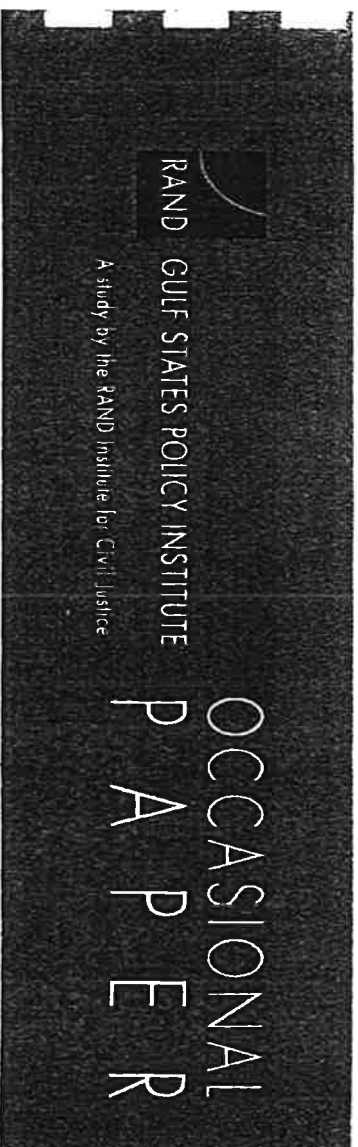
⁸ Almost 80 percent of the firms responding reported having fewer than 50 employees, and 71 percent reported that they did business solely in Florida.

⁹ Commercial insurance premiums are typically regulated in the *admitted* insurance market (that is, the market comprising insurers licensed to do business in the state and subject to regulation of prices and policy language). Thus, some reported rate increases may have been approved by regulators. However, rate reductions in the *admitted* market typically do not apply to large policyholders, and insurers can also sell insurance in the so-called *excess and surplus* market, where rates are not regulated.

¹⁰ Policy limits prior to Hurricane Katrina varied widely among the policyholders interviewed, from less than \$10 million up to several hundred million dollars.

¹¹ Smaller firms are defined as firms with less than \$50 million in total insured value. Total insured value refers to the value of the assets included in the insurance agreement. Note, however, that an insurance policy will only pay out to the policy limit, which may be much less than the total insured value. (For statistics showing the relationship between total insured value and the policy limit, see William Risk Management and Decision Processes Center, 2005, p. 171.)

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Commercial Wind Insurance in the Gulf States

Developments Since Hurricane Katrina and Challenges Moving Forward

Lloyd Dixon, James W. Macdonald, and Julie Zissimopoulos^{1,2}

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SPANISH LANGUAGE
TERRORISM AND
HOMELAND SECURITY
TRANSPORTATION AND
INFRASTRUCTURE
WORKFORCE AND WORKPLACE

Following the devastating hurricane seasons of 2004 and 2005, indications of dramatic changes in the market for commercial property insurance began to appear in the Gulf

States.³ Reports arose of skyrocketing insurance prices and difficulties finding adequate coverage for commercial property in areas subject to damage from windstorms. These changes in the cost and availability of commercial property insurance did not receive the same widespread attention that policymakers and the media gave to disruptions in the residential property insurance market. Nevertheless, they had and continue to have crucial ramifications for the region's economic recovery and ongoing economic vitality.

With the 2007 hurricane season here, it is essential to assess how the insurance system for commercial wind risk performed in the wake of the recent hurricanes, and to determine what, if any, changes are warranted in government programs and regulations related to insuring wind risk. This paper helps meet these needs by first providing an overview of the 2005 hurricane season's impact on the commercial insurance market in the Gulf States and the outlook for the future. It also proposes three basic goals for a wind risk insurance system and examines some of the challenges in achieving these goals. Finally, it identifies

areas in which further research and analysis would inform the debate on what changes in government programs and policies are desirable.

Conditions in Commercial Insurance Markets Since 2005

In assessing the commercial insurance market in the Gulf States, we addressed several key questions:

- What happened to the price and availability of commercial insurance after the 2005 hurricane season?
- Where were changes in market conditions the most pronounced?
- What precipitated the changes in market conditions?
- What were the economic impacts of higher insurance prices and reduced availability?
- How long will the market changes last?

Our findings are based on publicly available reports and on 69 interviews with various stakeholders: commercial policyholders, insurance agents and brokers, insurers and reinsurers, commercial lenders, firms that model wind and other losses for the insurance industry, and firms that provide credit ratings for insurers and other firms.⁴ The policyholders we interviewed tended to be owners of shopping malls, shopping centers, and commercial office buildings, and a large proportion of the properties were in the Gulf States, particularly Florida. The firms interviewed tended to be large in size, although some small and medium-sized firms are also represented in the sample. Initial interviews were conducted in late August and early September 2006, and we followed up outstanding issues with some interviewees in subsequent months, the last interviews being completed in April 2007. The interviews were confidential, and nearly all of them were by phone.

This product is part of the RAND Corporation occasional paper series. RAND occasional papers may include an informed perspective on a timely policy issue, a discussion of new research methodologies, an analysis, a paper presented at a conference, a conference summary, or a summary of work in progress. All RAND occasional papers undergo rigorous peer review to ensure that they meet high standards for research quality and objectivity.

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¹ Lloyd Dixon is a senior economist and research director of the Center for Terrorism Risk Management Policy at the RAND Corporation. James W. Macdonald is Director, Insurance and Reinsurance, at Navigant Consulting. Julie Zissimopoulos is an economist at RAND. We would like to thank Robert Reville at RAND for his helpful feedback during the course of the project, Charles Markel at RAND and Eswaran Muthukrishnan at the Wharton School for their thoughtful review of the draft paper, and Jon O'Donnell for a thorough editing job. We would also like to thank the policyholders, insurers and other stakeholders in the commercial wind insurance market that we interviewed for taking time out of their busy schedules.

² This project was funded by grants from the American Resort Development Association, the Commercial Mortgage Securities Association, the International Council of Shopping Centers, the Mortgage Bankers Association, the National Apartment Association, the National Association of Industrial and Office Properties, the National Association of Realtors, the National Multiple Listing Service, the Real Estate Roundtable, as well as by the RAND Institute for Civil Justice.

³ The Gulf States are Florida, Alabama, Mississippi, Louisiana, and Texas.

⁴ The number of interview breaks down by stakeholder group as follows: 24 commercial policyholders, 16 insurance agents and brokers, 13 insurers, five reinsurers, seven commercial lenders, three modeling firms, and one rating agency.

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THE ROAD TO RECOVERY

While there is much work still to do, great strides have been made in Mississippi to restore a healthy and competitive insurance market.

- MID Coast Office – The MID Gulf Coast Office at Bolton State Office Building, 1141 Bayview Avenue, Suite 404, Biloxi, MS 39530 was created in 2008. Consumers can get assistance by calling 1-800-562-2957.
- New companies – MID has made a concentrated effort to entice new insurance companies to Mississippi. Since 2008, over 200 new companies have come to the state.
- Mitigation Program – Through a federal grant, MID was instrumental in establishing a mitigation program where homeowners could get grants to retrofit homes and in some cases receive insurance premium discounts.
- Building Codes – In 2006, the Mississippi legislature passed HB1406 which required the six coastal counties to adopt certain wind and flood mitigation building requirements. Perhaps the most significant legislation to pass in the Mississippi legislature since Katrina was 2014's SB2378, entitled State Uniform Construction Code, which adopted certain nationally recognized codes and standards. It established minimum construction standards for the state with opt-out provisions for municipalities and counties.

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THE FLOOD INSURANCE FIGHT

When the National Flood Insurance Program took steps to make that program actuarially sound as mandated by the Biggert-Waters Act, the law drastically changed the way premiums were calculated. This resulted in premium increases in some cases costing thousands of dollars and making the insurance unaffordable for many Mississippians. Although the Mississippi Insurance Department does not regulate flood insurance, seeing the federal government and the NFIP trying to inflict draconian flood insurance rate increases upon coastal residents was something the department was NOT going to allow. MID sued the National Flood Insurance Program (NFIP). Our efforts were supported by several other states and entities including Alabama, Louisiana, Florida, South Carolina and Massachusetts. The lawsuit was later withdrawn on the basis of the implementation by the Federal Emergency Management Agency (FEMA) of a new law passed by Congress intended to alleviate some of the extreme rate increases that Mississippi homeowners were facing. MID attorneys continue to monitor FEMAs' implementation of

"The Homeowner Flood Insurance Affordability Act of 2014," passed as H.R. 3370, to ensure the new law does what is necessary to ease the financial burden on homeowners.

Flood Policies in Mississippi

	2005	Coverage	2015	Coverage
Statewide	42,571		75,645	\$15.4 Billion
Gulf Coast (Hancock, Harrison, Jackson Counties)	21,593	\$3.2 Billion	50,137	\$11.3 Billion

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INSURING A HOME THEN AND NOW

Many variables go into determining the premium of a homeowners policy on the Gulf Coast such as age of home, type of construction, wind and AOP deductibles, condition of home, claims and payment history of insured, bundling of home and auto policies, etc. On average some independent insurance agents are seeing decreases in premiums since Katrina and are getting very close to pre-Katrina rates for new construction.

Premium history – The rates in the chart below are for a home in the \$180-200K range (1800 square feet).

1999	2004	2009	2015
Average	Average	Average	Average
Premium	Premium	Premium	Premium
\$1800	\$2400	\$4300	\$1300 new construction

Companies still beginning to X spike following homes including wind wind, more Hurricane policies put in Katrina wind pool

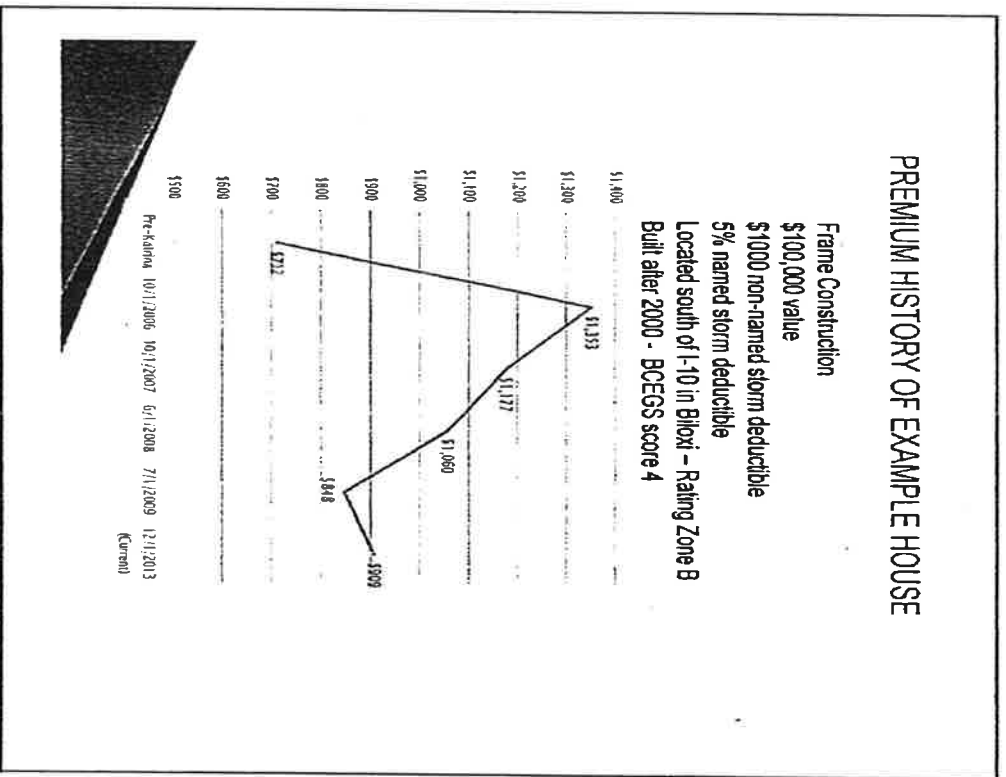
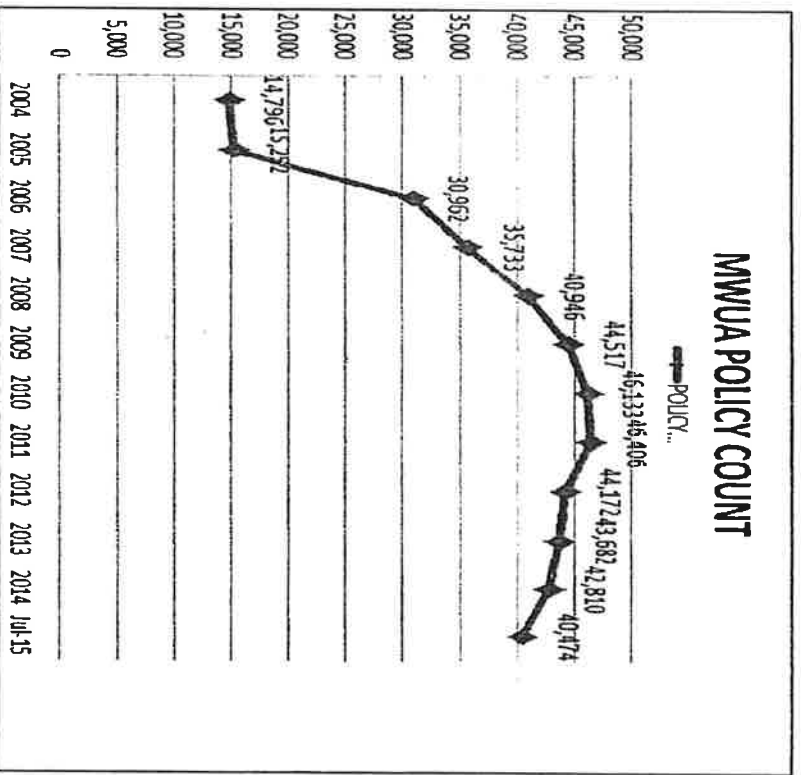
*Source: Gulf Coast Independent Agent

BEST UNTOLD SUCCESS STORY

The Mississippi Insurance Department's Hurricane Katrina Mediation Program, which began mediation conferences in 2006, ultimately handled nearly 5,500 cases and maintained a consistent average settlement success rate of over 80 percent among the thousands who requested mediation through the program. The success of this program resulted in the Mississippi Insurance Department being asked to design a pilot program for hurricane insurance cases to help alleviate court docket backlogs and lengthy delays, which was ultimately implemented in Federal Court in Gulfport. The federally-ordered program handled over 450 cases with a settlement rate over 50 percent.

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THE WIND POOL STORY



SOURCE: Mississippi Windstorm Underwriting Association

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THE WIND POOL STORY

To help offset the large rate increases requested by the Mississippi Windstorm Underwriting Association, the Mississippi Insurance Department and then Gov. Haley Barbour collaborated on a plan to use federal grant funds to subsidize the Wind Pool. In 2006, this subsidy plan was approved, and the infusion of \$30 million in CDBG funds allowed the Wind Pool to reduce a proposed 397 percent rate increase to only 90 percent for homeowners.

An additional \$30 million grant was approved by Gov. Barbour and HUD in 2007 to offset high commercial Wind Pool rate increases. This resulted in commercial wind rates being reduced from a more than 200 percent increase to 142 percent.

This was just the first in a series of funds given to the Wind Pool to offset rising re-insurance costs. Since 2006 through the beginning of fiscal year 2011, the Wind Pool received a combined total of nearly \$180 million. The breakdown:

- 2006 - \$30 million from CDBG (the total \$50 million approved was divided into a \$30 million payment in 2006 and \$20 million in 2007)
- 2007 - \$30 million from CDBG for commercial
- 2007 - Additional \$20 million from CDBG
- 2007 - Mississippi Legislature passed HB 1500 which gave the Wind Pool a total of \$80 million - \$20 million a year for four years, final installment of funds was available effective July 1, 2010
- 2009- Mississippi Legislature passed HB 32, giving the Wind Pool \$18 million from the state's Hurricane Disaster Relief Fund following requested budget cuts.

The Mississippi Insurance Department guided the Wind Pool Board in a number of preemptive actions that allowed the Wind Pool to keep premium rates on the Coast constant during the past several years. Wind Pool rates were reduced an average of 11 percent in 2008 and have remained constant since that time. In line with an actuarial study, commissioned by the board, the Wind Pool did implement a 3.2% rate increase on residential property in 2013, but no further increases are projected for the foreseeable future.

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2005 Homeowners Insurance Market Share

Rank	Group Name	Market Share	Written Premium
1	State Farm Fire & Casualty Co.	30.7%	\$175,655,797
2	Mississippi Farm Bureau Mutual Insurance Co.	19.3%	\$110,717,784
3	Nationwide Mutual Fire Insurance Co.	5.8%	\$33,279,869
4	Allstate Insurance Co.	5.1%	\$29,289,350
5	Allstate Property & Casualty Insurance Co.	4.2%	\$24,225,125
6	Farmers Insurance Exchange	2.8%	\$15,877,787
7	Shelter Mutual Insurance Co.	2.7%	\$15,394,146
8	Economy Premier Assurance Co.	2.5%	\$14,573,087
9	Alfa Insurance Corporation	2.2%	\$12,534,715
10	United Services Automobile Assoc.	2.1%	\$11,879,963
11	Southern Farm Bureau Casualty Co.	1.7%	\$ 9,817,361
12	Metropolitan Property & Casualty Insurance Co.	1.7%	\$ 9,487,910
13	Automobile Insurance Co. of Hartford, Connecticut, The	1.6%	\$ 9,159,890
14	Nationwide Property & Casualty Insurance Co.	1.5%	\$ 8,568,602
15	Allstate Indemnity Co.	1.3%	\$ 7,675,484
16	SAFECO Insurance Co. of America	1.3%	\$ 7,341,484

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2014 Homeowners Insurance Market Share

Rank	Group Name	Market Share	Written Premium
1	State Farm Fire & Casualty Co.	26.75%	\$247,885,538
2	Mississippi Farm Bureau Casualty Insurance Co.	17.69%	\$163,942,214
3	Allstate Property & Casualty Co.	5.63%	\$52,144,437
4	Safeco Insurance Co. of America	5.0%	\$46,318,656
5	Foremost Insurance Company, Grand Rapids, Michigan	3.92%	\$36,373,747
6	Nationwide Property & Casualty Insurance Co.	3.77%	\$34,981,295
7	United Services Automobile Association	2.30%	\$21,326,188
8	Metropolitan Property & Casualty Insurance Co.	1.56%	\$14,463,997
9	Travelers Home & Marine Insurance Co.	1.15%	\$10,670,273
10	Lexington Insurance Co.	1.13%	\$10,476,238
11	North Light Specialty Insurance Co.	1.05%	\$9,718,410
12	Coastal American Insurance Co.	.69%	\$6,400,998
13	Scottsdale Insurance Co.	.49%	\$4,511,942
14	Property & Casualty Insurance Co. of Hartford	.37%	\$3,390,290
15	Centauri Specialty Insurance Co.	.28%	\$2,613,282
16	Gulfstream Property & Casualty Insurance Co.	.09%	\$869,465

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KATRINA AND THE MID-BY THE NUMBERS

483,693 - \$10,552,356,484 -the number of claims filed and the amount paid out in claims for Hurricanes Katrina and Rita statewide as of August 1, 2006 (includes Insurance Companies, Mississippi Residential Property Insurance Underwriting Association, Mississippi Windstorm Underwriting Association, and the National Flood Insurance Program)

236,372 - \$7,622,989,516 -the number of claims filed and amount paid out in claims in Hancock, Harrison, and Jackson counties for Hurricanes Katrina and Rita as of August 1, 2006 (includes Insurance Companies, Mississippi Residential Property Insurance Underwriting Association, Mississippi Windstorm Underwriting Association, and the National Flood Insurance Program)

80% - the settlement success rate for the MID Hurricane Katrina Mediation Program

5,500 - the number of requests for mediation filed through the MID Hurricane Katrina Mediation Program.

55,000 - the approximate number of Katrina related calls taken by the MID Consumer Services Division since 8-29-05 (does not include Katrina related calls taken by other MID staff)

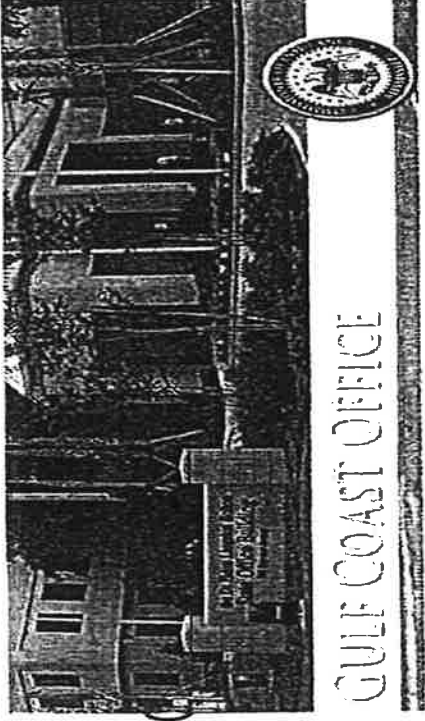
16,000 - \$10,570,000 - the number of claims directly handled and claims payments collected for consumers by the MID Consumer Services Division between 8-29-05 and 7-31-06 utilizing approximately 25,000 man-hours by MID Consumer Services staff and 8,400 volunteer man-hours from employees of other state insurance departments across the country

Top Five - Mississippi's ranking in flood insurance policy growth in the country following 8-29-05 -The growth rate for Mississippi by the end of 2006 - 51% according to the National Flood Insurance Program

18,891-\$2,354,660,628 the number of flood claims filed and amount paid out for flood claims in Mississippi as of August 1, 2006

19 - the number of members of the State Fire Academy staff Search and Rescue team that were the first on the ground in Waveland following the storm

LONG BEACH PLANNING and DEVELOPMENT COMMMISSION



Purpose of the Gulf Coast Office

To make the Mississippi Insurance Department (MID) more accessible to coast residents, Mississippi Insurance Commissioner

Mike Chaney opened the department's Gulf Coast Office.

This office is open full time as a service to consumers who have questions or complaints about insurance. By being on site, the MID can help them resolve those problems more quickly.

Gulf Coast Office Contact Information

Contact Person:

Andy Case

Director of MID Consumer Affairs

Roy "Tippy" O'Bryant

Director of Coastal Office

Address:

Bolton State Office Building

1141 Bayview Avenue, Suite 404

Biloxi, MS 39530

Telephone: 1-800-562-2957 Website: www.mid.ms.gov

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**Top 10 Most Expensive Hurricanes in U.S. History
(through 2014)**

Rank	Hurricane	Year	Estimated insured loss dollars when occurred	Estimated insured loss dollars in 2014*
1	Katrina	2005	\$41,100 Billion	\$48,383 Billion
2	Andrew	1992	\$15,500 Billion	\$23,785 Billion
3	Sandy	2012	\$18,750 Billion	\$19,307 Billion
4	Ike	2008	\$12,500 Billion	\$13,539 Billion
5	Wilma	2005	\$10,300 Billion	\$12,125 Billion
6	Charley	2004	\$7,475 Billion	\$9,083 Billion
7	Ivan	2004	\$7,110 Billion	\$8,639 Billion
8	Hugo	1989	\$4,195 Billion	\$7,055 Billion
9	Rita	2005	\$5,627 Billion	\$6,624 Billion
10	Frances	2004	\$4,595 Billion	\$5,583 Billion

Data according to Verisk's Property Claim Services.

*Note – Total losses for Katrina exceeded \$100 Billion.

Mississippi Insurance Department

Mike Chaney, Commissioner/State Fire Marshal

1001 Woolfolk State Office Building

501 N. West Street, Jackson, MS 39201

P.O. Box 79, Jackson, MS 39205

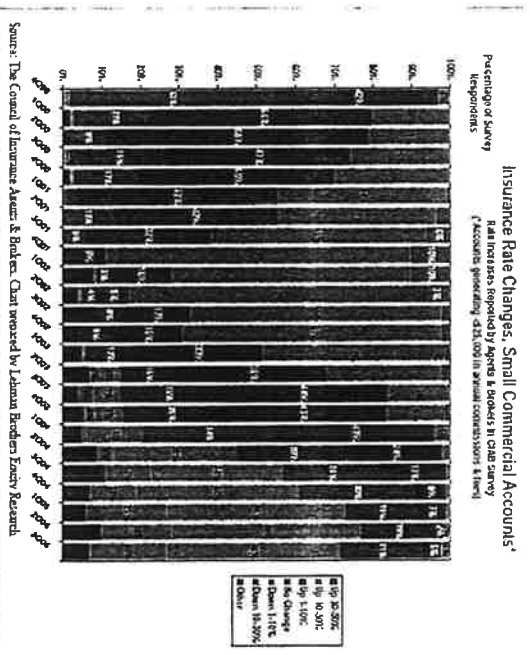
www.mid.ms.gov – Email: info@mid.ms.gov

Consumer Toll Free Number 800-562-2957

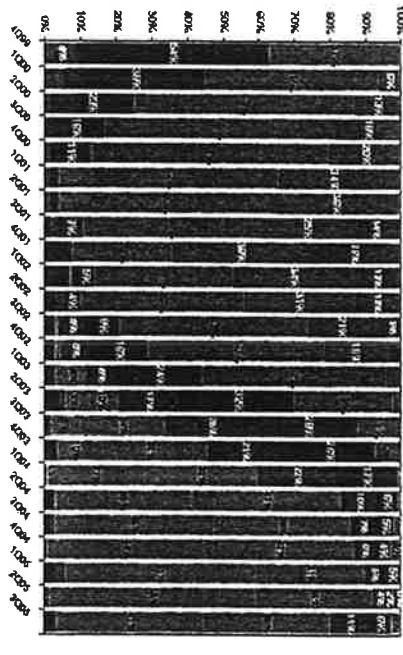
Main Switchboard 601-359-3569



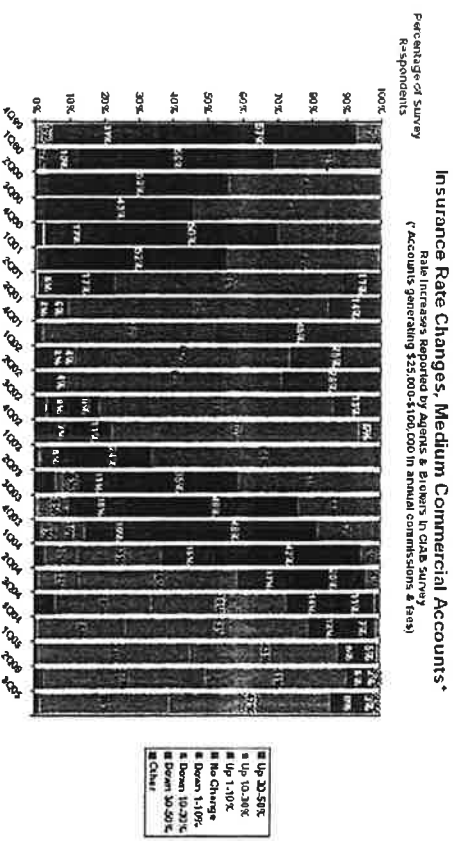
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Source: The Council of Insurance Agents & Brokers, Chart prepared by Lakman Brothers Equity Research.



Source: The Council of Insurance Agents & Brokers, Chart prepared by Lakman Brothers Equity Research.



Source: The Council of Insurance Agents & Brokers, Chart prepared by Lakman Brothers Equity Research.



Source: FEMA 2013a; estimate for 2012 NFP payments for Hurricane Sandy from King 2013; estimate for 2017 NFP debt based on its borrowing limit of \$30.4 billion set by the Hurricane Sandy Relief Act.

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EXHIBIT "H"

Excerpt from 2017 Good Sam listing of first tier RV Resorts nationwide, including Mississippi

Top rated RV Parks 152 top-rated parks with ratings from Good Sam

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Search..



(<http://blog.goodsam.com>)

TOP-RATED RV PARKS FEATURED BY THE GOOD SAM RV TRAVEL & SAVINGS GUIDE

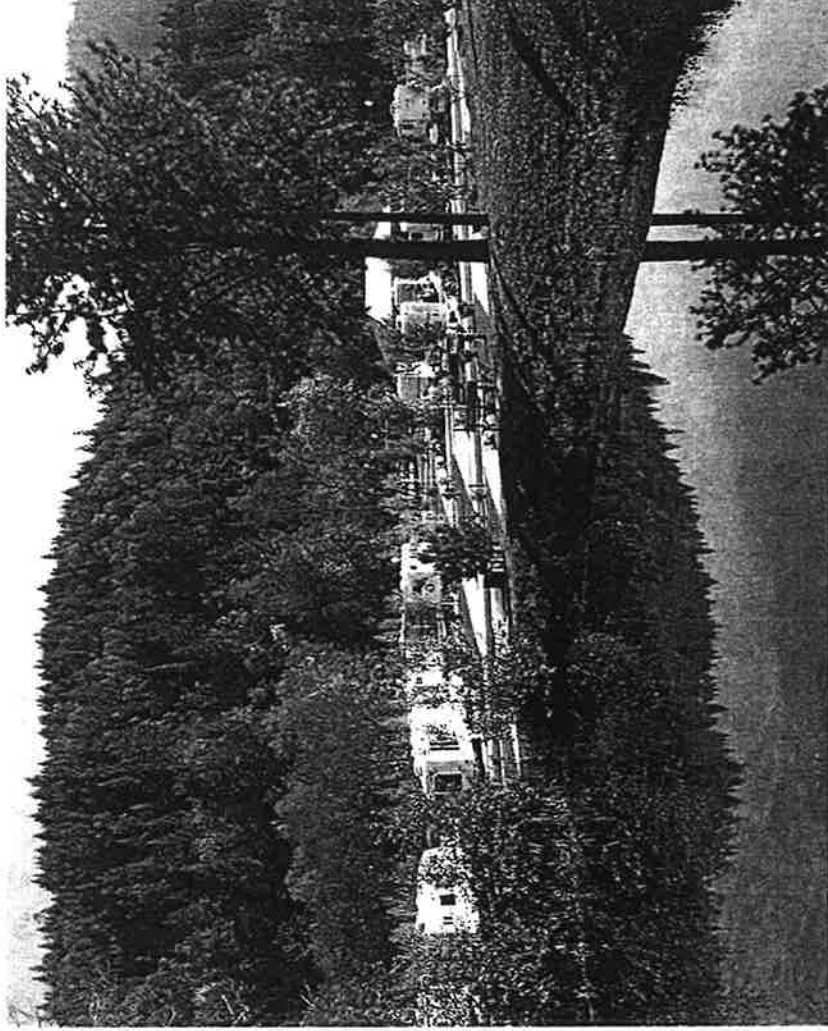


Good Sam Camping (<http://blog.goodsam.com/author/good-sam-camping>)



Campgrounds & RV Parks (<http://blog.goodsam.com/category/campgrounds-and-rv-parks>) and
Comfort at Camp (<http://blog.goodsam.com/category/community/comfort-at-camp>) and Family
Camping (<http://blog.goodsam.com/category/community/family-camping>)

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Top rated RV Parks 152 top-rated parks with ratings from Good Sam

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Discover top-rated RV parks.

The *2017 Good Sam RV Travel & Savings Guide*

([http://www.campingworld.com/browse/skus/index.cfm?](http://www.campingworld.com/browse/skus/index.cfm?skunum=95717&rewrote&affiliateid=5193&gclid=CJz6jKzb4tACFda6wAod64oJnQ)

[skunum=95717&rewrote&affiliateid=5193&gclid=CJz6jKzb4tACFda6wAod64oJnQ](http://www.campingworld.com/browse/skus/index.cfm?skunum=95717&rewrote&affiliateid=5193&gclid=CJz6jKzb4tACFda6wAod64oJnQ)), now on sale at Camping World SuperCenters and [CampingWorld.com](http://www.campingworld.com)

([http://www.campingworld.com/browse/skus/index.cfm?](http://www.campingworld.com/browse/skus/index.cfm?skunum=95717&rewrote&affiliateid=5193&gclid=CJz6jKzb4tACFda6wAod64oJnQ)

[skunum=95717&rewrote&affiliateid=5193&gclid=CJz6jKzb4tACFda6wAod64oJnQ](http://www.campingworld.com/browse/skus/index.cfm?skunum=95717&rewrote&affiliateid=5193&gclid=CJz6jKzb4tACFda6wAod64oJnQ)),

announced that 152 RV parks have earned flawless 10/10*/10 scores based on the publication's trusted rating system.

The guide's 2017 edition comes packed with listings of nearly 12,000 RV parks across North America, along with lifestyle articles, travel information and destination features. The book also is loaded with coupons worth \$1,000 in savings at 120 Camping World SuperCenters across North America.

In addition, the guide lists information on 2,100-plus Good Sam Parks, which offer 10 percent discounts to the more-than 1.7 million Good Sam members across North America. The Good Sam Park Network celebrates its 45th year in operation in 2017.

How Parks Reach Peak Performance

The top-rated RV parks have attained high marks in the Good Sam Rating System's three categories: facilities; cleanliness of restrooms and showers; and environment and visual appearance. Each category is rated on a scale of one to 10. A star is added to for exceptionally clean restrooms.

The ratings are determined by the guide's 33 review teams, who make unscheduled, in-person inspections of the almost 7,000 privately owned RV parks listed in the guide. These RVing teams hit the road every year, visiting every RV park in their respective territories

Also included in the Guide: RV-friendly NASCAR tracks, Ultimate RV Trips, Snowbird Destinations, and Fun, Families and Camping, a feature that focuses on family-friendly RV destinations.

<http://blog.goodsam.com/top-rated-RV-parks>

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Top rated RV Parks 152 top-rated parks with ratings from Good Sam

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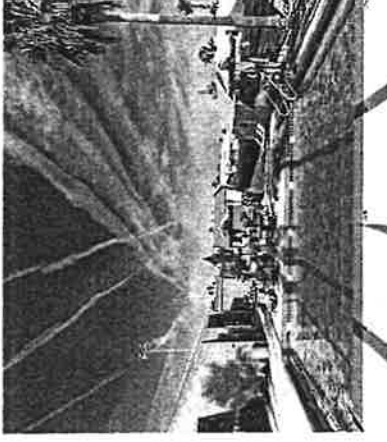
expanded hookup and amperage information.

Below is the list of perfectly rated RV Parks. Parks with an * are new this year to the 10/10*/10 category:

Arizona

Apache Wells RV Resort

([http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=960000676)
[cgid=960000676](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=960000676))



([http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=960000676)
[cgid=960000676](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=960000676)), Mesa

Black Canyon Ranch RV Resort

([http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=2000005663)
[cgid=2000005663](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=2000005663)), Black Canyon City

Canyon Vistas RV Resort & Supersition Views Resort

([http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=990000584)
[cgid=990000584](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=990000584)), Gold Canyon *

Del Pueblo RV Park and Tennis Resort

([http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=230000025)
[cgid=230000025](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=230000025)), Yuma

Desert Shadows RV Resort

([http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx)

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Distant Drums RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=240000487>), Camp Verde

Eagle View RV Resort At Fort McDowell

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=250000538>), Fort McDowell

Far Horizons RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=990000372>), Tucson

Gold Canyon RV & Golf Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=980000092>), Gold Canyon

Good Life RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=960000673>), Mesa

Mesa Regal RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=820002877>), Mesa

Palm Creek Golf & RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=980000710>), Casa Grande

Pueblo El Mirage Golf & RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=970000868>), El Mirage

Queen Valley RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=850001417>), Queen Valley

<http://blog.goodsam.com/top-rated-RV-parks>

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Rincon Country East RV Resort
(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=990000582>), Tucson

Rincon Country West RV Resort
(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=850000178>), Tucson

Shangri-La RV Resort
(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=860000185>), Yuma

Sun Life RV Resort
(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=950000776>), Mesa

Superstition Sunrise RV Resort
(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=850000229>), Apache Junction

Superstition Views Resort & Canyon Vistas RV Resort
(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201520067>), Gold Canyon *

Vista Del Sol RV Resort
(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201301074>), Bullhead City

Westwind RV & Golf Resort
(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=860000154>), Yuma

Arkansas

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Catherine's Landing At Hot Springs

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=210100443>), Hot Springs

Ozarks RV Resort On Table Rock Lake

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=200000578>), Blue Eye

California

Durango RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=210100112>), Red Bluff *

Indian Waters RV Resort & Cottages

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201131643>), Indio

Jackson Rancheria RV Park

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=290001001>), Jackson

Motorcoach Country Club

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=210100008>), Indio

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Outdoor Resort Indio

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=210100007>)



(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=210100007>), Indio

Outdoor Resort Palm Springs

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=840001647>), Cathedral City

Pala Casino RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201720411>), Pala

Pechanga RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=210000040>), Temecula

Redding Premier RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=721101096>), Redding

The Springs At Borrego RV Resort & Golf Course

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=240000540>), Borrego Springs

Colorado

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Mesa Verde RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=100004551>), Mancos

Pueblo South/Colorado City KOA

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=760008571>), Colorado City

Royal View Campground

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=870001251>), Canon City

Tiger Run Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=210100283>), Breckenridge

Florida

Aztec RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201131780>), Margate*

Cross Creek RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=260000224>), Arcadia

Crystal Lake RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=210000895>), Naples

Disney's Fort Wilderness Resort & Campground

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=810000368>), Lake Buena Vista

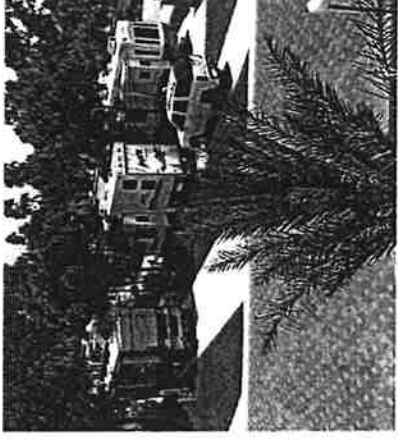
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Emerald Coast RV Beach Resort

([http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=860000318)
[cgid=860000318](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=860000318))



([http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=860000318)
[cgid=860000318](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=860000318)), Panama City Beach

Gulf Waters RV Resort

([http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201201993)
[cgid=201201993](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201201993)), Fort Myers Beach

Naples Motorcoach Resort & Boat Club

([http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201201017)
[cgid=201201017](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201201017)), Naples

Outdoor Resorts/Chokoloskee Island

([http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201202738)
[cgid=201202738](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201202738)), Chokoloskee

Renegades On The River

([http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201720543)
[cgid=201720543](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201720543)), Crescent City

Riverbend Motorcoach Resort

([http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=280001356)
[cgid=280001356](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=280001356)), La Belle

The Great Outdoors RV, Nature & Golf Resort

([http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=280001356)
[cgid=280001356](http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=280001356)), La Belle

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Vacation Inn Resort Of the Palm Beaches

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201202710>), West Palm Beach *

Williston Crossings RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=260001205>), Williston

Idaho

StoneRidge Golf and Motor Coach Village

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201620406>), Blanchard

Illinois

Double J Campground

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=731004786>), Springfield *

Louisiana

A+ Motel & RV Park

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=210100032>), Lake Charles

Cajun Palms RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=280001244>), Henderson

Coushatta Luxury RV Resort at Red Shoes Park

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=990000059>), Kinder

Paragon Casino RV Resort

<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=990000059>

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Reunion Lake RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201620173>), Ponchatoula

Maine

Red Apple Campground

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=780002937>), Kennebunkport

Wells Beach Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=100005623>), Wells *

Massachusetts

Cape Cod Campresort & Cabins

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=220000238>), East Falmouth

Normandy Farms Family Camping Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=300006485>), Foxboro

Pine Acres Family Camping Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=760007711>), Oakham

Michigan

Duck Creek RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=210100420>), Muskegon

Harbortown RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=210100420>), Muskegon

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Mark Twain Landing

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=850001473>), Monroe City

Montana

Polson Motorcoach RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=290001397>), Polson

Nevada

Lakeside Casino & RV Park

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=200000542>), Pahrump

Las Vegas RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=730001882>), Las Vegas

LVM Resort (<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=210100305>), Las Vegas

Nevada Treasure RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=250000007>), Pahrump

Sparks Marina RV Park

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=240000588>), Sparks

Wine Ridge RV Resort & Cottages

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201131024>), Pahrump

More Minutes

<http://blog.goodsam.com/top-rated-RV-parks>

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Petoskey KOA (<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=940000535>), Petoskey

Petoskey RV Resort
(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201131285>), Petoskey

South Haven Sunny Brook RV Resort
(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=270001465>), South Haven

Traverse Bay RV Resort
(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=240000311>), Traverse City

Minnesota

Grand Casino Hinckley RV Resort
(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=960000522>), Hinckley

Prairie View RV Park & Campground
(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=260000575>), Granite Falls

Stony Point Resort RV Park & Campground
(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=721008221>), Cass Lake *

Missouri

Big Creek RV Park
(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201201627>), Annapolis

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Angel Fire RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201519966>), Angel Fire

New York

Black Bear Campground

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=720008133>), Florida

Branches Of Niagara Campground & Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201201202>), Niagara Falls

Chautauqua Lake KOA

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=970000517>), Dewittville

Lake George RV Park

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=100011748>), Lake George

Skyway Camping Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=750003049>), Ellenville

Swan Bay Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201620359>), Alexandria Bay *

The Villages At Turning Stone RV Park

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=950000635>), Verona

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Triple R Camping Resort & Trailer Sales

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=760002058>), Franklinville

Watkins Glen/Corning KOA Camping Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=731002219>), Watkins Glen

North Carolina

Fayetteville RV Resort & Cottages

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=731003470>), Wade

Mountain Falls Luxury Motorcoach Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=200000746>), Lake Toxaway

Raleigh Oaks RV Resort & Cottages

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=100004560>), Four Oaks

The Great Outdoors RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=210000911>), Franklin

Ohio

Cross Creek Camping Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=990000275>), Delaware

Evergreen Park RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=260001058>), Mount Eaton

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Sunbury/Columbus North KOA

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=290001262>), Sunbury

Oklahoma

Choctaw RV Park KOA

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=210100996>), Durant

Winstar RV Park

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201131138>), Thackerville

Oregon

Bend/Sisters Garden RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=740002548>), Sisters

Casey's Riverside RV Park

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=200000538>), Westfir

Hee Hee Illahsee RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201131457>), Salem

Olde Stone Village RV Park

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=930000790>), McMinnville

Pacific Shores Motorcoach Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201419469>), Newport

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Seven Feathers RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=270001313>), Canyonville

Pennsylvania

Lake In Wood Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=810000564>), Narvon

Adventure Bound Camping Resorts Shenango

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=290001488>), Transfer

South Carolina

Hilton Head Harbor RV Resort & Marina

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=880000461>), Hilton Head Island

Hilton Head Island Motorcoach Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=880000462>), Hilton Head Island

Ocean Lakes Family Campground

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=721009468>), Myrtle Beach

Willow Tree RV Resort & Campground

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=230000124>), Longs

Tennessee

Anchor Down RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx>)

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Smoky Bear Campground and RV Park

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=960000341>), Gatlinburg

Twin Creek RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=840001123>), Gatlinburg

Two Rivers Landing RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=270001225>), Sevierville

Texas

Advanced RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=280001448>), Houston

Alsatian RV Resort & Golf Club

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201419490>), Castroville

Bentsen Palm Village RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=230000533>), Mission

Buckhorn Lake Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=200000447>), Kerrville

Fernbrook Park

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201131036>), Longview

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Forest Retreat RV Park

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=230000537>), New Caney

Galveston Island RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201520047>), Galveston

Jamaica Beach RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=270001397>), Galveston

Johnson Creek RV Resort & Park

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=280001150>), Kerrville

Bushman's RV Park

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201131020>), Bullard

Katy Lake RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201519839>), Katy

Llano Grande Lake Park Resort & Country Club MHP

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=960000895>), Mercedes

Mill Creek Ranch Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=240000245>), Canton

Northlake Village RV Park

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201201252>), Roanoke

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Oak Creek RV Park

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=280001028>), Weatherford

Rayford Crossing RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=250000510>), The Woodlands

Rio Bonito Cabin & RV Park

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201201634>), Liberty Hill

San Jacinto Riverfront RV Park

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=260001067>), Highlands

Shady Creek RV Park and Storage

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201419460>), Aubrey *

Shallow Creek RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=240000247>), Gladewater

Texas Lakeside RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201419331>), Port Lavaca

Mountain Valley RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201419422>), Heber City

Washington

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Columbia Sun RV Resort

(<http://goodsamclub.com/travel/campgroundsandrivparks/generalinfo.aspx?cgid=201419613>), Kennewick

North Spokane RV Campground

(<http://goodsamclub.com/travel/campgroundsandrivparks/generalinfo.aspx?cgid=201520043>), Spokane

Spokane RV Resort At Deer Park Golf Club

(<http://goodsamclub.com/travel/campgroundsandrivparks/generalinfo.aspx?cgid=210000440>), Deer Park

Wine Country RV Park

(<http://goodsamclub.com/travel/campgroundsandrivparks/generalinfo.aspx?cgid=230000495>), Prosser *

Wisconsin

Milton KOA (Formerly Hidden Valley RV Resort & Campground)

(<http://goodsamclub.com/travel/campgroundsandrivparks/generalinfo.aspx?cgid=940000182>), Milton *

Canada

Ontario

Bissell's Hideaway Resort

(<http://goodsamclub.com/travel/campgroundsandrivparks/generalinfo.aspx?cgid=790006883>), Pelham

Fisherman's Cove Tent & Trailer Park

(<http://goodsamclub.com/travel/campgroundsandrivparks/generalinfo.aspx?cgid=790006951>), Kincardine

Quinte's Isle Campark

(<http://goodsamclub.com/travel/campgroundsandrivparks/generalinfo.aspx>)

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Top rated RV Parks 152 top-rated parks with ratings from Good Sam

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Woodland Park

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=721008819>), Sauble Beach

Quebec

Camping Alouette – Parkbridge

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=751004407>), Saint-Mathieu-De-Beloeil

Camping la Cle des Champs RV Resort

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=260000455>), Saint-Philippe

KOA Bas-St-Laurent Campground

(<http://goodsamclub.com/travel/campgroundsandrvparks/generalinfo.aspx?cgid=201301293>), Saint-Mathieu-De-Rieux

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EXHIBIT "I"

Excerpt from 2016 Good Sam listing of first and second tier RV Resorts nationwide, including Mississippi

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When you stay at a Good Sam RV Park or Campground, you can expect that every park will be clean, safe and comfortable, meeting the quality standards that Good Sam members expect. Good Sam RV Parks are inspected and rated annually according to our exclusive Triple Rating System. Below you will find this year's "Best of the Best", the top-rated Good Sam RV Parks and Campgrounds.

Parks Rated 10/10/10

Alabama

Lake Osprey RV Resort 10/10/10

Widemers Cove RV Resort 10/10/10

Heritage Motorcoach Resort & Marina 10/10/10

Arkansas

Ozarks RV Resort On Table Rock Lake 10/10/10

Calhoun's Landings At Hot Springs 10/10/10

Arizona

Supersillon Sunrise RV Resort 10/10/10

Black Canyon Ranch RV Resort 10/10/10

Mocon River RV Resort 10/10/10

Vista Del Sol RV Resort 10/10/10

Dixie/Duma RV Resort 10/10/10

Palm Creek Golf & RV Resort 10/10/10

Sundance 1 RV Resort 10/10/10

Pueblo El Mirage Golf & RV Resort 10/10/10

Eagle View RV Resort At Fort McDowell 10/10/10

Gold Canyon RV & Golf Resort 10/10/10

Avonlea Wells RV Resort 10/10/10

Good Life RV Resort 10/10/10

Mesa Royal RV Resort 10/10/10

Sun Life RV Resort 10/10/10

Desert Shadows RV Resort 10/10/10

Desert's Edge RV-The Puerco Park 10/10/10

Fair Horizons Tucson Village RV Resort 10/10/10

Rincon Country East RV Resort 10/10/10

Rincon Country West RV Resort 10/10/10

Del Pueblo RV Park And Tennis Resort 10/10/10

Shanick-La RV Resort 10/10/10

WestWind RV & Golf Resort 10/10/10

California

The Springs At Borrego RV Resort & Golf Course 10/10/10

Indian Waters RV Resort & Cottages 10/10/10

Jackson Rancheria RV Park 10/10/10

Emerald Desert RV Resort - Sunland 10/10/10

Redding Premier RV Resort 10/10/10

TOP RATED RV PARKS

Toledo East/Stone Ridge KOA
Stone Ridge, OH

Great stay, we stayed 3 days, had good flat spaces with lots of room between campers, the facilities... Best stay
★★★★★

Meadville KOA
Meadville, PA

Great campground with large spaces and big areas for reunions, etc. host staff were mostly helpful... Best stay
★★★★★

Friendship Village Campground & RV Park
Bedford, PA

Great campground, well run and very active. spaces could be bigger but overall love it like the

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Peachtree RV Resort	Temecula, CA	10/10★/10
Colorado		
Tiger Run RV Resort	Breckenridge, CO	10/10★/10
Royal View @ Royal George Campground	Canon City, CO	10/10★/10
Mesa Verde RV Resort	Mancos, CO	10/10★/10
Connecticut		
Aces High RV Park	East Lyme, CT	10/10★/10
Florida		
Cross Creek RV Resort	Arcadia, FL	10/10★/10
Gulf Water RV Resort	Fort Myers Beach, FL	10/10★/10
Crystal Lake RV Resort	Naples, FL	10/10★/10
Naples Motorcoach Resort & Boat Club	Naples, FL	10/10★/10
The Great Outdoors RV, Nature & Golf Resort	Titusville, FL	10/10★/10
Williston Crossings RV Resort	Williston, FL	10/10★/10
Louisiana		
Cajun Pelina RV Resort	Henderson, LA	10/10★/10
Coastella Luxury RV Resort At Red Shores Park	Kenner, LA	10/10★/10
A+ Motel & RV Park	Lake Charles, LA	10/10★/10
Baton Rouge RV Resort	Marksville, LA	10/10★/10
Reunion Lake RV Resort	Portcharlotia, LA	10/10★/10
Massachusetts		
Cape Cod Campground & Cabins	East Falmouth, MA	10/10★/10
Normandy Farms Family Camping Resort	Foxboro, MA	10/10★/10
Pine Acres Family Camping Resort	Oakham, MA	10/10★/10
Michigan		
Little River Camps RV Park	Marquette, MI	10/10★/10
Sporling Eagle Hideaway RV Park	Mount Pleasant, MI	10/10★/10
Petalier Motorcoach Resort	Petalosley, MI	10/10★/10
Traverse Bay RV Resort	Traverse City, MI	10/10★/10
Minnesota		
Grand Casino Hockey RV Resort	Hinckley, MN	10/10★/10
Missouri		
Big Creek RV Park	Annapolis, MO	10/10★/10
Mark Twain Landing	Monroe City, MO	10/10★/10
Chilpanaut Crossing RV Park	West Plains, MO	10/10★/10
North Carolina		
Raleigh Oaks RV Resort & Cottages	Four Oaks, NC	10/10★/10
The Great Outdoors RV Resort	Franklin, NC	10/10★/10
Elizabethville RV Resort & Cottages	Wade, NC	10/10★/10
New Mexico		
Angel Fire Resort	Angel Fire, NM	10/10★/10
Nevada		
Las Vegas RV Resort	Las Vegas, NV	10/10★/10
Lynn Resort	Las Vegas, NV	10/10★/10
Lakeside Casino & RV Resort	Pahrump, NV	10/10★/10
Nevada Treasure RV Resort	Pahrump, NV	10/10★/10
Wine Ridge RV Resort & Cottages	Pahrump, NV	10/10★/10
Sports Marina RV Park	Spartan, NV	10/10★/10
New York		

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Top Rated Good Sam Parks and Campgrounds – Your source for the best RV parks and c... Page 3 of 15

<u>Silver Campina Resort Inc</u>	Ellenville, NY	10/10
<u>Black Bear Campground Inc</u>	Florida, NY	10/10
<u>The Village At Linnon Stone</u>	Verona, NY	10/10
Ohio		
<u>Cross Creek Camping Resort</u>	Columbus, OH	10/10
<u>Evergreen Park RV Resort</u>	Mount Eaton, OH	10/10
<u>Autumn Lakes</u>	Sunbury, OH	10/10
Oklahoma		
<u>Windsor RV Park</u>	Theckerville, OK	10/10
Oregon		
<u>Seven Feathers RV Resort</u>	Canyonville, OR	10/10
<u>Old Stone Village RV Park</u>	McMinnville, OR	10/10
<u>Pacific Shores Watercoach Resort</u>	Newport, OR	10/10
<u>Hee Hee Hikee RV Resort</u>	Salem, OR	10/10
<u>Bend/Sisters Garden RV Resort</u>	Staters, OR	10/10
<u>Casper's Riverside RV Park</u>	Westfir, OR	10/10
<u>Phoasant Ridge RV Resort</u>	Wilsonville, OR	10/10
Pennsylvania		
<u>Sheridan Valley RV Park</u>	Sharon, PA	10/10
Tennessee		
<u>Smoky Bear Campground</u>	Gallinburg, TN	10/10
<u>Twin Creek RV Resort</u>	Gallinburg, TN	10/10
<u>Two Rivers Landing RV Resort</u>	Sevierville, TN	10/10
Texas		
<u>K.E. Bushman's Camp</u>	Bullard, TX	10/10
<u>Mill Creek Ranch Resort</u>	Canon, TX	10/10
<u>Alsailan RV Resort & Golf Club</u>	Cashville, TX	10/10
<u>Galveston Island RV Resort</u>	Galveston, TX	10/10
<u>Jannick Beach RV Park</u>	Galveston, TX	10/10
<u>Shallow Creek RV Resort</u>	Gladeview, TX	10/10
<u>San Jacinto Riverton RV Park</u>	Highlands, TX	10/10
<u>Advanced RV Resort</u>	Houston, TX	10/10
<u>Katy Lake RV Resort</u>	Katy, TX	10/10
<u>Buckhorn Lake Resort</u>	Kanville, TX	10/10
<u>Johnson Creek RV Resort & Park</u>	Kerville, TX	10/10
<u>Rio Bonito RV & Cabin</u>	Liberty Hill, TX	10/10
<u>Fernbrook Park</u>	Longview, TX	10/10
<u>Bentley Palm Village RV Resort</u>	Mission, TX	10/10
<u>Forest Retreat RV Park</u>	New Caney, TX	10/10
<u>Texas Lakeside RV Resort</u>	Port Lavaca, TX	10/10
<u>Northlake Village RV Park</u>	Roanoke, TX	10/10
<u>Reynold Crossin RV Resort</u>	The Woodlands, TX	10/10
<u>Oak Creek RV Park</u>	Weatherford, TX	10/10
Utah		
<u>Mountain Valley RV Resort</u>	Heber City, UT	10/10
Washington		
<u>Spokane RV Resort At Deer Park Golf Club</u>	Deer Park, WA	10/10
<u>Columbia Sun RV Resort</u>	Kennecook, WA	10/10
<u>North Spokane RV Campground</u>	Spokane, WA	10/10

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Ontario			
<u>Blairst's Hideaway Resort</u>	Parham, ON	10/10	10
Quebec			
<u>Camping Alouette - Parkville</u>	Saint-Martin/De-Beloeil, QC	10/10	10
<u>Campout La Cite Champs RV Resort</u>	Saint-Philippe, QC	10/10	10
Other Top Rated Parks	Rating		
Alaska			
<u>Tok RV Village & Cabins</u>	Tok, AK	8/10	10
<u>Big Bear RV Park</u>	Wasilla, AK	8/10	10
<u>Denwood, M Ranch Resort</u>	Kerai, AK	8.5/10	10
<u>River's Edge RV Park & Campground</u>	Fairbanks, AK	8.5/10	9.5
<u>Alaskan Anchor RV Resort & Cabins</u>	Niilikuk, AK	9/10	9
<u>Eagle's Rest RV Park & Cabins</u>	Valdez, AK	8.5/10	9.5
Alabama			
<u>Quail Creek RV Resort</u>	Hartselle, AL	10/9.5	9.5
<u>Capital City RV Park</u>	Montgomery, AL	9/10	10
<u>Pandion Ridge Luxury RV Resort</u>	Orange Beach, AL	10/9.5	9.5
<u>Deer Run RV Park</u>	Troy, AL	9.5/10	9.5
<u>Buena Vista Coastal RV Resort</u>	Orange Beach, AL	8/9.5	10
<u>Eagles Landing RV Park</u>	Auburn, AL	8/10	10
<u>Johnny's Lakeside RV Resort</u>	Foley, AL	9.5/10	9.5
<u>Azalea Acres RV Park</u>	Robertsdale, AL	8/10	10
Arkansas			
<u>Harrison Village Campground & RV Park</u>	Harrison, AR	10/10	9.9
<u>Parkers RV Park</u>	Harrison, AR	9/10	10
<u>Woodchuck RV Park</u>	Eureka Springs, AR	8.5/9.5	9.5
<u>RV's Cove RV Retreat</u>	Russellville, AR	9/9.5	10
<u>Tom Sawyer's RV Park</u>	West Memphis, AR	8.5/10	10
<u>Magrocks RV Park, LLC</u>	Higholia, AR	8/10	10
Arizona			
<u>Meridian RV Resort</u>	Apache Junction, AZ	10/10	9.5
<u>Sunrise RV Resort</u>	Apache Junction, AZ	10/9.5	10
<u>Butterfield RV Resort</u>	Benson, AZ	10/10	9.5
<u>Desert Gold RV Resort</u>	Brendle, AZ	10/9.5	10
<u>Colorado River Oasis Resort</u>	Bullhead City, AZ	10/10	9.5
<u>Casa Grande RV Resort & Cottages</u>	Casa Grande, AZ	10/10	9.5
<u>Desert Gardens RV Park</u>	Florence, AZ	10/9.5	10
<u>Canyon Vista RV Resort & Superstition Views Resort</u>	Gold Canyon, AZ	10/10	9.5
<u>Superstition Views Resort & Canyon Vista RV Resort</u>	Gold Canyon, AZ	10/10	9.5
<u>Pearlin Phoenix RV Resorts</u>	Goodyear, AZ	10/9.5	10
<u>Towerdon Resort</u>	Mesa, AZ	10/9.5	10
<u>Val Verde Village RV Resort</u>	Mesa, AZ	10/10	9.5
<u>Valle Del Oro RV Resort</u>	Mesa, AZ	10/10	9.5
<u>Phoenix Metro RV Park</u>	Phoenix, AZ	10/10	9.5
<u>Picacho Peak RV Resort</u>	Picacho, AZ	10/10	9.5
<u>Desert Palms RV Resort</u>	Salome, AZ	10/9.5	10
<u>Sunflower RV Resort</u>	Surprise, AZ	9.5/10	10
<u>Tombstone Terrifics RV Park</u>	Tombstone, AZ	10/9.5	10
<u>Mission View RV Resort</u>	Tucson, AZ	10/9.5	10

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<u>Sun Vista RV Resort</u>	Yuma, AZ	9.5/10
<u>Villa Alameda RV Resort</u>	Yuma, AZ	9.5/10
<u>De Anza RV Resort</u>	Amado, AZ	10/10
<u>La Hacienda RV Resort</u>	Apache Junction, AZ	9.5/10
<u>Weaver's Nestle RV Resort</u>	Apache Junction, AZ	10/10
<u>Black Rock RV Village</u>	Brenda, AZ	9.5/10
<u>Orchard Ranch RV Resort</u>	Dewey, AZ	10/10
<u>River Breeze RV Park & Ohv Resort</u>	Ehrenberg, AZ	9.5/10
<u>J.A. H RV Park</u>	Flagstaff, AZ	9/10
<u>Arizona RV Resort</u>	Gold Canyon, AZ	9.5/10
<u>Cotton Laine RV & Golf Resort</u>	Goodyear, AZ	9.5/10
<u>Venture Out At Mesa</u>	Mesa, AZ	9.5/10
<u>Munds Park RV Resort</u>	Munds Park, AZ	9/10
<u>Payson Camperland And RV Resort</u>	Payson, AZ	9/10
<u>Saddle Mountain RV Park</u>	Tonopah, AZ	9.5/10
<u>Western Way RV Resort</u>	Tucson, AZ	9.5/10
<u>Grand Canyon Railway RV Park</u>	Williams, AZ	10/10
<u>Melex Cider RV Park</u>	Winslow, AZ	9/10
<u>Cocopah Band RV & Golf Resort</u>	Yuma, AZ	9.5/10
<u>Desert Holiday RV Resort</u>	Yuma, AZ	10/10
<u>Las Colinas RV Park</u>	Eloy, AZ	10/10
<u>Blake Ranch RV Park</u>	Kingman, AZ	9/10
<u>Valley Of The Sun RV Resort</u>	Marana, AZ	10/10
<u>Pleasant Harbor RV Resort</u>	Marana, AZ	10/10
<u>Prince Of Tucson RV Park</u>	Peoria, AZ	9.5/10
<u>Hospitality RV Park</u>	Tucson, AZ	10/10
<u>Blue Sky RV Resort</u>	Wickenburg, AZ	9/10
<u>Sundance RV Resort</u>	Yuma, AZ	9.5/10
<u>San Pedro Resort Community</u>	Yuma, AZ	9.5/10
<u>Zane Gray RV Park</u>	Benson, AZ	10/10
<u>Arizona Oasis RV Resort</u>	Camp Verde, AZ	8/10
<u>Shiverado RV Resort (Formerly Desert Valley RV Park)</u>	Ehrenberg, AZ	9/10
<u>Lexington Pines Resort LLC</u>	Eloy, AZ	9.5/10
<u>Rancho Saguaro RV Park</u>	Safford, AZ	9.5/10
<u>Caraven Oasis RV Resort</u>	Selona, AZ	8/10
<u>Fortuna De Oro RV Resort</u>	Yuma, AZ	9.5/10
<u>California</u>	Yuma, AZ	9.5/10
<u>Bakersfield RV Resort</u>	Bakersfield, CA	10/10
<u>The Lakes RV & Golf Resort</u>	Chowchilla, CA	10/10
<u>Chula Vista RV Resort And Marina</u>	Chula Vista, CA	10/10
<u>Far Horizons 46er Village RV Resort</u>	Plymouth, CA	10/10
<u>Durango RV Resort</u>	Red Bluff, CA	10/10
<u>Scotts Valley RV Resort</u>	San Jose, CA	10/10
<u>Belabel RV Parks</u>	San Juan Bautista, CA	10/10
<u>Vineyard RV Park</u>	Vacaville, CA	9.5/10
<u>Angels Camp RV & Camping Resort</u>	Angels Camp, CA	9.5/10
<u>A.COUNTRY RV Parks</u>	Bakersfield, CA	10/10
<u>Bakersfield River Run RV Park</u>	Bakersfield, CA	10/10

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Sands RV & Golf Resort	Desert Hot Springs, CA	109.5★9.5
Riverwalk RV Park & Campground	Fortuna, CA	10110★9
Yanika RV Resort	Greenfield, CA	10110★9
Golden Village Palms RV Resort - Sonland	Hemet, CA	10110★9
Rancho Las Cocinas RV Park	Lakeside, CA	10110★9
Flag Ckr RV Resort	Lord, CA	10110★9
Jaw RV Park	Reading, CA	9.5110★9.5
Mountain Gate RV Park	Reading, CA	10110★9
The Californian RV Resort	Adson, CA	109.5★9
Mad River Rancho RV Park	Arcata, CA	9.59.5★9.5
Orange Grove RV Park	Bakersfield, CA	9.59.5★9.5
Almond Tree RV Park	Chico, CA	9.5110★9
Pano RV Park & Campground	Fort Bragg, CA	8.5110★10
Nepea Valley Escarp RV Park	Nepea, CA	9110★9.5
Palms River Resort	Needles, CA	9.59.5★10
Novato RV Park	Novato, CA	9110★9.5
Orangeland RV Park	Orange, CA	10110★8.5
Pioneer RV Park	Quincy, CA	9110★9.5
Reading RV Park	Reading, CA	109.5★9
Santa Lakes Recreation Preserve	Santee, CA	9.59.5★9.5
Healdsburg RV Park	Corning, CA	9.59.5★9
Sky Valley Resort	Desert Hot Springs, CA	9.59.5★9
Rio Bend RV & Golf Resort	El Centro, CA	109★9
Indian Wells RV Resort	Indio, CA	109★9
Shadow Hills RV Resort	Indio, CA	9.59.5★9
Desert View RV Resort	Needles, CA	99.5★9.5
Newport Dunes Waterfront Resort & Marina	Newport Beach, CA	9.59.5★9
Fountain Of Youth Spa RV Resort	Niland, CA	109★9
Pano Sands RV Park	Oceans, CA	109.5★8.5
The Parkway RV Resort & Campground	Oxnard, CA	9110★9
Wine Country RV Resort	Paso Robles, CA	9.5110★8.5
Colorado		
Danica Ridge RV Resort	Golden, CO	10110★9.5
Sky Lite Cabins RV Park	Ignacio, CO	9.5110★9.5
Garden Of The Gods RV Resort	Colorado Springs, CO	9.59.5★9.5
Sundance RV Park LLC	Corral, CO	9110★9.5
RV Ranch At Grand Junction	Grand Junction, CO	9.5110★9
Banfield Riverside RV Park	Durango, CO	9110★9
Monument RV Resort	Fruita, CO	9.5110★8.5
Circle Inn - Junction West RV Park	Grand Junction, CO	99.5★9.5
Ancient Cedars @ Mesa Verde RV Resort	Manitou, CO	9110★9
Grays Creek RV Park Campground & Cabins	Versailles, CO	8.59.5★10
Connecticut		
Rivendale Farm Campsite	Clinton, CT	8.5110★10
Bear Creek Campground All Lato Campground	Bridal, CT	8.5110★9.5
Delaware		
Yoni Beard's Millstone Park All Delaware Beach	Lynch, DE	99.5★10
Florida		
Aztec RV Resort	Margate, FL	9.5110★10

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<u>Emerald Beach RV Park</u>	Navarre, FL	10/10★9.5
<u>Silver Palms RV Resort</u>	Okechobee, FL	9.5/10★10
<u>Riverside RV Resort & Campground</u>	Port Charlotte, FL	10/10★9.5
<u>Holder Cove RV Resort</u>	Cortez, FL	9.5/10★9.5
<u>Camp Gulf</u>	Destin, FL	10/10★9
<u>Duneside RV Resort & The Blue Moon Inn</u>	Dunedin, FL	9.5/10★10
<u>Coastline RV Resort</u>	Eastpoint, FL	10/10★9
<u>Destin West RV Resort</u>	Fort Walton Beach, FL	10/10★9
<u>Live Oak Landing</u>	Freeport, FL	8.5/10★10
<u>Rainbow RV Resort</u>	Frostproof, FL	9.5/10★9.5
<u>Whisper Creek RV Resort</u>	La Belle, FL	9.5/10★9.5
<u>Santa Rosa RV Resort</u>	Navarre, FL	10/10★9
<u>Penacola Beach RV Resort</u>	Penacola, FL	10/10★9
<u>Quail Run Resort</u>	Wesley Chapel, FL	10/10★9.5
<u>Sandy Oaks RV Resort</u>	Beverly Hills, FL	9.5/10★9
<u>Paradise Oaks RV Resort</u>	Bushnell, FL	9.5/10★9
<u>Carrabelle Beach RV Resort</u>	Carrabelle, FL	10/10★9
<u>Cedar Key RV Resort</u>	Cedar Key, FL	8.5/10★9.5
<u>Rainbow RV Resort</u>	Fort Myers, FL	9/10★10
<u>Siesta Bay RV Resort</u>	Fort Myers, FL	9.5/10★9
<u>Road Runner Travel Resort</u>	Fort Pierce, FL	8.5/10★9
<u>Pecan Park RV Resort</u>	Jacksonville, FL	10/10★9.5
<u>Grand Oaks RV Resort</u>	Lady Lake, FL	8.5/10★10
<u>Alliance Hill RV Resort</u>	Marianna, FL	9.5/10★9
<u>North Lake Estates RV Resort</u>	Moore Haven, FL	9.5/10★9.5
<u>Navarre Beach Campground</u>	Navarre, FL	9.5/10★9
<u>Ocala Sun RV Resort</u>	Ocala, FL	9/10★9.5
<u>Grand Lake RV & Golf Resort</u>	Citra, FL	9.5/10★9.5
<u>Outdoor Resorts Al Orlando, Inc</u>	Clermont, FL	9.5/10★9
<u>Rock Crotcher Canyon RV Resort</u>	Crystal River, FL	8.5/10★9
<u>Twin Lakes Camp Resort</u>	Delunok Springs, FL	9/10★9
<u>Seminole Campground</u>	Fort Myers, FL	8.5/10★9.5
<u>Umber RV Resort</u>	Fort Myers, FL	9/10★9.5
<u>Woodsmoke Camping Resort</u>	Fort Myers, FL	9.5/10★9
<u>Indian Creek RV Resort And Manufactured Housing Community</u>	Fort Myers Beach, FL	9/10★9.5
<u>Fleming Lake RV Resort</u>	Jacksonville, FL	9/10★9.5
<u>Tropical Palms RV Resort</u>	Kissimmee, FL	9/10★9.5
<u>Yankee Traveler RV Park</u>	Largo, FL	9.5/10★8.5
<u>Avalon Landing RV Park</u>	Milton, FL	9/10★9
<u>Club Niseley RV Resort</u>	Naples, FL	9/10★9
<u>Devonra Beach RV Resort</u>	Port Orange, FL	9.5/10★8.5
<u>Bullwood Bay RV Resort & Manufactured Home Community</u>	Sebring, FL	9.5/10★9.5
<u>Bay Breeze RV Resort</u>	Tampa, FL	9/10★9
<u>Georgia</u>		
<u>Coastal Georgia RV Resort</u>	Brunswick, GA	10/10★9.5
<u>River Vista Mountain Village</u>	Dillard, GA	9.5/10★10
<u>Yogi Berra Jethrostone Park-Camp Resort</u>	Bremen, GA	9.5/10★9

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Iowa				
<u>Ony-Ma RV Park</u>	Onawa, IA	9/10★/10		
<u>Interstate RV Park</u>	Davenport, IA	9/10★/9.5		
<u>Levy Acres RV Park</u>	Urbanda, IA	8.5/10★/10		
<u>Hickory Haven Campground</u>	Keokuk, IA	8.5/10★/9.5		
Idaho				
<u>McCall RV Resort</u>	McCall, ID	9.5/10★/10		
<u>Mountain Home RV Park</u>	Mountain Home, ID	10/10★/9.5		
<u>Ambassador RV Resort</u>	Caldwell, ID	10/9.5★/9.5		
<u>Redrock RV And Camping Park</u>	Island Park, ID	8.5/10★/10		
<u>Hi Valley RV Park</u>	Boise, ID	9.5/9.5★/9		
<u>Whitcombmer RV & Campground</u>	North Fork, ID	8/10★/10		
Illinois				
<u>Cedarbrook RV Park & Campground</u>	Mulberry Grove, IL	10/9.5★/9.5		
<u>Leihart's Lakeside RV Resort</u>	Marngo, IL	8.5/10★/9		
<u>Double J Campground & RV Park</u>	Springfield, IL	9.5/9.5★/9.5		
<u>Whitledge Woods Campground At Bender</u>	Whittington, IL	9/9.5★/10		
<u>Lasure Lake Resort</u>	Joliet, IL	9.5/9★/9.5		
<u>Hickory Hollow Campground</u>	Ulica, IL	9/9.5★/9.5		
Indiana				
<u>Eckley The River RV Resort</u>	Florence, IN	8.5/9.5★/10		
<u>Timberline Valley RV Resort</u>	Anderson, IN	9/9.5★/10		
<u>Elkhart Campground</u>	Elkhart, IN	8/10★/9		
Kansas				
<u>Deer Creek Valley RV Park LLC</u>	Topeka, KS	10/9.5★/10		
<u>Lawrence / Kansas City Campgrounds</u>	Lawrence, KS	9/10★/9.5		
Kentucky				
<u>Elkhorn Campground</u>	Frankfort, KY	10/9.5★/9		
<u>Lazell Lake Camping Resort</u>	Coburn, KY	8.5/10★/8.5		
Louisiana				
<u>Lakeside RV Park</u>	Livingston, LA	10/10★/9.5		
<u>Poppe Pavilion RV Resort</u>	Convent, LA	9/9.5★/9.5		
Massachusetts				
<u>Boston Mindeman Campground</u>	Uttleton, MA	8/10★/10		
<u>Circle O Farm Campground</u>	Bellingham, MA	9.5/9★/9.5		
<u>Palmer Pond RV Resort</u>	Sandwich, MA	9.5/9★/9.5		
Maryland				
<u>Charry Hill Park</u>	College Park, MD	9.5/10★/9.5		
<u>Mary Meadows Recreational Farm</u>	Freeland, MD	9.5/9★/9.5		
<u>Rambler Pines Family Campground & RV Park</u>	Woodhine, MD	8.5/9★/9.5		
Maine				
<u>Timberland Acres RV Park</u>	Tranton, ME	9.5/9.5★/9		
Michigan				
<u>Yogi Berra's Vukobona Park Game-Resort</u>	Frankenmuth, MI	9.5/10★/9.5		
<u>Hidden Ridge RV Resort</u>	Hopkins, MI	10/9.5★/9.5		
<u>Hunger Horse Campground</u>	Dorr, MI	8/8.5★/10		
<u>Campo Turkeyville RV Resort</u>	Marshall, MI	9/9.6★/10		
<u>Holiday Park Campground</u>	Traverse City, MI	8/8.5★/10		
<u>Lakeside Camp Park</u>	Cedar Springs, MI	9/9.6★/9.5		

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<u>Countryside Campground</u>	Harrison, MI	9/10
<u>Greenwood Acres Family Campground</u>	Jackson, MI	9.5/9.5
Minnesota		
<u>Stone Point Resort RV Park & Campground</u>	Cass Lake, MN	9.5/9.5
<u>River View Campground</u>	Owatonna, MN	8.5/10
<u>St Cloud Clearwater RV Park</u>	Clearwater, MN	8.5/10
<u>Country Campground</u>	Detroit Lakes, MN	8.5/9.5
<u>St Cloud Campground & RV Park</u>	St Cloud, MN	9/9.5
<u>Trails RV Park</u>	Walker, MN	9/9.5
Missouri		
<u>Cooper Creek Campground & Resort</u>	Branson, MO	9.5/10
<u>America's Best Campground</u>	Branson, MO	9.5/9.5
<u>Muskegon Campground</u>	Branson, MO	9.5/10
<u>Collinwoods RV Park</u>	Columbia, MO	9.5/10
<u>Lazy Day Campground</u>	Dienville, MO	10/9.5
<u>RiverView RV Park</u>	Lake Ozark, MO	9/10
<u>Big Red Barn RV Park</u>	Carthage, MO	9/9.5
<u>Lady Luck Casino & RV Park</u>	Caruthersville, MO	8.5/10
<u>Branson Tree House Adventures & RV Park</u>	Branson, MO	9/9.5
<u>Branson's Ozark Country Campground</u>	Branson, MO	8.5/9.5
<u>Ozark Prairie RV Park</u>	Nevada, MO	10/9.5
<u>Ozark Beach RV Park</u>	Ozark Beach, MO	9/9.5
<u>Peculiar Park Place</u>	Peculiar, MO	9/10
<u>Basewood Resort</u>	Platte City, MO	9.5/9.5
<u>Paradise In The Woods RV Park & Campground</u>	Stratford, MO	9/9.5
Mississippi		
<u>Hollywood Casino RV Park- Gulf Coast</u>	Bay St Louis, MS	10/10
<u>You On The Lake</u>	Fairhope, MS	8/10
<u>Et Dize RV Park</u>	Southaven, MS	10/10
<u>Bay Hide Away RV Park & Campground</u>	Bay St Louis, MS	9/9.5
<u>Sun Roamers RV Resort</u>	Picayune, MS	9.5/9.5
Montana		
<u>Jellystone RV Park</u>	Miscoula, MT	9.5/10
<u>Eagle Nest RV Resort</u>	Poison, MT	9.5/10
<u>Moose RV Park</u>	St Regis, MT	9/9.5
<u>Yellowstone River RV Park & Campground</u>	Billings, MT	9.5/9.5
<u>Yellowstone Grizzly RV Park</u>	West Yellowstone, MT	8.5/9.5
North Carolina		
<u>Ashville Bear Creek RV Park</u>	Ashville, NC	10/10
<u>Lakeview RV Resort</u>	Hendersonville, NC	8.5/10
<u>Camp Hatteras</u>	Rodanthe, NC	10/10
<u>North River Campground & RV Park</u>	Shiloh, NC	10/10
<u>Rudloe Lake RV Resort</u>	Fletcher, NC	9/9.5
<u>Midway Campground Resort</u>	Statesville, NC	9/10
<u>Hanna George's Highway Campground</u>	Swannanoa, NC	8.5/10
<u>Trenton's Creek Resort & Campground</u>	Washington, NC	9/10
<u>Jaymar Travel Park</u>	Hendersonville, NC	9/10
<u>Beausack Beaches Campground Resort</u>	Sunset Beach, NC	9/9.5
Nebraska		

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<u>Camp A Way</u>	Lincoln, NE	99.5★/9.5
New Hampshire		
<u>Mountain Lake Camping Resort</u>	Lancaster, NH	9/10★/10
<u>Crown Point Campground</u>	Strafford, NH	8.5/9.5★/10
<u>Amara Brook Campground</u>	Ashland, NH	8/10★/9.5
<u>Friendly Beaver Campground</u>	New Boston, NH	9/10★/9
New Jersey		
<u>Timberline Campground</u>	Christaboro, NJ	8.5/10★/10
<u>Seashore Campsites & RV Resort</u>	Cape May, NJ	9.5/10★/9.5
<u>Big Timber Lake RV And Camping Resort</u>	Cape May Court House, NJ	8/9.5★/9.5
<u>Delfwood RV Resort & Campground</u>	Chamont, NJ	9/9.5★/9.5
<u>Country Oaks Campground</u>	Dwight, NJ	9/9★/10
<u>Panorama RV Park</u>	Galloway, NJ	8/9.5★/9.5
<u>Shady Pines RV Resort</u>	Galloway, NJ	9/8.5★/9.5
<u>Atlantic City North Family Campground</u>	Tuckerton, NJ	8/10★/9
New Mexico		
<u>American RV Park</u>	Albuquerque, NM	10/10★/9
<u>USA RV Park</u>	Gallup, NM	8.5/10★/9.5
<u>Elephant Butte Lake RV Resort</u>	Elephant Butte, NM	8/10★/9.5
<u>Santa Fe Shires RV Park</u>	Santa Fe, NM	8/10★/10
Nevada		
<u>Desert Las Vegas RV Resort</u>	Las Vegas, NV	10/10★/9
<u>Desert Shires RV Resort</u>	Mesquite, NV	10/9.5★/9.5
<u>Shimrock RV Park</u>	Reno, NV	9.5/10★/9.5
<u>Victorian RV Park</u>	Sparks, NV	10/10★/9
<u>Gold Ranch Casino & RV Resort</u>	Verdi, NV	10/9.5★/9.5
<u>Canyon Trail RV Park</u>	Boulder City, NV	9.5/9.5★/9.5
<u>Comstock County RV Resort</u>	Carson City, NV	9.5/9.5★/9.5
<u>Iron Horse RV Resort</u>	Elio, NV	9/10★/9.5
<u>Arizona Charlie's Boulder RV Park</u>	Las Vegas, NV	10/9.5★/9
<u>Hitchhiker Trail RV Park</u>	Las Vegas, NV	9.5/9.5★/9.5
<u>Lake Mead RV Village</u>	Boulder City, NV	8/9★/10
<u>Silver City RV Resort</u>	Minden, NV	10/9★/9
New York		
<u>Swan Bay Resort</u>	Alexandria Bay, NY	10/9.5★/10
<u>Ledgeview Village RV Park</u>	Lake George, NY	10/10★/9.5
<u>Catra Chateaugue Camping Resort</u>	Chateaugue, NY	9.5/9.5★/10
<u>Coopersdown-Shadow Brook Campground</u>	Coopersdown, NY	9/10★/10
<u>Jellystone Park (TM) At Birchwood Acres</u>	Ellenville, NY	10/9.5★/9.5
North Pole Resorts	Wilmington, NY	8/10★/10
<u>Tall Pines Campground & Camping</u>	Bainbridge, NY	8/10★/9.5
<u>Hickory Hill Family Camping Resort</u>	Bath, NY	8/10★/9.5
<u>Southwoods RV Resort</u>	Byron, NY	9.5/9★/10
<u>King Phillips Campground</u>	Lake George, NY	8.5/10★/9
<u>Innkeeper RV Park & Sales</u>	Rhinebeck, NY	9.5/9.5★/9.5
<u>Lakeside Campground</u>	Windsor, NY	9.5/9.5★/9.5
<u>Merry Knoll 1000 Islands Campground</u>	Clayton, NY	8/9.5★/9.5
<u>Hidden Valley Camping Area</u>	Jamestown, NY	8.5/10★/9.5

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<u>Elk Van Vehicle Campgrounds Inc</u>	Seogentias, NY	1099
<u>Holiday Hill Campground</u>	Springwater, NY	985.5
Ohio		
<u>Arrowhead Campground</u>	New Paris, OH	910
<u>Wood's Tall Timber Resort</u>	New Philadelphia, OH	959.5
<u>Lazy River At Granville</u>	Newark, OH	9510
<u>Pleasant View Recreation</u>	Van Buren, OH	910
<u>Wobles Campground</u>	Zanesville, OH	985.5
<u>Austill Lake RV Park & Cabins</u>	Toronto, OH	6510
Oklahoma		
<u>Little Turtle RV & Storage</u>	Eufaula, OK	910
Oregon		
<u>Williamette Wine Country RV Park</u>	Dayton, OR	1010
<u>Premier RV Resorts - Eugene</u>	Eugene, OR	1010
<u>Premier RV Resorts - Salem</u>	Salem, OR	1010
<u>ML View RV</u>	Baker City, OR	1010
<u>AAA Midway RV Park</u>	Coco Bay, OR	910
<u>Portland Fairview RV Park</u>	Fairview, OR	1010
<u>Mallard Creek Golf & RV Resort</u>	Lebanon, OR	910
<u>Jantzen Beach RV Park</u>	Portland, OR	9510
<u>Phoenix RV Park</u>	Salem, OR	910
<u>Sea Patch RV Resort</u>	Yachats, OR	9510
<u>Blue Ox RV Park</u>	Albany, OR	109
<u>Wildhorse RV Resort</u>	Pendleton, OR	910
<u>Althava Edora RV Resort</u>	Brookings, OR	959.5
<u>Pacific Pines RV Park & Storage Inc</u>	Florence, OR	910
<u>Washouk Lake RV Resort</u>	Florence, OR	99
<u>Escapes Hot Lake RV Park</u>	La Grande, OR	99.5
<u>Premier RV Resorts - Lincoln City</u>	Lincoln City, OR	910
<u>Sandy Riverfront RV Resort</u>	Trousdale, OR	959
Pennsylvania		
<u>Mountain Vista Campground</u>	Stroudsburg, PA	910
<u>Gettysburg Campground</u>	Gettysburg, PA	959.5
<u>Paradise Stream Family Campground</u>	Loyville, PA	99.5
<u>Pinch Pond Family Campground</u>	Manheim, PA	910
<u>Shady Grove Campground</u>	Adamsstown, PA	910
<u>Country Acres Campground</u>	Lancaster, PA	99.5
<u>Stoneybrook Campground</u>	Lehighton, PA	99
<u>Bear Run Campground</u>	Portersville, PA	959.5
South Carolina		
<u>Cypress Camping Resort</u>	Myrtle Beach, SC	109.5
<u>Oak Plantation Campground, Lp</u>	Charleston, SC	99.5
<u>Camp Lake Jasper RV Resort</u>	Hardeeville, SC	99.5
<u>Bamvard RV Park</u>	Lexington, SC	8510
<u>Pine Ridge Campground</u>	Roebuck, SC	910
<u>Yogi Berra's Jellystone Park At River Bottom Farms</u>	Swainsboro, SC	99.5
South Dakota		
<u>Elkhorn Ridge RV Resort & Golf Club</u>	Spearfish, SD	109.5
<u>Reever Lake Campground</u>	Custer, SD	910

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Crooked Creek Resort Inc	Hill City, SD	9/10	9.5
Rafter J Bar Ranch Camping Resort	Hill City, SD	9/10	9.5
Camp America Campground	Salem, SD	9/9.5	9.10
Stout Falls Yoni Bar	Stout Falls, SD	9/10	9.5
Road No More RV Resort & Campground	Surgis, SD	9/9.5	9.10
Wylie Park & Stonybrook Land	Aberdeen, SD	9/9	9.10
Whisper Gales RV Park & Campground	Deadwood, SD	9.5/9.5	9.9
Horse Thief Campground And Resort Inc	Hill City, SD	9/10	9
Earth E-son Campground & RV Park	Michelle, SD	9/9.5	9.5
Tennessee			
Chatterville RV Park LLC	Chatterville, TN	10/10	9.5
Best Holiday Travel Park	Chattanooga, TN	9/10	9.10
Camp Leonore Luxury Outdoor Resort	Gallatinburg, TN	9/9.5	9.10
Rocky Top Campground & RV Park	Kingsport, TN	9/10	9.5
Nashville Stages Lakeside Resort	Nashville, TN	9.5/9.5	9.5
MMI Creek Resort	Pigeon Forge, TN	9.5/10	9.9
Pine Mountain RV Park	Pigeon Forge, TN	9/10	9.5
River Pavilion RV Park Inc	Pigeon Forge, TN	9/10	9.5
Riverside RV Park & Resort	Sevierville, TN	9.5/9.5	9.5
Deer Run RV Resort	Crossville, TN	9/10	9.9
Riverpark Campground	Jonesborough, TN	9/10	9.9
Green Acres RV Resort	Sevierville, TN	9/9.5	9.5
Texas			
Lost Abandon RV Resort	Alpine, TX	9.5/10	9.10
Shady Creek RV Park And Storage	Aubrey, TX	9.5/10	9.10
La Hacienda RV Resort	Austin, TX	9.5/10	9.10
Houston East RV Resort	Baytown, TX	9.5/10	9.10
Mont Benview RV Resort	Baytown, TX	10/9.5	9.10
Lake Felling Star RV Resort	Dale, TX	9.5/10	9.10
Eastlake RV Resort	Houston, TX	10/9.5	9.10
Fallbrook RV Resort	Houston, TX	10/9.5	9.10
Westlake RV Resort	Houston, TX	10/9.5	9.10
Sunset Point On Lake LBJ	Marble Falls, TX	9.5/10	9.10
Bleeding Star Luxury RV Resort	San Antonio, TX	10/10	9.5
Bluebonnet Ridge RV Park & Cottages	Turrell, TX	9.5/10	9.10
Fort Amalie RV Resort	Amesville, TX	9/10	9.10
Texas RV Park	Athens, TX	9.5/10	9.5
Brazos Valley RV Park	Caldwell, TX	9.5/9.5	9.10
Colonia Del Rey RV Park	Compu Chirell, TX	10/10	9.9
Fredericksburg RV Park	Fredericksburg, TX	9/10	9.10
Sandogor RV Resort	Galveston, TX	10/9.5	9.5
Lakeview RV Resort	Houston, TX	10/9.5	9.5
Northlake RV Resort	Houston, TX	10/9.5	9.5
Tandem Village RV Park	Houston, TX	10/10	9.9
Nature's Own RV Resort	Kingsville, TX	10/10	9.9
Cozyrds Landing RV Park	La Grange, TX	9.5/9.5	9.10
Blanco Beach Resort	Port Aransas, TX	10/10	9.9
Academy Oaks RV Park	Rockport, TX	9.5/10	9.5

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<u>Coffee Creek RV Resort & Cabins</u>	Santo, TX	10/10
<u>Shady Pines RV Park</u>	Texas/Kana, TX	9/10
<u>Lazy Lagoon RV Park</u>	Victoria, TX	10/10
<u>Ozels RV Resort</u>	Amarillo, TX	10/9
<u>Gulf Coast RV Resort</u>	Beaumont, TX	9.5/10
<u>Top Of The Hill RV Resort</u>	Beama, TX	9.5/10
<u>Canton I-20 RV Park</u>	Canton, TX	9.5/9
<u>Desiree RV Resorts-Cabins</u>	Denton, TX	9.5/10
<u>Irabela Village RV Park</u>	Grand Prairie, TX	10/10
<u>Amarillo Ranch RV Park</u>	Amarillo, TX	9.5/9.5
<u>Oak Forest RV Park</u>	Austin, TX	9.5/9.5
<u>Hidden Lake RV Resort</u>	Beaumont, TX	8.5/10
<u>Houston West RV Park</u>	Brookshire, TX	9.5/9.5
<u>Summit Vacation & RV Resort</u>	Canyon Lake, TX	9/9.5
<u>Carriage RV Campground</u>	Carthage, TX	9.5/10
<u>Karlens RV Resort</u>	College Station, TX	9.5/10
<u>Antique Capital RV Park</u>	Gladeview, TX	8.5/10
<u>The Vineyards Campground & Cabins</u>	Grapevine, TX	9.5/9.5
<u>Alister RV Resort</u>	Houston, TX	9.5/9.5
<u>Southlake RV Resort</u>	Houston, TX	8.5/9.5
<u>Lake In The Hills RV Resort</u>	Kerrville, TX	9.5/10
<u>Open RV Ranch</u>	Mansfield, TX	9/10
<u>Medina Highpoint Resort</u>	Medina, TX	9.5/9.5
<u>Banister Grove Resort MHP</u>	Mission, TX	9.5/9.5
<u>Admiralty RV Resort</u>	San Antonio, TX	9.5/9.5
<u>Pecan Park Riverside RV & Cabins</u>	San Marcos, TX	9/9.5
<u>Wichita Falls RV Park</u>	Wichita Falls, TX	9/10
<u>Mesa Verde RV Park</u>	Wolfforth, TX	9/10
Utah		
<u>Zion River Resort</u>	Virgin, UT	10/9.5
<u>Willowwind RV Park</u>	Hurricane, UT	9/10
<u>Mountain Shadows RV Park & MHP</u>	Draper, UT	9.5/10
<u>Pony Express RV Resort</u>	North Salt Lake, UT	10/9.5
<u>Lakeside RV Campground</u>	Provo, UT	9/10
<u>McArthur's Temple View RV Resort</u>	St. George, UT	9/10
Virginia		
<u>American Heritage RV Park</u>	Williamsburg, VA	9.5/10
<u>Amv Campground</u>	Williamsburg, VA	10/10
<u>Misty Mountain Camp Resort</u>	Greenwood, VA	9/9.5
<u>Fort Chiswell RV Park</u>	Wytheville, VA	9/10
<u>Kings Dominion Camp Wilderness</u>	Doaswell, VA	9/9.5
<u>Davis Lakes And Campground</u>	Suffolk, VA	8.5/9.5
Vermont		
<u>Lake Champeque Campground</u>	Randolph Center, VT	8.5/10
Washington		
<u>Hells Camp RV Resort & Marina</u>	Charlston, WA	10/10
<u>Ham Rapids RV Resort</u>	Richland, WA	9.5/10
<u>Wine Country RV Park</u>	Prosser, WA	10/10
<u>Alberwood RV Escape</u>	Spokane, WA	9.5/10

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<u>Columbia Riverfront RV Park</u>	Woodburn, WA	10/10★9
<u>Toulee River RV Resort</u>	Castle Rock, WA	10/10★8.5
<u>Granite Lake Prairie RV Resort</u>	Clatskanie, WA	9/10★9.5
<u>Success Resort</u>	Moest Lake, WA	10/9.5★9
<u>Harmory Lakeside RV Park</u>	Mossyrock, WA	8.5/10★10
<u>American Sunset RV Resort</u>	Wenatchee, WA	9.5/10★9
<u>Milway RV Park</u>	Centralia, WA	9/10★9
<u>The Cedars RV Resort</u>	Ferndale, WA	8.5/9.5★9
<u>SQL Harbor RV Resort</u>	SQL Harbor, WA	9.5/9.5★9
<u>Brookholow RV Park</u>	Keelo, WA	9/9.5★9.5
<u>Kidda River RV Resort</u>	Laevanorth, WA	9/9.5★9.5
<u>Elmira Dam RV Park</u>	Port Angeles, WA	9/8.8★9.5
<u>Blue Valley RV Park</u>	Walla Walla, WA	8.5/10★9.5
<u>Waconah</u>		
<u>Stoney Creek RV Resort</u>	Osago, WI	9.5/10★10
<u>Christmas Mountain Village Campground</u>	Wisconsin Dells, WI	10/9.5★10
<u>Ballets Grove Campground</u>	Ballets Harbor, WI	9/10★10
<u>Whisper Ho RV Resort & Campground</u>	Fond Du Lac, WI	9/10★10
<u>Travlers Farm RV Resort</u>	Hayward, WI	9/10★10
<u>Hidden Valley RV Resort & Campground</u>	Million, WI	9/10★10
<u>Evergreen Campsites & Resort</u>	Wind Rose, WI	9/10★10
<u>Shanwood Equestrian Camping & RV Park</u>	Wisconsin Dells, WI	9/10★10
<u>Quietwoods South Camping Resort</u>	Bruceville, WI	8.5/10★10
<u>Jellystone Watons</u>	Watrons, WI	8.5/10★10
<u>Howards Trailer Resort</u>	Woodruff, WI	9/10★9.5
<u>Fox Hill RV Park & Campground</u>	Baraboo, WI	8.5/9.5★10
<u>Ho-Chunk Houliar C/N Milk RV Park</u>	Baraboo, WI	8.5/10★9.5
<u>Burling Lake Camping Resort</u>	Manitowish, WI	8.5/9.5★10
<u>Alberta</u>		
<u>Growth Embers RV Park & Travel Centre</u>	Edmonton, AB	8.5/10★10
<u>Sheer's RV Park Ltd</u>	Valleyview, AB	8.5/10★10
<u>Row Riverstone Campground</u>	Cochrane, AB	8.5/10★9.5
<u>Diamond Grove RV Campground</u>	Edmonton, AB	9/10★9
<u>Kilmeron RV Park</u>	St. Albert, AB	9/10★10
<u>Camie N. Chase RV Park</u>	Stony Plain, AB	9/10★10
<u>British Columbia</u>		
<u>Fairmont Hot Springs Resort Ltd</u>	Fairmont Hot Springs, BC	10/9.5★10
<u>Burnaby Cambo RV Park And Campground</u>	Burnaby, BC	9.5/10★9.5
<u>Hazelton RV Park & Campground</u>	Surrey, BC	9.5/10★9.5
<u>Esale Wind RV Park</u>	Aldergrove, BC	10/9.5★9
<u>Holker Park Resort</u>	Kelowna, BC	9.5/9.5★9.5
<u>Oceanisle RV Resort - Parkside</u>	Victoria, BC	8.5/9.5★10
<u>New Brunswick</u>		
<u>Pokemouche</u>	Pokemouche, NB	9.5/10★10
<u>Camron Colby</u>	Carleton, NB	9.5/10★9.5
<u>Yvon Beas & Jehviana Park</u>	Woodstock, NB	9.5/10★9.5
<u>Camron's Club RV Resort</u>	Moncton, NB	9/10★9.5
<u>Century Farm Family Campground</u>	Saint-Hedre, NB	8.5/10★10

<http://www.goodsamclub.com/travel/TopParks.aspx>

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Top Rated Good Sam Parks and Campgrounds – Your source for the best RV parks an... Page 15 of 15

<u>Ocean Side RV Park</u>	Shediac, NB	9/10
Nova Scotia		
<u>Baddeck Cabot Trail Campground</u>	Baddeck, NS	9/10
<u>Bias D'or Lakes Campground</u>	Baddeck, NS	9/10
<u>Scottie Pine Campground</u>	Turo, NS	9/10
<u>Dunomin Campsite</u>	Annapolis Royal, NS	8.5/10
<u>Resort Campground</u>	Marin'S River, NS	8.5/10
Ontario		
<u>Quincy's Isle Campsite</u>	Cherry Valley, ON	9.5/10
<u>N.E.I. Camping Resort</u>	Vineland, ON	10/10
<u>Winwood Golf & RV Resort</u>	Essex, ON	9.5/9.5
<u>Campers Cove</u>	Wheatley, ON	8.5/10
<u>Campsite Resorts</u>	Niagara Falls, ON	9.5/9.5
<u>Yond Beach Jellystone Park Camp-Resort</u>	Niagara Falls, ON	9/10
<u>Emerald Lake Triller Resort & Waterpark</u>	Pullinchi, ON	8.5/9.5
Prince Edward Island		
<u>Jellystone Park Paj</u>	Borden-Carleton, PE	9/10
<u>Pine Hills RV Park</u>	Charlottetown, PE	9/10
Quebec		
<u>Campsite Le Domaine Champeaire</u>	Saint-Valler, QC	8.5/10
<u>Domaine De La Chute - Parvillage</u>	Saint-Apollinaire, QC	9/10
<u>Campsite Trembl</u>	Levis, QC	9/10
<u>Domaine Parc-Estrie - Parvillage</u>	Magog, QC	8.5/10
<u>Campsite Amie</u>	Meis-Sur-Mer, QC	9/10
<u>Campsite Le Village-Parvillage</u>	Granby, QC	9/10
<u>Campsite Parvillages - Parvillage</u>	Podreuf, QC	8.5/10
<u>Campsite Choisy</u>	Rigaud, QC	9/10
Saskatchewan		
<u>Indian Head Campground</u>	Indian Head, SK	9.5/9.5



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“Exhibit I”
Listing of parcels and tax information as to parcels adjacent to land owned by Golden Bay Investment, LTD

“Exhibit J”
This was deleted on purpose

“Exhibit K”
Recreation Vehicle Industry Association reports on RV Industry demographics and economic effects

The Recreation Vehicle Industry Association: RVIA Press Releases

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EXHIBIT "J"

"2016 Outlook for the RV Industry", by Frank Hugelmeier

University of Massachusetts Amherst
ScholarWorks@UMass Amherst

Tourism Travel and Research Association:
Advancing Tourism Research Globally

2015 Marketing Outlook Forum - Outlook for 2016

2016 Outlook for the RV Market

Recreation Vehicle Industry Association

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Association, Recreation Vehicle Industry, "2016 Outlook for the RV Market" (2016). *Tourism Travel and Research Association: Advancing Tourism Research Globally*. 9.
http://scholarworks.umass.edu/ttra/2015marketing_White_Papers/9

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2016 OUTLOOK FOR THE RV MARKET

A White Paper

*Frank Hugelmeier
President*

Recreation Vehicle Industry Association

As a \$16 billion-a-year industry, the recreation vehicle (RV) industry remains an important part of the U.S. travel and tourism market. Since the economic downturn, the RV industry has grown in six consecutive years. In 2013, wholesale RV shipments exceeded 300,000 units for the first time since 2007. RVIA projects that 2015 shipments will total 380,000 units, a 6.5% increase from 2014, and more than double the 2009 recession low.

Economist Dr. Richard Curtin of the University of Michigan predicts continued strength in the RV market, with shipments growing to 394,500 units in 2016.

The industry's sustained growth is testament to the enduring appeal of RV travel that allows RV manufacturers to overcome challenges from broader economic and social effects. The sustained growth of RVing's popularity over the decades is rooted in the appreciation Americans have for the freedom, flexibility, affordability and comfort that RVs provide. RVs are a beloved way for families to escape the stress of daily life, spend time with friends and family, and enjoy the great outdoors without breaking the budget.

RV DEMOGRAPHICS

U.S. ownership of RVs is at the highest level ever recorded. A comprehensive RV consumer demographics study, conducted by the University of Michigan Survey Research Center, found that 8.5% of all U.S. vehicle owning households own an RV — up from 8.0% in 2001.

In all, there are an estimated 9.3 million households that now own RVs — motorhomes, travel trailers, fifth-wheel trailers, truck campers and folding camping trailers — up 18% from 2005 and 86% since 1980.

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The research showed that the 35-54 age group has surpassed the 55+ age group for the highest rate of ownership. The average age of an RV owner dropped from 49 to 48 years old. There are also strong indications that Generation Xers are jumping on the RV bandwagon.

FAVORABLE LONG-TERM OUTLOOK

Second to the 35-54 demographic is the 55+ age group, and the long-term outlook for RV shipments is favorable with the enormous baby boomer generation entering prime ownership years for RVs over the next decade.

The boomer generation will continue to dominate the RV market over the next decade. Research indicates boomers possess values and interests consistent with those of RV owners and have the discretionary income to join their ranks.

According to the University of Michigan, RV purchase intentions remain high despite the economic downturn. When RV purchase intentions are combined across current owners, former owners and new market entrants, 21% of U.S. households intend to purchase an RV at some point in the future. This represents only a slight decline from the 23% rate in 2005, and is ahead of the 16% rate in 2001.

These findings are supported by research conducted by RVIA in its Fall 2015 *Campfire Camvass* survey of RV owners, 84% of whom believe now is a good time to buy an RV. These favorable demographic trends, along with continued strong consumer interest in RV travel and the continuation of the industry-backed Go RVing national advertising campaign, contribute to an environment ripe for strong RV sales.

GO RVing AD CAMPAIGN

To capitalize on the tremendous opportunity presented by the favorable demographics for RV ownership, the entire RV industry -- manufacturers, component suppliers, dealers and private campgrounds -- united under the banner of the Go RVing Coalition in 1996 to develop programs introducing RVing to a greater number of people.

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Go RVing is continuing an aggressive marketing campaign that includes advertising on television, in print and in the online space, experiential displays, as well as promotional partnerships, a robust social media presence, a cutting-edge and engaging website, and an aggressive media relations campaign. The “AWAY” marketing communications campaign has been warmly received by consumers, and has resulted in increased interest in RVing.

RV TRAVEL TRENDS

RV usage remains high, and owners still love to hit the road. RVIA’s Fall 2015 *Campfire Canvass* survey of RV owners found that 78% plan to use their RVs as often or more this year than last.

The cost efficiency of RV travel also helps RVers stay on the road regardless of economic circumstances, with a vast majority of RV owners (93%) agreeing that RVing is “an affordable way to travel.” Seventy-four percent of RVers say they save 25% or more when they travel by RV.

Money RVers save on transportation and lodging is channeled into local businesses, grocery stores, restaurants, attractions and gift shops in communities near campgrounds. RVers spend approximately \$100 per day on such purchases, according to the Recreation Industries Research Center at Michigan State University.

RVers: A LUCRATIVE MARKET

Communities and attractions wishing to promote their services to the RV consumer can do so through RV consumer shows, as well as publications and websites for RV owners. RVIA and Go RVing offer stock photos and footage for use by tourism marketers.

National RV camping clubs also can provide useful leads, exhibits and advertising opportunities. These organizations generally have active state and local chapters that hold meetings and rallies with the potential to be an enormous source of tourism dollars to host communities. National RV camping clubs report that a single member rally can generate more than \$30 million in tourism revenue for a host community.

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One of the most important ways for destinations and their local businesses to attract RV travelers is to make it as easy as possible for them to use their vehicles conveniently. RVIA is helping make that easier by supporting the "RV Friendly" program, which allows retailers to place an RV Friendly symbol next to their business' logo on highway exit gas/food/attractions signs. Fifteen states have passed "RV Friendly" road sign legislation. Restaurants and stores with ample, clearly marked RV parking places, and signage on roadways alerting drivers to RV camping areas and tourist sites with convenient RV parking can effectively attract RV patrons.

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EXHIBIT "K"

Recreation Vehicle Industry Association reports on RV Industry productivity, demographics and economic effects

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RV Shipments Surging in 2017 to Highest Level Ever Continued Growth Expected for 2018, a Record 9th Straight Year

The recreation vehicle (RV) industry's shipments will reach 472,200 units in 2017, the highest annual total since the data has been collected, and a 9.6% increase from the number shipped last calendar year, announced Frank Hugelmeier, President of the Recreation Vehicle Industry Association (RVIA).

According to a new forecast presented today by Hugelmeier at RVIA's Committee Week luncheon, RV shipments are expected to reach even greater heights in 2018, with wholesale production projected at 487,200 units.

Shipments totaled 120,866 in the first quarter of 2017, an increase of 11.7% from 2016. This represented the highest shipment rate of any quarter since 1981, with the monthly totals rising throughout the quarter for all types of RVs. The quarterly gains were widespread, with type B and C motorhomes up by more than 30% from the previous year, and conventional and fifth-wheel travel trailers up by 10%. Shipments of folding camping trailers and truck campers fell 10% from 2016.

"Our industry is in an era of unprecedented growth," said Hugelmeier. "We are poised to record an eighth consecutive year of shipment gains, mainly due to product innovations that appeal to retiring baby-boomers as well as younger buyers. The recession is in the rearview mirror. This is a new era for the RV industry."

According to Hugelmeier, the new expected peak in 2018 will mark a ninth consecutive year of expansion. The previous record of five years was set from 2002-2006.

The favorable RV outlook is based on continued modest gains in wages and household wealth and relatively small expected increases in inflation, interest rates and energy prices. Increased unit sales have expanded the ranks of active RVers, who have traditionally become repeat buyers. The current record expansion will help to bolster sales in the years ahead.

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The Recreation Vehicle Industry Association: RV Ownership Trends

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RV Ownership Trends

RVIA News Release

Contact: Kevin Broom

Director of Public Relations

703-620-6003, ext. 304

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New RVIA Research Shows Record Level of RV Ownership

RVIA's *RV Consumer Demographic Profile* shows RV ownership has reached a new peak and also offers promising news on future RV purchase intentions.

The research, conducted by Dr. Richard Curtin, RV industry analyst and director of consumer surveys at the University of Michigan, reveals the number of RV-owning households has grown to a new peak of 8.9 million households, up from 7.9 million in 2005. According to the report, 8.5% of U.S. households now own RVs, up from 8.0% in 2005.

"Today's record RV ownership levels reflect the enduring appeal of the RV lifestyle despite recent economic challenges," said RVIA President Richard Coon. "I expect RV ownership to continue growing as more and more people learn how RVing is a cost-effective and fun way to spend time outdoors with family and friends."

"The data indicate that the basic appeal of the RV lifestyle remains as strong as ever," said Dr. Richard Curtin, who conducted the study. Curtin, an economist, is director of consumer surveys at the University of Michigan. "Consumers want to enjoy the same cherished experiences of RVing while staying within new budget constraints."

The RV industry is addressing consumer needs by "right-sizing" RVs to offer the mix of amenities and price that consumers want.

In addition to showing that RV ownership rates have climbed steadily, the new *RV Consumer Demographic Profile* also offers promising news on future RV purchase intentions.

When RV purchase intentions are combined across current owners, former owners and new market entrants, a total of 21% of all U.S. households stated intentions to purchase an RV at some point in the future. This represents only a slight decline from the 23% rate in 2005, and is ahead of the 16% rate in 2001.

"These purchase intentions expressed in the new *RV Consumer Demographic Profile* are very encouraging for the industry," said Sid Johnson, chairman of RVIA's Market Information Committee, and Director of Marketing at Jayco.

"These survey results were collected in a challenging financial environment yet they are very close to the 2005 data when the economy and consumer outlook was much brighter. Overall, the results indicate continued strong demand for RVs in the years ahead."

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Seventy percent of current RV owners plan to purchase another RV to replace their current unit in the future. When compared to the purchase intentions of owners in prior surveys, the 2011 data indicates current owners have a stronger intention to purchase a new RV when they do buy again.

Among new market entrants, defined as households that have never owned an RV in the past, 14% plan a future purchase with more than a third intending to purchase a new RV.

Among former owners, 27% plan to purchase another RV in the future. Here age was a determining factor with younger former owners (age 18-34) more likely than older former owners to purchase another RV. This underscores the need for the RV industry to stay in touch with recent former owners and to continue to present them ownership options.

Fast facts about RVers from the *Profile*:

- The typical RVer was 48 years old in 2011, one year younger than the 49 years recorded in 2005 and 2001.
- Median income of RVers: \$62,000
- 39% of RVers had children under 18 living at home.
- RV owners aged 35-to-54 posted the largest gains in ownership rates, rising to 11.2% in 2011 from 9.0% in 2005.
- Ownership also edged higher among those aged 55 or older, rising to 9.3% from 8.6% in 2005.
- Among those under age 35, ownership rates were flat - 4.9% in 2011 vs. 5.0% in 2005.

The *RV Consumer Demographic Profile* summarizes the findings from the eighth national survey of RV owners sponsored by RVIA. The 2011 survey included 4,903 completed surveys conducted from February to May 2011. The sample was selected to be representative of all U.S. households.

The Recreation Vehicle Industry Association is the national association representing nearly 400 manufacturers and component suppliers producing approximately 98 percent of all RVs made in the United States.

Visit GoRVing.com for more information about RVing and to watch a video on how to get started RVing.

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Active Individual Members

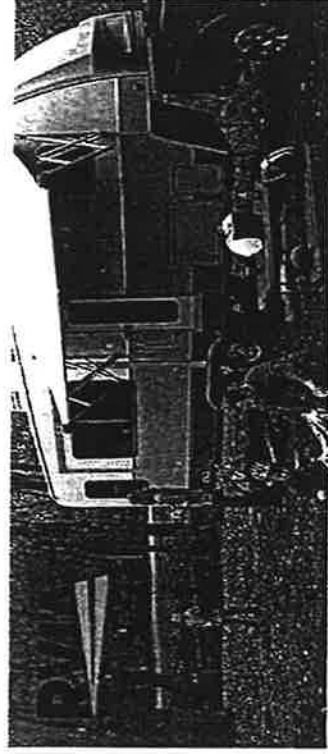
Active Member Companies

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RVIA News Release

Contact: Kevin Braun
Director of Public Relations
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kbrown@rvia.org

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"Today's record RV ownership levels reflect the enduring appeal of the RV lifestyle despite recent economic challenges," said RVIA President Richard Cooper. "Expect RV ownership to continue growing as more and more people learn how RVing is a cost-effective and fun way to spend time outdoors with family and friends."

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- Ownership also edged higher among those aged 55 or older, rising to 9.3% from 8.4% in 2005.
- Among those under age 35, ownership rates were flat - 4.9% in 2011 vs. 5.0% in 2005.

The *RV Consumer Ready-to-Go Profile* summarizes the findings from the eighth national survey of RV owners sponsored by RVIA. The 2011 survey included 4,903 completed surveys conducted from February to May 2011. The sample was selected to be representative of all U.S. households.

The Recreation Vehicle Industry Association is the national association representing nearly 400 manufacturers and component suppliers producing approximately 98 percent of all RVs made in the United States.

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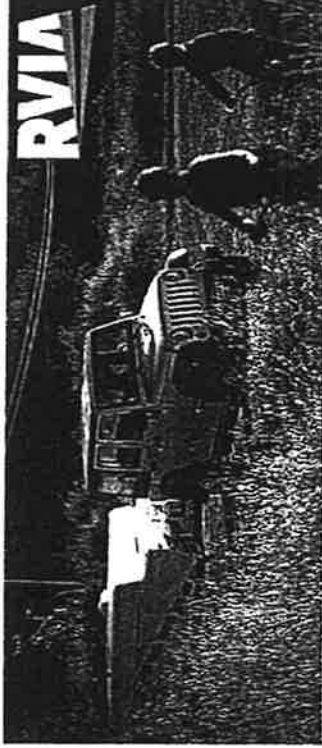
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RV Shipments to Maintain Robust Growth in 2016 and 2017

The RV industry's shipments are expected to continue rising through 2017, according to a new RVIA forecast.

Wholesale RV shipments are projected to total 396,400 units by the end of 2016, an increase of six percent over the 374,200 units shipped in 2015. Moreover, 2017 will mark the eighth consecutive year of growth for the industry with shipments predicted to reach 404,800 units. Both of these yearly totals are well above the quarter century record of 390,362 units in 2006.

Towable RVs are expected to reach 345,500 units in 2016 and 352,300 units in 2017, representing 87 percent of all shipments for those two years. Meanwhile, motorhome shipments are projected to represent 13 percent of all shipments over the forecast horizon – the best performance for that vehicle category in a decade – on shipments of 50,900 units in 2016 and 52,500 units in 2017.

The RV market has posted impressive growth in the first four months of 2016. Through April, total RV shipments have reached 148,259 units, the best start to any year since 2006 and the second best start since 1977.

The favorable RV outlook is based on continued gains in jobs, incomes and household wealth combined with relatively low levels of inflation, unemployment and interest rates.

The record increases in RV sales are also being fueled by a receptive marketplace. The baby-boom generation has long been the mainstay for the RV industry, and increasing numbers of millennials have begun to enter the market place. Each and every day 11,000 baby-boomers turn 65, and another 12,000 millennials turn 35. Each of these generations, as well as GenXers, share core RV values and value the experience of outdoor family recreation.

"Consumers are flocking to the RV market thanks to a combination of baby boomers hitting the road and younger families deciding to break from gadgets and reclaim the American outdoor way of life," said RVIA President Frank Hugelmeier. "RV travel and camping helps them strengthen family relationships, enjoy outdoor adventures and be active."

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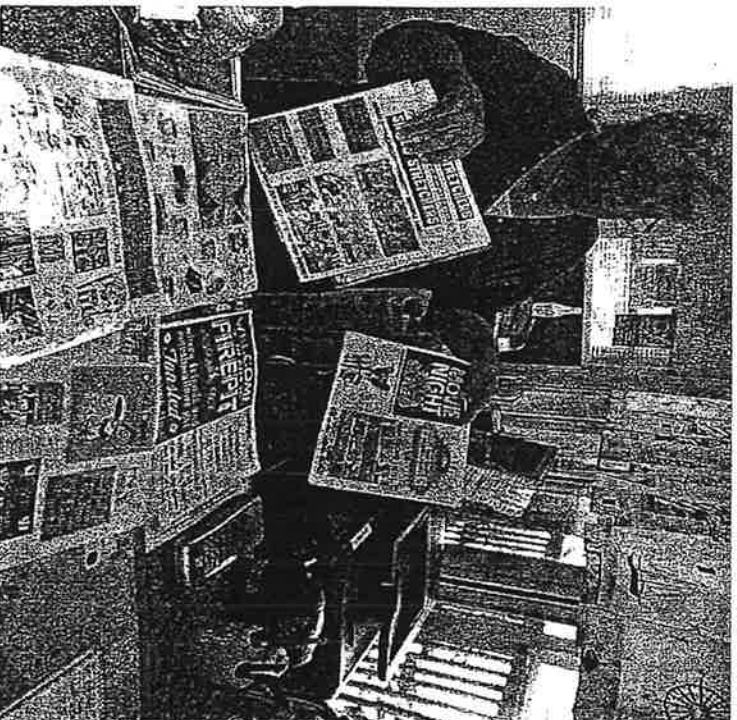
Sun Herald article "RV snowbirds contribute millions to Coast economy," Mary Perez, September 16, 2016

RV snowbirds contribute millions to Mississippi Gulf Coast economy | SunHerald

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BUSINESS SEPTEMBER 16, 2016 5:00 AM

RV snowbirds contribute millions to Coast economy



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BY MARY PEREZ
mperez@sunherald.com

The population of South Mississippi is about to swell as baby boomers from across the country and Canada head south for Cruisin' The Coast and a winter away from snow and ice.

Many of them bring their RVs and spend almost half the year on the Coast, bringing business to the local RV parks, ~~x~~straurants, casinos and RV suppliers. The total RV industry impact is \$269 million in Mississippi and \$69 million in the 4th U.S. Congressional District, which stretches across the three Coast counties and north to Hattiesburg.

<http://www.sunherald.com/news/business/article102145722.html>

9/27/2016

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RV snowbirds contribute millions to Mississippi Gulf Coast economy | SunHerald

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“About the first of October the snowbirds start coming through,” said James Lee, whose family owns and operates Indian Point Campground in Gautier. The first time they stay two or three days. The next year they stay a month or two. “By the third of fourth year they’re here the whole winter,” he said. Usually they go home in April.

On 186 acres, Indian Point has 200 sites, 36 cabins, two swimming pools and, “We have deep water access all the way to the Gulf,” Lee said. The West Pascagoula River is only about 300 yards away for freshwater fishing and bird-watching. Two viewing areas are in place so campers can watch the birds, deer, squirrels and raccoons, and another is under construction. The RV park stays full much of the year, he said, with guests from as close as Hattiesburg and Meridian and from as far as New York and Canada.

A University of Michigan study commissioned by Recreation Vehicle Industry Association in 2011 says the typical RV owner is 48, married and with an annual household income of \$62,000. The study shows 9.3 percent of RV owners are age 55 and over, while 11 percent of owners are 35-54.

“

THERE ARE THOUSANDS OF CAMPING SPOTS ALONG THE COAST IN THE TRI-COUNTY AREA.

Wesley Stinchcomb, general manager of Camping World, Biloxi

RV park owners in South Mississippi say almost 100 percent of their customers after Cruisin’ The Coast in early October are seniors, and they are drawn to South Mississippi by low prices, less traffic than in Florida, the casinos, wildlife and fishing.

“Our big thing was to eat seafood up and down the beach,” said Bob Hight of Georgia — and wherever he and his wife, Candy, park their 40-foot RV. Right now that is at Gulf Haven Campground at the beach in Gulfport.

“We travel full time,” he said. They live ^x and work — in their RV with their two dogs.

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RV snowbirds contribute millions to Mississippi Gulf Coast economy | SunHerald

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He is retired. She works at a table inside the RV with a view of the beach a glance away from her computer screen. She can do her work for a credit card processing company from almost anywhere, "As long as I have Internet," she said. WiFi is more reliable in some campgrounds than other, so she uses a cellphone as a backup hot spot. Occasionally she has to travel from work and flies out of whatever airport their camper is near.

While she works, he uses binoculars to scan the horizon. "I'm just watching the sea lanes," he said. He also has a view out to the islands and of bananas being unloaded at the port in Gulfport.

They've been living in an RV for about a year and have stayed in eight states. Their Class A trailer has a king-size bed with a full bath and washer and dryer at one end and bunks and another half bath at the other end for when the grandchildren join them.

"This one has a lot of storage," he said, but it was still a challenge to downsize. They have a big-screen TV and their own satellite and a tiny Christmas tree. At a park like Gulf Haven, they live for about \$600 a month, including utilities. But Hight said people need to think about the lifestyle before they invest in a camper.

"Some people buy an RV and don't like it," he said. There are considerations like the right truck to pull the RV. "You don't just run out and buy it and hit the road," he said.

"We didn't know if we'd enjoy it but we really did," said Carrie Fears of Missouri. She and her husband, Ron, camped near home a few times before making their first long trip to Gulfport for camping on the beach. They've outfitted their RV with a ramp for their two English bulldogs — and brought along a wagon to cart them to the beach. It's much easier to accommodate pets in an RV than a hotel, she said.

"What we like about it is the people we meet," she said.

Sue and Dan Perkins operate Gulf Haven Campground with its 77 sites directly north of the breach and for the seniors who fill the campground in the winter, they have a steady variety of activities.

"Every Saturday night is movie night," she said. Her husband is the dealer for Texas Hold-Em and the caller for bingo on Monday Game Night. The seniors play canasta on Tuesday afternoon and Wednesday is potluck dinner. Since they travel

RV snowbirds contribute millions to Mississippi Gulf Coast economy | SunHerald Page 4 of 6

in the RVs from the Northeast and all over the country, the campers make food and share recipes from the region where they live. The campground offers exercise programs and craft projects and space for a jigsaw puzzle that is always in progress, and the Gulfport senior center and community center are right behind the RV park.

Snowbirds like to take the advantage of the program where the sixth month is free, Perkins said, and the five months are discounted. That means the snowbirds celebrate the holidays with their RV family. "Thanksgiving we fry turkeys and they bring the fixings," Perkins said. They also celebrate Christmas, New Year's, Valentine's Day, Mardi Gras and St. Patrick's Day with parties.

"There are thousands of camping spots along the Coast in the tri-county area," said Wesley Stinchcomb, general manager of Camping World at the Woolmarket exit in Biloxi, and during Cruisin' The Coast RVs will fill nearly every empty lot along U.S. 90 in Biloxi.

Camping World has more than 100 locations and the Biloxi branch is about to grow. What is now a compact parts and retail store will expand to 25,000 square feet by about February and will allow them to offer necessities and extras like flags and novelty lights to add bling and personality to an RV.

Gas prices staying low has helped the RV industry some, he said, but people who drive or pull RVs don't really care about gas mileage, he said.

A report from Recreation Vehicle Industry Association said gas prices would have to more than quadruple for RV vacations to lose their economic advantage over other methods of travel.

Sales of RVs have been brisk this year, with 28,350 shipped to retailers in July, according to RVIA. For the first 7 months of the year, shipments are 11 percent ahead of 2015.

Mary Perez: 228-896-2354, @MaryPerezSH



BY THE NUMBERS

- 8.9 million households owned an RV in 2011, up from 7.9 million in 2005.
- 39 percent of RVers had children under 18 living at home.

**MINUTES OF MARCH 22, 2018
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**

RV snowbirds contribute millions to Mississippi Gulf Coast economy | SunHerald

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- RV owners age 35 to 54 rose to 11 percent in 2011 from 9 percent in 2005.
- RV owners age 55 or older rose to 9.3 percent in 2011 from 8.6 percent in 2005.
- RV owners age 35 to 54 posted the largest gains in ownership rates, rising to 11.2 percent in 2011 from 9 percent in 2005.
- RV owners travel an average of 4,500 miles and 28-35 days traveling each year.

RECREATION VEHICLE INDUSTRY ASSOCIATION



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COMMENTS



**MINUTES OF MARCH 22, 2018
REGULAR MEETING**

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

RV snowbirds contribute millions to Mississippi Gulf Coast economy | SunHerald

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**MINUTES OF MARCH 22, 2018
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**

*

*

The clerk reported that ninety-two (92) notices of public hearing were sent by regular mail, to property owners within two hundred feet (200') of the subject property. Notices were also posted on the bulletin boards at City Hall, the Building Official's office, and the Water Department, 201 Jeff Davis Avenue; Said notice was ordered as part of these proceedings:

City of Long Beach



LEGAL NOTICE

PUBLIC HEARING

In accordance with Article XIX of the Comprehensive Long Beach Unified Land Ordinance (598) of the City of Long Beach, Mississippi (2013) as amended, notice is hereby given advising that the Planning and Development Commission for the City of Long Beach will hold a public hearing for the purpose of considering a **special use district**.

David M. Allen, Esq., 759 Vieux Marche Mall, Biloxi, MS 39530, on behalf of Golden Bay Investments, Ltd., 759 Vieux Marche Mall, Biloxi, MS 39530, has filed an application for a Special Use District in accordance with the Comprehensive Long Beach Unified Land Ordinance. The applicant is requesting to change the zoning classification from R-1, Single-Family Residential/C-2B, Beachfront Commercial to a Special Use District. The tax parcel number(s) is 05121-01-001.000. The legal description on is as follows:

A Parcel of land situated in B. Pellerin claim Section 22, all in Township 3 South, Range 12 West, City of Long Beach, First Judicial District of Harrison County, Mississippi, and being more particularly described as follows:

Commencing at an iron rod set at the point of intersection of the East margin of Markham Road with the North margin of U.S. Highway 90; thence along said East margin of Markham Road, North 00 degrees 52 minutes 11 seconds West 425.30 feet to an "x"-mark on concrete sidewalk which is 100 feet South of the North line of Block 8 of Thomas Subdivision; thence parallel to said North line, North 89 degrees 26 minutes 01 seconds East 125.00 feet to an iron rod on the East line of Thomas Subdivision; thence along said East line of Thomas Subdivision, North 00 degrees 52 minutes 11 seconds West 128.99 feet to the point of beginning; thence further along said East line of Thomas Subdivision, North 00 degrees 52 minutes 11 seconds West 978.55 feet; thence North 89 degrees 13 minutes 53 seconds East 504.12 feet to a point lying on the West line of the resurvey of Marcie Drive Subdivision; thence along said West line and extension thereof, South 00 degrees 45 minutes 24 seconds East 985.29 feet; thence West 502.23 feet to the point of beginning, containing: 11.342 acres.

A public hearing to consider the above special use district will be held in the City of Long Beach, Mississippi 39560, Thursday, March 22, 2018, at 5:30 p.m., in the Long Beach City Hall located on Jeff Davis Avenue.

The City encourages all residents, groups and organizations to contact the City if they have any questions concerning the petition.

/s/ signed
Chairman
Planning Commission

MINUTES OF MARCH 22, 2018
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION

AFFIDAVIT

STATE OF MISSISSIPPI
COUNTY OF HARRISON
CITY OF LONG BEACH


BEFORE ME, the under signed legal authority authorized to administer oaths in and for the jurisdiction aforesaid, on this day personally appeared before me, VERONICA HOWARD, known to me to be the Minutes Clerk of the City of Long Beach, Mississippi, Planning and Development Commission, who being by me first duly sworn, deposes and says on oath as follows, to-wit:

1. That she is the duly appointed and acting Minutes Clerk of the City of Long Beach, Mississippi, Planning Commission;
2. That in such capacity, she is responsible for mailing Notices of Public Hearing for the purpose of notifying property owners within One Hundred Sixty Feet (160'), excluding public right of ways, of the subject property, when applications for zoning map changes, variances, appeals, etc., are filed, all as stipulated in The Zoning Ordinance Number 598 of the City of Long Beach; and other matters pertaining to such public hearings and the business of the Planning Commission in and for the City of Long Beach;
3. That on March 1, 2018, she did cause to be mailed, Notice of Public Hearing, a copy of which is attached hereto, to 92 (ninety-two) property owners within One Hundred Sixty Feet (160'), excluding public right of ways, of 0 West Beach Boulevard, Tax parcel 0512J-01-001.000 notifying them that a public hearing will be held, March 22, 2018; to consider an application for a special use district filed by David Allen, Esq. on behalf of Golden Bay Investments, Ltd.

Given under my hand this the 1st of March, 2018.


STACEY DAHL, AFFIANT

SWORN TO AND SUBSCRIBED before me on this the 1st day of March 2018.


NOTARY PUBLIC

-My Commission Expires-



**MINUTES OF MARCH 22, 2018
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**

GOLDEN BAY INVESTMENT LTD 2305 A MCKEE RD SAN JOSE CA 95116	ROBERT & REBECCA NORRIS 160 MARKHAM DR LONG BEACH MS 39560	JOSEPH & CHERYL GASCON 158 MARKHAM DR LONG BEACH MS 39560
---	--	---

DONNA WILSON & DONALD LEE 161 MARKHAM DR LONG BEACH MS 39560	EMMETTE ACKER 159 MARKHAM DR LONG BEACH MS 39560	CHARLES WILDER & SUSAN GRACE 156 MARKHAM DR LONG BEACH MS 39560
--	--	---

THOMAS & JANET GARIN 108 MARCIE DR LONG BEACH MS 39560	BRENDA CHAPMAN 111 MARCIE DR LONG BEACH MS 39560	JAMES KRAMER 110 MARCIE DR LONG BEACH MS 39560
--	--	--

DAVID MARTIN 113 MARCIE DR LONG BEACH MS 39560	PATRICIA COTO PO BOX 304 LONG BEACH MS 39560	PHILIP & EUGENIE MORAND 115 MARCIE DR LONG BEACH MS 39560
--	--	---

STACEY ROGERS & KIMBERLY MORAND 601 N SOLOMON ST NEW ORLEANS LA 70119	LARRY & CYNTHIA FISHER 117 MARCIE DR LONG BEACH MS 39560	MARY & LEIGH ANNE BROADUS 162 LAKE RD MCHENRY MS 39561
---	--	--

LLEWELLYN POWELL -EST- 2379 COLLEGE RD SOUTHAVEN MS 38672	J & L BUILDERS COMPANY INC 25240 EAST DUBUISSON RD PASS CHRISTIAN MS 39571	MAUREEN TIERNEY 1022 BEGONIA AVE COSTA MESA CA 92626
---	--	--

JAMES & SANDRA THOMPSON 4656 E MANSFIELD RD CARBON IN 47852	JAMES & SANDRA THOMPSON 4656 E MANSFIELD RD CARBON IN 47837	LEE & CHRISTIE BARRON 10381 ROAD 791 PRESTON MS 39354
---	---	---

WANDER SILVA 202 NE 49 TH ST POMPANO BEACH FL 33064	NADINE MELTON -EST- 614 S FOREST AVE LONG BEACH MS 39560	DAVID MARCHMAN & JANET NELSON 2808 PRINCE JOHA RD WINTER PARK FL 32792
--	--	--

DANIEL & JANIE SPERBECK 129 MARCIE DR LONG BEACH MS 39560	PINNACEL TOWERS INC PMB 353 4017 WASHINGTON RD MCMURRAY PA 15317	OASIS CONDOMINIUMS INC 1319 MOTICELLO HWY GAY GA 31032
---	---	--

S & G TIMBER LLC 125 STELLA ST METAIRIE LA 70005	FLOYD & CHERI FAY CLAY 3107 SNUGG HARBOR CT KATY TX 77449	LAURA DEMUTH 117 OLSON AVE LONG BEACH MS 39560
--	---	--

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

MICHAEL MARCELLUS 960 NORTH COUNTRY CLUB LN BILOXI MS 39532	RICHARD SEDILLO 45 HARDY COURT 233 GULFPORT MS 39507	EVELYN & IVAN BANGS 9646 HAMILTON HILLS DR FISHERS IN 46038
JAMES RYAN 2125 CARMEL VALLEY DR LAPLACE LA 70048	ROBERT & JEREMIA DALEY PO BOX 4273 GULFPORT MS 39502	LARRY GRIFFIN 211 WALLER ST PETAL MS 39465
JED ONEAL 13369 KATELAND CR S TUSCALOOSA AL 35405	RICHMOND & ROBBIE LEE 4505 KENDALL AVE GULFPORT MS 39507	GLENDA HARDIN 5017 PATRICK LN ADAMSVILLE AL 35005
MOHAMED ELSAMALOTY 112 OLSON AVE LONG BEACH MS 39560	WAYNE & ANN SAWICKI 302 WITT AVE JUNCTION CITY KS 66441	SEAN MICHAEL GEROLD 362 GULF BREEZE PARKWAY 412 GULF BREEZE FL 32561-4492
TERRY & SHERRY HOSEY 1422 BENNETT RD GRAYSON GA 30017	EDWARD & DIANE HILL 1319 MONTICELLO HWY GRAY GA 31032	JAMES HENSLIN 7601 A-1A SOUTH ST AUGUSTINE FL 32080
WILLIAM CHANDLER ALEXANDER 157 MARKHAM DR LONG BEACH MS 39560	MICHAEL & KAREN LIVENGOOD 154 MARKHAM DR LONG BEACH MS 39560	JOHN LINDORFER 155 MARKHAM DR LONG BEACH MS 39560
WARREN POARCH LLC 133 RIDGEWOOD DR PASS CHRISTIAN MS 39571	PETER LASSALLE PO BOX 208 POPLARVILLE MS 39470	BRENDA JONES MCGEE 89343 DIAMONDHEAD DR E DIAMONDHEAD MS 39525
JIM LABORDE 112 TWIN CEDAR AVE LONG BEACH MS 39560	LISA ANTON 18613 SANTA MARIA DR BATON ROUGE LA 70809	THOMAS RALPH PO BOX 174 WINONA MO 65588-0174
ADEEB & BRENDA HARB 130 DESTINY OAKS DR LONG BEACH MS 39560	LYNDA DEFELICE 1432 N MIROS ST NEW ORLEANS LA 70119	SUE KELLY 1380 HWY 277 CHIPLEY FL 32428
MARVIN HENRY & JANE BLANTON PO BOX 1615 LONG BEACH MS 39560	MICHAEL & KELLY BECK 159 ROSE BUSH HILL RD LOUISA KY 41230	TERRAPIN HOLDINGS LLC PO BOX 1386 LONG BEACH MS 39560

**MINUTES OF MARCH 22, 2018
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**

CARRIE CHANTELLE LEE
10518 PIN OAKS DR
BLOXI MS 39532

DOROTHY CUMMINGS
800 KARLEY PATTEN RD
ALEX CITY AL 35010

WILLIAM & MARY LANSDALE
219 ROYAL DR
LONG BEACH MS 39560

JEFFERY MORSE
4 REGENCY DR
LONG BEACH MS 39560

STEVEN PETERS
PO BOX 7094
GULFPORT MS 39506

VANCE & HEATHER SPRAGUE
118 SEASHORE TRAIL
GULFPORT MS 39503

DENNIS KURELLIS
3561 CALUMET DR
CINCINNATI OH 45245

JENA BONAZZOLI
476 ALLING FARM ROAD
ORANGE CT 06477

GEORGE & NANETTE AUTIN GROH
800 LAKESHORE PKWY
NEW ORLEANS LA 70124

PELICANS NEST CONDOMINIUMS LLC
PO BOX 39521
BAY ST LOUIS MS 39521

NELDA ROGERS
42 S DYLANSHIRE CR
CONROE TX 77384-4551

LOUIS & MARILYN SCARABIN
18 POCAHONTAS LN
CARRIERE MS 39426

JOHN & SALLY SULLIVAN
517 LEWIS AVE
GULFPORT MS 39501

FREDERICK & GAIL PALMER
2506 B MORSE ST
HOUSTON TX 77019

ALAN & MARTHA BILAND
907 SILENT SUNDAY CT
RACINE WI 53402

CHARLESTINE FAIRLEY
342 HAMLET CR
EDGEWATER MD 21037

STEPHEN & REBECCA HULBERT
1217 PEBBLE SPRINGS
PRESCOTT AZ 86301

ANDRE & SUSAN FRUGE
16101 HIGHLAND RD
BATON ROUGE LA 70810

FLOYD & RITA GUE
218 CYPRESS LAKES CR
SLIDELL LA 70458

LAWRENCE DIAMOND
474 CLIFTON ST #1
OAKLAND CA 94618

NANCY CAROLYN NORMAN
5200 KELLER SPRINGS RD NO 711
DALLAS TX 75248-2744

OSDOL ROBERT VAN
C/O AMY BRADY
109 PENNY LN
LONG BEACH MS 39560

TALLY DEWITT SMITH
704 SOUTH BEACH BLVD
BAY ST LOUIS MS 39520

LEFTURN INVESTMENT LLC
1 WORLD TRADE CENTER STE 400
LONG BEACH CA 90831-0400

DAVID & VICKI REED
125 MARKHAM DR
LONG BEACH MS 39560

SAMUEL BRIDGES
13557 BRAYTON BLVD
GULFPORT MS 39503

LISA ROGERS YOUNG
C/O 141 MAGNOLIA CT
LULING LA 70070

HENRY & PEGGY DESANDRE
16373 CLEARWATER CR
GULFPORT MS 39503

MOHAMMAD MOUSIGHI &
KIMBERLY MCKINNEY
1600 POST OAK BLVD UNIT 1002
HOUSTON TX 77056

KEVIN & ROCHELLE BIENEMANN
4299 BONOIT FALLS
LAKELAND TN 38002

PAUL MCKNIGHT
19581 RIVERLINE DR E
SAUCIER MS 39574

BARBARA BUCKLEY
16156 MARINER DR
GULFPORT MS 39503

SHERILL FINKELSTEIN
206 REEVES ST
LONG BEACH MS 39560

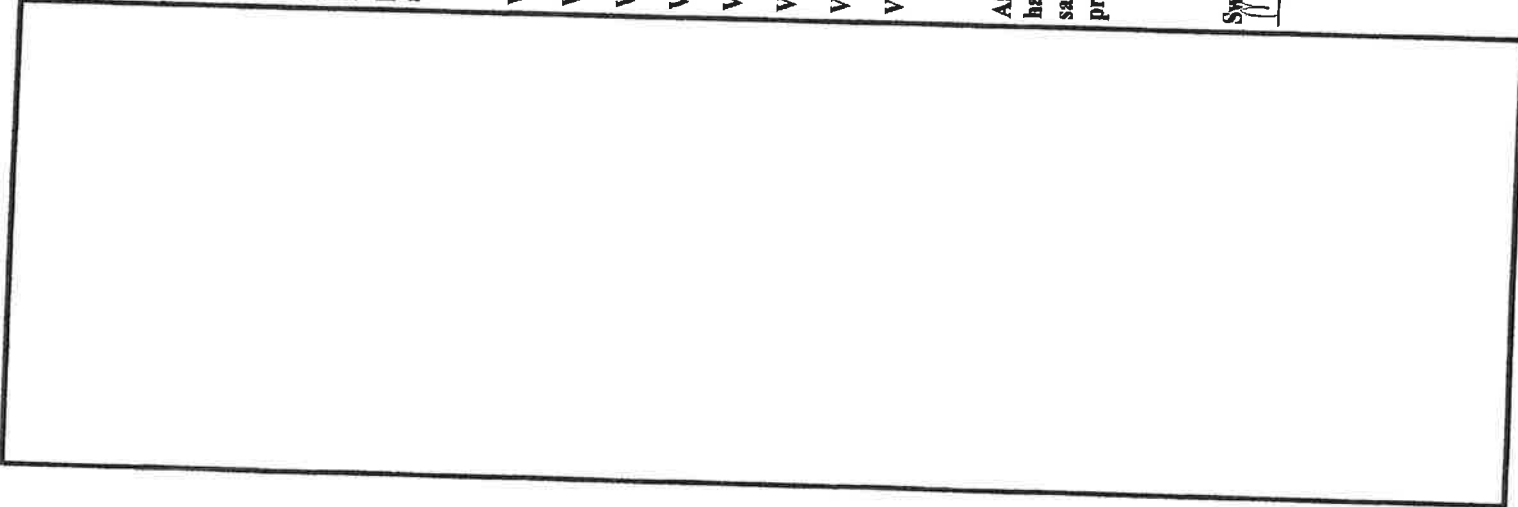
LONG BEACH PLANNING and DEVELOPMENT COMMISSION

*

*

The Clerk reported that she did cause to be published in the Sun Herald, a newspaper with general circulation in the City of Long Beach, and published in Harrison County, Leal Notice and Public Hearing, as evidence by the Publisher's Proof of Publication as follows:

Proof of Publication



STATE OF MISSISSIPPI
COUNTY OF HARRISON

PERSONALLY appeared before me the undersigned notary in and for said County and State, HUNTER DAWKINS, publisher of THE GAZEBO GAZETTE, a newspaper printed and published in Harrison County, who being duly sworn, deposes and says the publication of this notice hereunto attached has been made to the said publication _____ weeks in the following numbers and on the following dates of such paper:

- Vol. VIII No. 9 dated 3 day of 2, 20 18
- Vol. ___ No. ___ dated ___ day of ___, 20__
- Vol. ___ No. ___ dated ___ day of ___, 20__
- Vol. ___ No. ___ dated ___ day of ___, 20__
- Vol. ___ No. ___ dated ___ day of ___, 20__
- Vol. ___ No. ___ dated ___ day of ___, 20__
- Vol. ___ No. ___ dated ___ day of ___, 20__
- Vol. ___ No. ___ dated ___ day of ___, 20__

Affiant further states on oath that said newspaper has been established and published continuously in said county for period of more than twelve months prior to the first publication of said notice.

[Signature]
Publisher

Sworn to and subscribed before me this 8 day of
MAY, A.D. 2018.

[Signature]
Notary Public



**MINUTES OF MARCH 22, 2018
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**

LEGAL NOTICE
PUBLIC HEARING

In accordance with Article XIX of the Comprehensive Long Beach Unified Land Ordinance (1995) of the City of Long Beach, Mississippi (2015) as amended, notice is hereby given advising that the Planning and Development Commission for the City of Long Beach will hold a public hearing for the purpose of considering a special use district.

David M. Allen, Esq., 799 Vista Marlene Mall, Biloxi, MS 39530, on behalf of Golden Hay Investments, Ltd., 799 Vista Marlene Mall, Biloxi, MS 39530, has filed an application for a Special Use District in accordance with the Comprehensive Long Beach Unified Land Ordinance. The applicant is requesting to change the zoning classification from R-1, Single-Family Residential-2B, Residential (referred to as Special Use District). The tax parcel number(s) is 04121401-001-000. The legal description is as follows:

A Parcel of land situated in R. Petition et alia Section 22, all in Township 8 South, Range 12 West, City of Long Beach, First Judicial District of Harrison County, Mississippi, and being more particularly described as follows:

(Commencing at an iron rod set at the point of intersection of the East margin of Markham Road with the North margin of U.S. Highway 90, thence along said East margin of Markham Road North 00 degrees 52 minutes 11 seconds West 452.50 feet to an "x" mark on concrete sidewalk, which is 100 feet South of the North line of Block 8 of Thomas Subdivision, thence parallel to said North line, North 89 degrees 26 minutes 07 seconds East 123.09 feet to an iron rod on the East line of Thomas Subdivision; thence along said East line of Thomas Subdivision, North 00 degrees 52 minutes 11 seconds West 128.99 feet to the South of beginning; thence thence thence along said East line of Thomas Subdivision, North 07 degrees 57 minutes 11 seconds West 978.55 feet; thence North 89 degrees 17 minutes 53 seconds East 304.17 feet to an iron rod on the West line of the survey of Mercier Drive Subdivision; thence along said West line of Mercier Drive Subdivision, South 00 degrees 45 minutes 24 seconds East 985.29 feet; thence West 502.23 feet to the point of beginning, containing, 11.342 acres.

A public hearing to consider the above special use district will be held in the City of Long Beach, Mississippi 39560, Thursday, March 22, 2018, at 5:30 p.m., in the Long Beach City Hall located on 16th Davis Avenue.

The City encourages all residents, groups and organizations to contact the City if they have any questions concerning the petition.

/s/ signed

*

*

Commission Chairman recognized Mr. David Allen, Attorney At Law, with Page, Mannino, Peresich & McDermott Law Firm, to reiterate his application. Mr. Allen stated the following:

- Development of the property is limited by elevation and insurance requirements.
- The development would not be a trailer park, per the City's ordinance there is a significant difference between trailers and Recreational Vehicles.
- The development would help to stimulate the City's economy and development (Exhibit L).
- The development would help to increase AD Valorem and Sales tax revenue for the City.

Commissioner Seal made motion, seconded by Commissioner Hansen to include into the record, current and estimated tax figures submitted by Mr. Allen as follows:

Harrison County Mississippi

Home Data Links

Property Link
Deeds & Records Link
UCCs Link
Marriage License
Terms Of Use
Privacy Policy
Webmaster

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Property Link
HARRISON COUNTY, MS

Current Date 3/22/2018
Records Last Updated 3/21/2018
Tax Year 2017

OWNER GOLDEN BAY INVESTMENT LTD
2305 A MCKEE RD
SAN JOSE CA 95116

PROPERTY DETAIL
ACRES : 23.80
LAND VALUE : 820843
IMPROVEMENTS : **NA**
TOTAL VALUE: 820843
ASSESSED : 123126

PARCEL 05123-01-001.000
ADDRESS WEST BEACH BLVD

YEAR 2017	TAX DUE	PAID	BALANCE
COUNTY	4484.25	4484.25	0.00
CITY	6030.71	6030.71	0.00
SCHOOL	7223.80	7223.80	0.00
TOTAL	17738.76	17738.76	0.00

TAX INFORMATION

Mail Payments To:
David V. Larosa, Sr., Tax Collector
P.O. Box 1270
Gulfport, MS 39502

Postmark will be used to determine penalty

LAST PAYMENT DATE 1/10/2018
MISCELLANEOUS INFORMATION

EXEMPT CODE HOMESTEAD
CODE None
TAX DISTRICT 3L
PPIN 086591
SECTION 22
TOWNSHIP 08
RANGE 12

LEGAL DR: 1264/0023 00/00/0000-
23.8 AC(C) BEG AT INTER OF
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AR OF
HWY 90 & E MAR OF
MARKHAM DR N
ALONG MARKHAM DR 425.3
FT E 12
5 FT
TO E LINE OF THOMAS
SUBD N ALO
NG

Deed Book/Page References

Book	Date	Type
1264/0023		
1264/0020		
1263/0667		
1263/0613		
1078/0102		

TAX PAID HISTORY

**MINUTES OF MARCH 22, 2018
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**

YEAR	OWNER	Total Tax	PAID/Y/N
2016	GOLDEN BAY INVESTMENT LTD	17738.76	Y
			LAST PAYMENT DATE 7/7/2017
2015	GOLDEN BAY INVESTMENT LTD	17738.76	N
2014	GOLDEN BAY INVESTMENT LTD	17715.36	Y
			LAST PAYMENT DATE 1/30/2015
2013	GOLDEN BAY INVESTMENT LTD	18019.49	Y
			LAST PAYMENT DATE 2/28/2014
2012	GOLDEN BAY INVESTMENT LTD	18019.49	N
2011	GOLDEN BAY INVESTMENT LTD	18019.49	N
2010	GOLDEN BAY INVESTMENT LTD	17896.36	N

PURCHASE COUNTY TAX SALES FILES

YEAR	Sold To	Redeemed Date/By
2015	CHRISTIANA TRUST AS CUSTODIAN	1/21/2017 GOLDEN BAY INVESTMENT LTD
2012	INVESTA SERV, LLC AS CUSTODIAN	2/27/2014 GRIEVERGREEN LLC EVERGREEN
2011	WARREN H POARCH, LLC	2/28/2013 GRIEVERGREEN LLC
2010	FRTL-US2011 LLLP AGT	5/31/2012 THE PEOPLES BANK BLDGX1
2009	FRTL-US2010 LLLP	6/20/2011 HUONG VAN LH

CURRENT AD VALOREM

Land Value	\$820,843
Improvements	\$0.00
Total Value	\$820,843
Assessed Value	\$123,126 (15%)
Estimated Millage	.14407
2017 taxes	\$17,738.76

PROJECTED AD VALOREM

Land Value	\$943,969
Improvements	\$1,500,000
Total Value	\$2,443,969.45
Assessed Value	\$366,595.42 (15%)
Estimated Millage	.14407
Estimated New taxes	\$52,815.40

Anticipated increase \$35,076.64

ASSUMPTIONS

1. Land value will increase 15% as a result of added improvements
2. Improvement value is initial amount, without depreciation
3. Millage determined by dividing 2015 Assessed Value into 2015 base tax amount
4. No tax has been estimated for personal property. This would result in higher tax obligation.

SALES TAX ESTIMATES

ASSUMPTIONS

1. 35 Pull Through Spaces @ \$70/night
2. 43 Back In Spaces @ \$50/night
3. Occupancy factor is estimated at an overall 55%.
4. Incidental income is estimated at 5% of overall rentals

Pull Through Space annual revenue	\$491,838
Pull Through Space incidental revenue	\$ 24,592
Back In Space annual revenue	\$431,613
Pull Through Space incidental revenue	\$ 21,581
TOTAL REVENUE	\$969,624
SALES TAX RATE	x .07
ESTIMATED ANNUAL SALES TAX	\$ 67,874

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

➤ The development would have a 50' buffer along the North and East of the property and a 100' buffer, considered wetlands and unable to be disturbed, along the West side.

* * *

Commission Chairman asked for anyone speaking in favor of the request, no one came forward to be heard.

* * *

Commission Chairman asked for anyone speaking in opposition of the request, the following was made part of the record:

PUBLIC COMMENTS IN OPPOSITION OF

SUBJECT MATTER: SPECIAL USE DISTRICT	
ADDRESS: 0 HIGHWAY 90, BETWEEN MARKHAM & MARCIE DRIVE Tax Parcel 0512L-01-001.000	
APPLICANT: DAVID ALLEN, ESQ. ON BEHALF GOLDEN BAY INVESTMENTS, LTD.	
<ul style="list-style-type: none"> ➤ All comments shall be directed to the Chairman when recognized. ➤ Comments of a personal nature regarding individual members of the Planning / Zoning Board, City staff and/or personnel, other citizens, disruptive comments or improper actions will not be permitted. ➤ Except as otherwise directed by the Chairman, public comments will not be permitted before or after the allotted time. ➤ Disruption of the public hearing will be cause for removal from the public meeting. 	
PLEASE PRINT	
NAME / ADDRESS / PHONE	COMMENT
1 MARGARET M MARTIN 132 DESTINY OAKS DR LONG BEACH 815-703-1525	
2 DALE ROBINSON 132 DESTINY OAKS DR 228-364-2056	
3 ROBERT MARKHAM 140 MARKHAM DRIVE	TOO MANY VARIABLES IN THIS EQUATION
4 RON BASKINER 146 MARKHAM DR. 34884850	GREEN SPACE IS VERY VALUABLE TO ATTRACT VISITORS
5 ROBERT HANSEN 158 MARKHAM	208-106-0432 SEVERAL AGAINST.
6 CHERYL GASCON 158 MARKHAM	NOT APPROPRIATE
7 Dave + Vicki, lead 125 Markham Dr, Long Beach, Ms	NOT consistent with surrounding neighborhood, lower property values
8	
9	
10	

**MINUTES OF MARCH 22, 2018
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**

➤ Robert Hansen, 158 Markham Drive, came forward to submit the following:

Robert Hansen
158 Markham Dr.

To start, I just want to say that I am against changing a portion of the residential and commercial property between Marcie and Markham to a Special Use District, for the purpose of constructing an RV Park. In spite of the assurances that this will not negatively affect the nearby property values of the current residents and property holders, I believe and have been told, by individuals who are in real estate sales, that the values will decrease.

What assurances do we have that, if occupation figures are not as expected, that the rates won't decrease and the rental period won't be adjusted to allow permanent occupancy of lots, which will turn this RV Park into a trailer park?

As I was watching a bald eagle soaring above the area, I wondered, what will happen if the tree in which they are nesting is one that will be removed to make room for this eyesore. Of course, this also goes for the hawks, owls, and migratory birds that currently occupy this property.

I have one question to ask each of you on the planning and Zoning Commission. Would you vote for this change if the RV Park was going to be in your neighborhood? I doubt it. Not many property owners with families would invite itinerants into your neighborhoods, potentially putting their children at risk.

One last issue, When a 30-40 foot RV misses the turn and goes up Markham, by mistake, where will they turn around?



DEPARTMENT OF THE ARMY
U.S. ARMY ENGINEER DISTRICT, MOBILE DISTRICT
P.O. BOX 2288
MOBILE, ALABAMA 36628-0001

REPLY TO
ATTENTION OF:

CESAM-RD-M
PUBLIC NOTICE NO. SAM-2016-01579-PAH

January 6, 2017

JOINT PUBLIC NOTICE
U.S. ARMY CORPS OF ENGINEERS
MISSISSIPPI DEPARTMENT OF ENVIRONMENTAL QUALITY
OFFICE OF POLLUTION CONTROL

MISSISSIPPI DEPARTMENT OF MARINE RESOURCES

MIXED USE DEVELOPMENT, NEAR THE MISSISSIPPI SOUND,
PASS CHRISTIAN, HANCOCK COUNTY, MISSISSIPPI

TO WHOM IT MAY CONCERN:

This District has received an application for a Department of the Army (DOA) permit pursuant to Section 404 of the Clean Water Act (33 USC 1344). Please communicate this information to interested parties.

APPLICANT: Golden Bay Investments, LTD
2305A McKee Road
San Jose, California 95116

LOCATION: At the intersection of Markham Drive and Highway 90, Section 15, Township 8 South, Range 12 West, Pass Christian, Hancock, Mississippi (Latitude 30.337711 North, Longitude 89.178720).

WORK DESCRIPTION: The applicant proposes to fill 3.53 acres of waters of the United States for the construction of a mixed use development consisting of single-family homes and a recreational vehicle park. The applicant is seeking a 5-year authorization.

PROJECT PURPOSE: The proposed activity is for the construction of a mixed use development consisting of single-family homes and a recreational vehicle park.

MITIGATION: The applicant is proposing the purchase of mitigation credits to offset wetland impacts.

The applicant has applied for certification from the State of Mississippi in accordance with Section 401(a) (1) of the Clean Water Act and upon completion of the required advertising; a determination relative to certification will be made. The applicant has applied for State Water

**MINUTES OF MARCH 22, 2018
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LONG BEACH PLANNING and DEVELOPMENT COMMISSION

CESAM-RD-M

Public Notice No. SAM-2016-01579-PAH

January 6, 2017
Page 2 of 4

Quality Certification (WQC) in accordance with Section 401(a)(1) of the Clean Water Act and for Coastal Zone (CZ) Consistency in accordance with the State Coastal Zone Management Program. Upon completion of the required advertising and public comment review, a determination relative to WQC and CZ consistency will be made by the Mississippi Office of Pollution Control and the Mississippi Department of Marine Resources.

This public notice is being distributed to all known interested persons in order to assist in developing facts on which a decision by the U.S. Army Corps of Engineers (USACE) can be based. For accuracy and completeness of the record, all data in support of or in opposition to the proposed work should be submitted in writing setting forth sufficient detail to furnish a clear understanding of the reasons for support or opposition.

The decision whether to issue a permit will be based on an evaluation of the probable impact, including cumulative impacts of the proposed activity on the public interest. That decision will reflect the national concern for both protection and utilization of important resources. The benefit which reasonably may be expected to accrue from the proposal must be balanced against its reasonably foreseeable detriments. All factors which may be relevant to the proposal will be considered including the cumulative effects thereof; among those are conservation, economics, aesthetics, general environmental concerns, wetlands, historic properties, fish and wildlife values, flood hazards, flood plain values, land use, navigation, shoreline erosion and accretion, recreation, water supply and conservation, water quality, energy needs, safety, food and fiber production, mineral needs, consideration of property ownership and in general, the needs and welfare of the people. The USACE is soliciting comments from the public; Federal, State and local agencies and officials; Indian Tribes; and other interested parties in order to consider and evaluate the impacts of this proposed activity. Any comments received will be considered by the USACE to determine whether to issue, modify, condition or deny a permit for this proposal. To make this decision, comments are used to assess impacts on endangered species, historic properties, water quality, general environmental effects and the other public interest factors listed above. Comments are used in the preparation of an Environmental Assessment and/or an Environmental Impact Statement pursuant to the National Environmental Policy Act. Comments are also used to determine the need for a public hearing and to determine the overall public interest of the proposed activity. Any person may request, in writing, within the comment period specified in this notice, that a public hearing be held for consideration of this application. Requests for public hearings shall state with particularity, the reasons for holding a public hearing.

In accordance with Section 106 of the National Historic Preservation Act, and Appendix C of 33 CFR 325, the undertaking defined in this notice is being considered for the potential to affect cultural and historic properties within the permit area. In accordance with Appendix C of 33 CFR 325, the USACE has determined the permit area consists of the entire project area.

CESAM-RD-M

Public Notice No. SAM-2016-01579-PAH

January 6, 2017
Page 3 of 4

The National Register of Historic Places has been consulted and no properties listed in or eligible for the National Register are known to exist which would be affected by the proposed work. This action constitutes the full extent of cultural resources investigations unless comment to this notice is received documenting that significant sites or properties exist which may be affected by this work, or that adequately documents that a potential exists for the location of significant sites or properties within the project area. We are seeking comment from the State Historic Preservation Officer, Federally-recognized American Indian tribes, local historical societies, museums, universities, the National Park Service, and the general public regarding the existence or the potential for existence of significant cultural and historic properties which may be affected by the work.

Preliminary review of this application and the U.S. Department of the Interior List of Endangered and Threatened Wildlife and Plants indicates the following species may be present onsite: West Indian manatee and Gulf Sturgeon. Based on the fact that this subdivision/canal system has existed for over 40 years, the USACE has determined the proposed activity would be not likely to adversely affect endangered or threatened species. The proposed activities are not located in Gulf Sturgeon critical habitat. The project will be coordinated with the U.S. Fish and Wildlife Service and the National Marine Fisheries Service.

This notice initiates the Essential Fish Habitat (EFH) consultation requirements of the Magnuson-Stevens Fishery Conservation and Management Act. The proposal does not include any known EFH. Our final determination relative to project impacts and the need for mitigation measures is subject to review by and coordination with the National Marine Fisheries Service.

Correspondence concerning this Public Notice should refer to Public Notice Number **SAM-2016-01579-PAH** and should be directed to the District Commander, U.S. Army Engineer District, Mobile, Attention: Mr. Philip A. Hegji, Post Office Box 2288, Mobile, Alabama 36628-0001, and a copy to the Mississippi Department of Environmental Quality, Office of Pollution Control, Attention: Ms. Florance Bass, P.E., Post Office Box 2261, Jackson, Mississippi 39225 and the Mississippi Department of Marine Resources, Bureau of Wetlands Permitting and Mitigation, 1141 Bay View Avenue, Biloxi, Mississippi 39530.

All Comments should be received no later than 30 days from the date of this Public Notice. If you have any questions concerning this publication, you may contact the project manager for this application, Mr. Hegji at (251) 690-3222 or by email at philip.a.hegji@usace.army.mil. Please refer to the above Public Notice number **SAM-2016-01579-PAH**.

**MINUTES OF MARCH 22, 2018
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**

**CESAM-RD-M
Public Notice No. SAM-2016-01579-PAH**

**January 6, 2017
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For additional information about our Regulatory Program, please visit our web site at
www.sam.usace.army.mil/Missions/Regulatory.aspx.

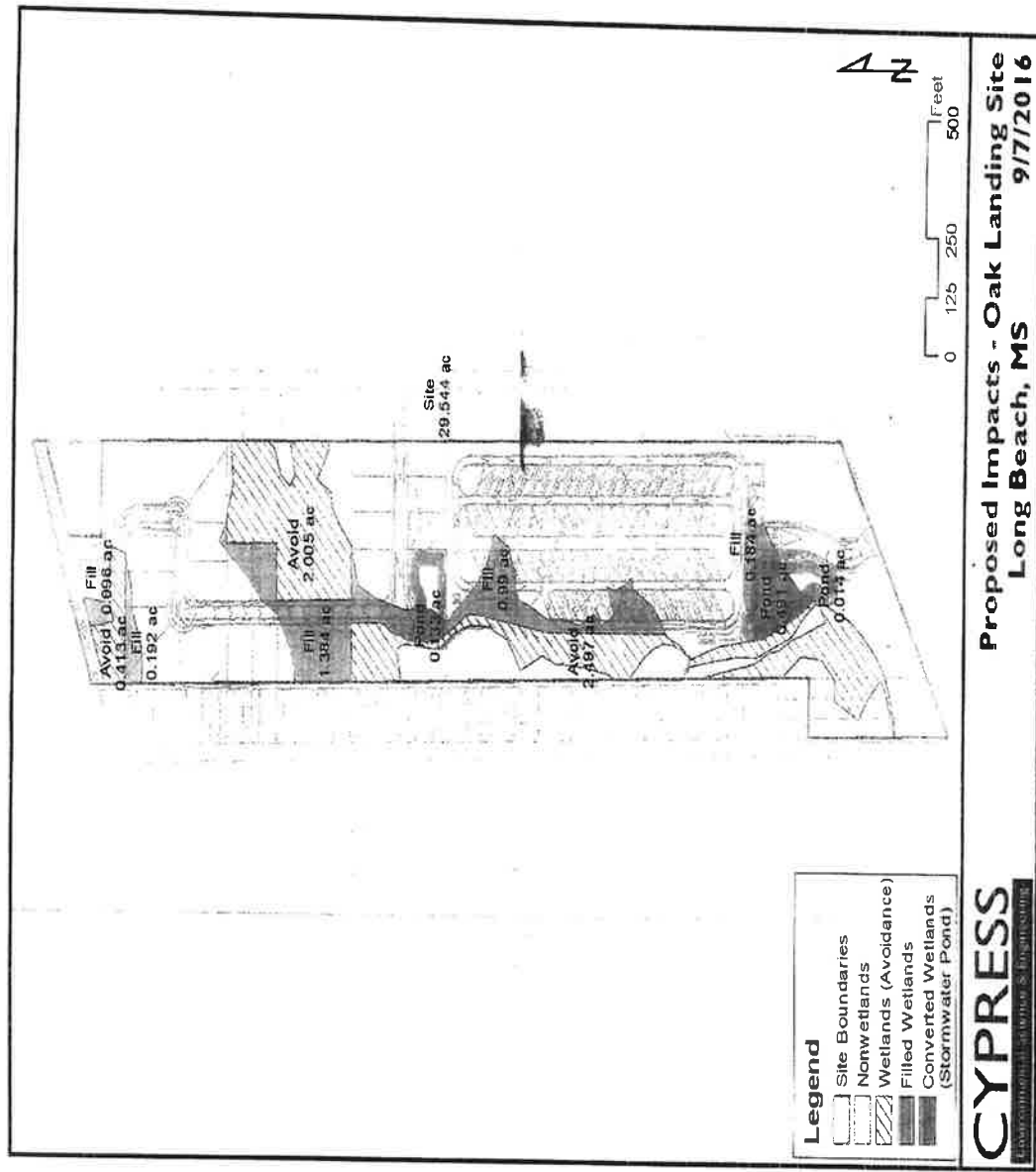
**MOBILE DISTRICT
U.S. Army Corps of Engineers**

Enclosures



**MINUTES OF MARCH 22, 2018
REGULAR MEETING**

LONG BEACH PLANNING and DEVELOPMENT COMMISSION



**Proposed Impacts - Oak Landing Site
Long Beach, MS 9/7/2016**

CYPRESS
Environmental Services, Inc.

MINUTES OF MARCH 22, 2018
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION

March 22, 2018

Frank Olaivar, Chairman
City of Long Beach Planning Commission
201 Jeff Davis Ave.
Long Beach, MS 39560

Dear Frank:

As you recall a special session of the Planning Commission was held on October 10, 2016. At this session the Planning Commission asked for input from local residents on specifications for the RV park.

Secondary to the negative permanent impacts of decreased property values and the resulting long term decrease in the quality of life our neighborhood enjoys are the permanent losses to the natural watershed and feeding and roosting habitat for tropical migrant song birds and migrating butterflies who have been using this forested area since before Europeans settled the Mississippi Gulf Coast.

This "Special Use District" will be located on the largest tract of undeveloped forested land between the Bay of St. Louis and Biloxi Bay. It is used by more than eighty species of resident birds, and neotropical and subtropical migrant birds. One positive action the Planning Commission can take is to mitigate the loss of habitat the clearing of this land will cause. Please consider requiring Golden Bay Investments to landscape using native plants that would provide food, roosting and nesting habitat for migratory and local birds.

It just makes sense to me that the people who patronize luxury RV parks must enjoy the natural environment and would also enjoy viewing birds and butterflies around their campsites.

Please find attached:

List of native birds observed on and around Mr. Le's land

List of native plants recommended by National Audubon Society

List of perennial and annual plants to benefit butterflies

Plans for bluebird nest box recommended by North American Bluebird Society

Thank-you,



Tony Wilder
156 Markham Dr.
Long Beach, MS 39560

tonywilder@cableone.net

**MINUTES OF MARCH 22, 2018
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**

**LIST OF BIRDS ON AND AROUND MR. LE'S LAND
86 TOTAL SPECIES (52 MIGRATORY AND 34 RESIDENT)**

1 black and white warbler	Migrant	53 great horned owl	Resident
2 scissor tailed flycatcher	Migrant	54 red-tailed hawk	Resident
3 lark sparrow	Migrant	55 eastern bluebird	Resident
4 broad-winged hawk	Migrant	56 bobwhite quail	Resident
5 eastern kingbird	Migrant	57 barn owl	Resident
6 hooded warbler	Migrant	58 black capped chickadee	Resident
7 Harris' hawk	Migrant	59 tufted titmouse	Resident
8 red-shouldered hawk	Migrant	60 carolina wren	Resident
9 Mississippi kite	Migrant	61 northern cardinal	Resident
10 great-crested flycatcher	Migrant	62 osprey	Resident
11 sharp-shinned hawk	Migrant	63 rufous-sided towhee	Resident
12 cooper's hawk	Migrant	64 brown thrasher	Resident
13 bald eagle	Migrant	65 red-headed woodpecker	Resident
14 grey catbird	Migrant	66 pileated woodpecker	Resident
15 palm warbler	Migrant	67 yellow-bellied sapsucker	Resident
16 pine warbler	Migrant	68 downy woodpecker	Resident
17 ruby-throated hummingbird	Migrant	69 hairy woodpecker	Resident
18 painted bunting	Migrant	70 great blue heron	Resident
19 indigo bunting	Migrant	71 great egret	Resident
20 rose-breasted grosbeak	Migrant	72 belted kingfisher	Resident
21 blue grosbeak	Migrant	73 boat-tailed grackle	Resident
22 ground dove	Migrant	74 red-winged blackbird	Resident
23 summer tanager	Migrant	75 common nighthawk	Resident
24 eastern phoebe	Migrant	76 red-bellied woodpecker	Resident
25 Kentucky warbler	Migrant	77 blue jay	Resident
26 yellow-rumped warbler	Migrant	78 northern mockingbird	Resident
27 white-throated sparrow	Migrant	79 fish crow	Resident
28 chipping sparrow	Migrant	80 blue-gray gnatcatcher	Resident
29 house finch	Migrant	81 brown-headed cowbird	Resident
30 American goldfinch	Migrant	82 mourning dove	Resident
31 chuck will's widow	Migrant	83 eurasian collard dive	Resident
32 yellow throated warbler	Migrant	84 white wigned dove	Resident
33 American kestrel	Migrant	85 European starling	Resident
34 orchard oriole	Migrant	86 house finch	Resident
35 snowy egret	Migrant		
36 chimney swifts	Migrant		
37 golden crowned kinglet	Migrant		
38 rubly crowned kinglet	Migrant		
39 cedar waxwings	Migrant		
40 prothonotary warbler	Migrant		
41 American redstart	Migrant		
42 dark-eyed junco	Migrant		
43 purple finch	Migrant		
44 yellow warbler	Migrant		
45 red-eyed vireo	Migrant		
46 veery	Migrant		
47 red-breasted nuthatch	Migrant		
48 western kingbird	Migrant		
49 swallow tailed kite	Migrant		
50 northern parula	Migrant		
51 scarlet tanager	Migrant		
52 yellow throated vireo	Migrant		

LONG BEACH PLANNING and DEVELOPMENT COMMISSION



NATIVE PLANT CHOICES¹

Evergreen Trees Over 15 Feet Tall

Species	Height	Spacing	Sun/Shade	Soil	Drainage
Buckwheat (<i>Cliffortia monophylla</i>)	30 feet	30 feet	All	Acid, sand	Moist to wet
Yaupon Holly (<i>Ilex vomitoria</i>)	20-25 feet	20 feet	All	Acid	Wet, moist, dry
Florida Anise (<i>Illicium floridanum</i>)	15-25 feet	10-20 feet	Shade/amp/pm	Acid, rich	Moist to wet
Wax Myrtle (<i>Myrica cerifera</i>)	15-20 feet	20 feet	Am/pm/sun	Acid, neutral	Wet to dry
Wild Olive (<i>Osmanthus americanus</i>)	15-25 feet	30 feet	Am/pm/sun	Acid	Dry to moist
Redbay (<i>Persea palustris</i>)	15-40 feet	30 feet	Pm/sun	Acid, sand	Moist to dry
Sweetleaf (<i>Symplocos tinctoria</i>)	15-35 feet	20 feet	All	Very acid	Moist to dry

Flowering and Fruit Trees Over 15 Feet Tall

Species	Height	Spacing	Sun/Shade	Soil	Drainage
Red Buckeye (<i>Aesculus pavia</i>)	15-25 feet	25 feet	Am/pm	Acid, rich	Moist
Serviceberry (<i>Amelanchier arborea</i>)	15-25 feet	wide/high	All	Acid	Moist to dry
Devil's walkingstick (<i>Aralia spinosa</i>)	15-20 feet	15 feet	Am/pm/sun	Acid, rich	Moist
Dwarf Pawpaw (<i>Asimina parviflora</i>)	5-10 feet	10 feet	All	Acid, rich	Moist
Ironwood (<i>Carpinus caroliniana</i>)	20-30 feet	25 feet	Shade/amp/pm	Acid, rich	Moist to wet
Redbud (<i>Cercis canadensis</i>)	20-35 feet	30 feet	Pm/sun	Acid	Moist to dry
Fringetree (<i>Chionanthus virginicus</i>)	20-30 feet	20 feet	Am/pm/sun	Very acid, rich	Moist to dry
Flowering Dogwood (<i>Comus florida</i>)	20-30 feet	20-30 feet	All	Acid to neutral	Moist to dry
Parsley Hawthorn (<i>Crataegus marshallii</i>)	15-20 feet	20 feet	All	Acid, rich	Moist
Swamp Cyrilla (<i>Cyrilla racemiflora</i>)	30 feet	30 feet	All	Very acid	Wet to moist
Persimmon (<i>Diospyros virginiana</i>)	15-25 feet	30 feet	Am/pm/sun	Acid/alkaline	Dry
Two-Winged Silverbell (<i>Halesia diptera</i>)	15-25 feet	15 feet	Shade/amp/pm	Acid, rich	Moist
Witchhazel (<i>Hamamelis virginiana</i>)	15-20 feet	30-40 feet	Shade/amp/pm	Acid, rich	Moist
Possumhas (<i>Ilex deciduas</i>)	20-30 feet	20 feet	Pm/sun	Any	Dry, moist, wet
Bigleaf Magnolia (<i>Magnolia macrofolia</i>)	30-40 feet	50 feet	Shade/amp/pm	Acid, rich	Moist
Sourwood (<i>Oxydendrum arboreum</i>)	20-30 feet	20 feet	Pm/sun	Very acid, rich	Moist to dry
Winged Sumac (<i>Rhus copallina</i>)	10-15 feet	10-15 feet	Pm/sun	Acid, sandy	Dry
Sassafras (<i>Sassafras albidum</i>)	20 feet	20 feet	Pm/sun	Acid	Dry
Fall Huckleberry (<i>Vaccinium arboreum</i>)	20-30 feet	20-30 feet	All	Acid to alkaline	Dry to moist

¹ From "Gardening with Native Plants of the South", Sally Wasowski, 1994 and personal knowledge - Mark W. LaSalle (Audubon Mississippi).
Native Plant Choices - Page 1 of 2

Evergreen Screening Shrubs, Usually Under 15 Feet

Species	Height	Spacing	Sun/Shade	Soil	Drainage
Sandhill rosemary (<i>Ceratiola ericoides</i>)	1 1/2-8 feet	3 feet	Pm/sun	Very acid, sand	Dry
Mountain Laurel (<i>Kalmia latifolia</i>)	10-15 feet	15-20 feet	All	Very acid, east	Moist to dry
Black Wax Myrtle (<i>Myrica hirtophylla</i>)	5-7 feet	5-10 feet	Am/pm/sun	Very acid	Wet
Odorless Wax Myrtle (<i>Myrica inodora</i>)	5-7 feet	5-10 feet	Am/pm/sun	Very acid	Wet

Flowering and Fruiting Shrubs, Usually Under 15 Feet

Species	Height	Spacing	Sun/Shade	Soil	Drainage
American Beautyberry (<i>Callicarpa americana</i>)	4-6 feet	6-8 feet	All	Acid	Dry to moist
Sweetshrub (<i>Calycanthus florida</i>)	6-8 feet	4-12 feet	Shade/amp/pm	Acid-neutral, rich	moist
Sweet pepperbush (<i>Clethra alnifolia</i>)	3-6 feet	3-6 feet	All	Very acid	Wet
Strawberrybush (<i>Euonymus americanus</i>)	4-8 feet	4-5 feet	Shade/am	Acid-neutral, rich	Moist
Fothergilla (<i>Fothergilla major</i>)	2-5 feet	3-5 feet	Am/pm/sun	Acid	Moist to dry
Oakleaf Hydrangea (<i>Hydrangea quercifolia</i>)	6-8 feet	6-8 feet	Shade/amp/pm	Acid, rich	Moist to dry
Flame Azalea (<i>Rhododendron austrinum</i>)	6-10 feet	6-8 feet	All	Very acid	Moist
Pink Azalea (<i>Rhododendron canescens</i>)	8 feet	6-12 feet	Am/pm/sun	Very acid, rich	Wet to moist
Swamp Azalea (<i>Rhododendron viscosum</i>)	5-7 feet	5-12 feet	Am/pm/sun	Very acid, rich	Wet
Swamp rose (<i>Rosa palustris</i>)	3-6 feet	3-6 feet	Sun	Acid	Moist
Stewartia (<i>Stewartia malachodendron</i>)	10-15 feet	15 feet	Shade/amp/pm	Very acid, rich	Moist to dryish
Storax (<i>Styrax americana</i>)	6-10 feet	8-10 feet	Shade/amp/pm	Very acid	Moist to wet
Arrowwood (<i>Viburnum dentatum</i>)	12-30 feet	15 feet	Am/pm/sun	Acid, sand, rich	Moist to wet



**MINUTES OF MARCH 22, 2018
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**

Perennial and Annual Plants Beneficial to Butterflies and Hummingbirds

Perennial Plants

Beebalm (monarda didyma)
Cardinal Flower (Lobelia cardinalis)
Four-o'clock (Mirabilis spp.)
Lantana (Lantana camara)
Sage (Salvia spp.)

Annual Plants

Coreopsis
Cosmos
Gallardia
gomphrena bachelor button
marigold
Periwinkle
Queen Anne's lace
Verbena
Zinnia



This Document provide by

North American Bluebird Society

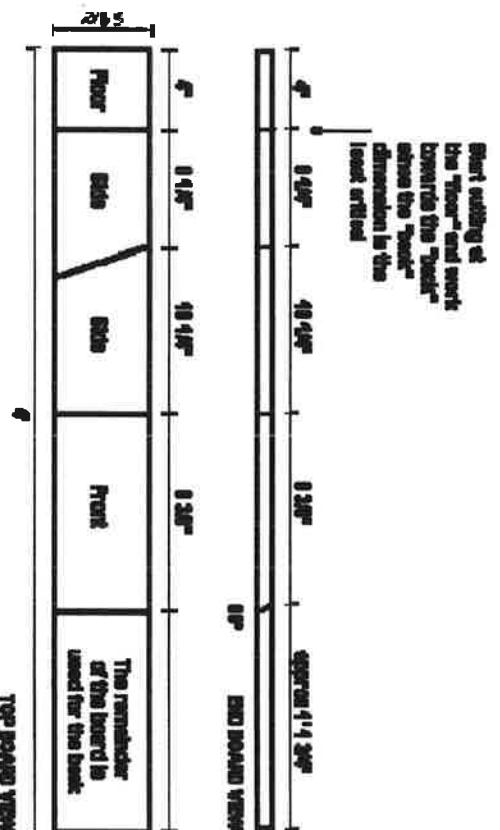
www.nabluebirdsociety.com

Eastern or Western Bluebird Nestbox

MATERIALS LIST

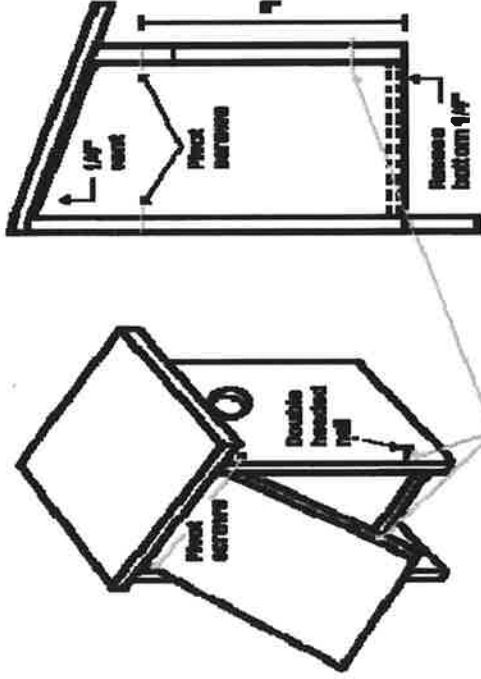
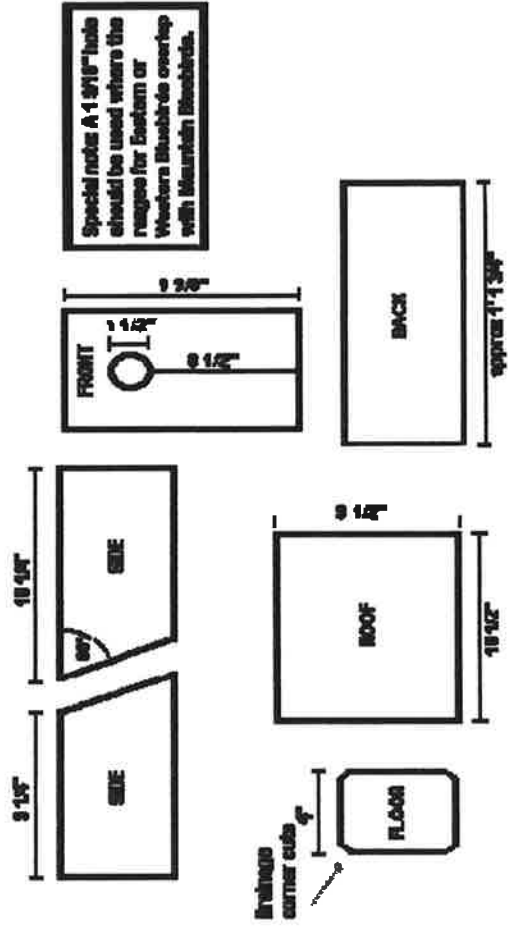
- Standard board 1" x 6" x 4' long
- Standard Board 1" x 10" x 10 1/2" long (for roof)
- 1-3/4" galvanized nails or screws -- approx. 20
- 1-3/4" galvanized screw or nail for pivot point -- 2
- Double-headed nail for holding door closed -- 1

BOARD DIAGRAM



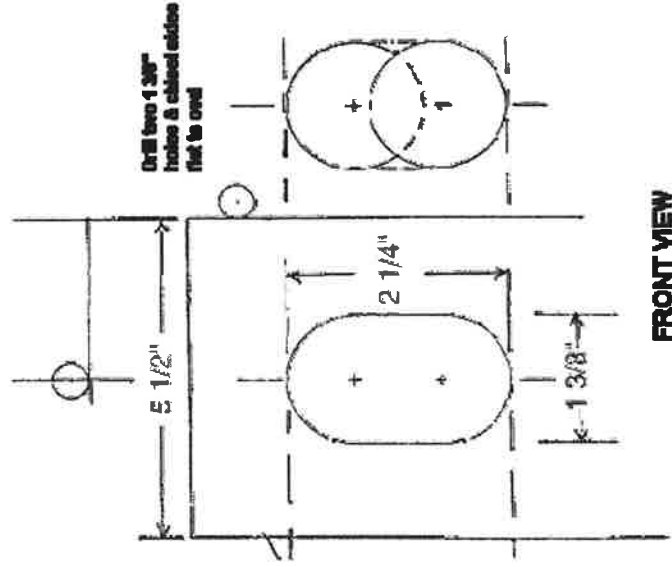
LONG BEACH PLANNING and DEVELOPMENT COMMISSION

CONSTRUCTION PLAN



Drill hole through "front" and side of door to hold door closed with nail

OPTIONAL OVAL HOLE



**MINUTES OF MARCH 22, 2018
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**

The following letters, in opposition of the request, were also submitted for the record:

City of Long Beach Planning Com
201 Jeff Davis Ave.
PO Box 99
Long Beach, MS 39560

Commissioners:

I write with respect to special use permit request for parcel 0512J-01-001, 000. Because you represent the interest of so many I share these questions with you.

To the RV owner--wouldn't an RV park in the heart of town within walking distance of amenities be desirable? Long Beach has several empty downtown lots.

To prospective residents--wouldn't a progressive tiny house subdivision, a smaller version of traditional R-1 neighborhood be more desirable than an RV park in the middle of a neighborhood?

To current residents of higher ground--could you accept a compromise ~~and~~ R-1 zoning and meet landowners like Golden Investments and me in the middle? A tiny house development for them and a tiny house for me?

And, finally, to the planning commission--back in 98 Golden applied to build a subdivision for retirees. They would lose too many lots in preserving the wetlands and bailed. Wetlands, low elevation--tiny movable homes may be the highest and best use for low-lying coastal properties. I would love to wake up at 128 Markham Dr. again... My elevation there is only 10 feet.... Just a thought from someone still paying taxes on my lonesome lot.

No RV's please!!!!!!!

Time to consider attractive sustainable alternatives.

Sincerely,

Babe Buckley 3/1/2018
Babe Buckley
Formerly of 128 Markham Dr
Now of 16156 Mariner Dr, Lizana

John Lindorfer
155 Markham Drive
Long Beach, MS 39560
March 18, 2018

Mr. Frank Olaiivar
Long Beach Planning Comm.
PO Box 929
Long Beach, MS 39560

Sir:

I am totally opposed to any change to the zoning classification of the arca indicated by the inclosed letter.

The existing community is a quite residential community which would be negatively impacted by any occupants other than those of single family residences. The proposed alternative use of this property for transients, long contested by the people who already live here, cannot have any benefit either to the people who already live here, or to Long Beach as a whole. There are vacant commercial properties elscwhere in the city that could be better used for the purpose envisioned for the proposed change.

We residents purchased the land we now occupy in good faith, to use as it was already zoned. There does not appear to be any reason not to hold other property owners to the same standard. If the owner of this residential property wants to pursue a commercial enterprise, he is free to sell the existing land and buy some already appropriately zoned.

Sincerely,

John Lindorfer
John Lindorfer

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

City of Long Beach Planning Commission
201 Jeff Davis
P.O. Box 929
Long Beach, MS 39560

March 17, 2018

Re: Rezoning request for parcel #0512J-01-001.000

Commissioners:

I submit this letter to the public record in lieu of attendance at the public hearing scheduled for 03-22-18 regarding special use districting of this parcel.

If the commission and City are determined to change the face of our coastal area, reasonable restrictions should be imposed. Several projections of impact must be taken under consideration. The property in question is nestled in a bedroom community. It is also known to be subject to dangerous storm impact, as seen in Katrina. As in the flood zones affected by the west coast rains, there may be liability to the City associated with opening the site under special use.

There is always a trade off when private areas grant public access. For residents, homeowner and renter insurance premiums, costly since Katrina, may increase again. Property values will decline based on proximity to commercial use. In addition, the short term mentality and action of a transient population may undermine the culture, safety and standards of the surrounding community.

The proposed change is intended to make the property available for RV camping. Such use can open the area to transients living in their RVs as well as short term vacationers. RVs can and have been used as mobile prostitution and adult venues. Draw to and overflow from the site puts the surrounding residential neighborhoods at risk to unauthorized parking and abuse. Those trying to avoid dump fees may choose to empty their waste tanks on the city streets. This is a problem faced by many beach cities. Picture having to address those kinds of issues from your office.

Most cities want what is best for their residents, coffers, and resources. There are clear risks associated with the proposed change that were unforeseen, undisclosed or patently ignored by the requestor, which the City must consider. Unexpected liability to the City must be factored when making your decision. I assure you the cities I reference below did not anticipate the litigation or impact on their budgets that they now face. The cities affected are located much further from the beach than this parcel and affected neighborhoods under consideration.

There are recent legal decisions that have established new legal precedents. I cite the case dated 1-29-18, in Orange County, California, where U.S. District Judge David Carter's order is

**MINUTES OF MARCH 22, 2018
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**

related to seeking to halt an ongoing effort to clear people who have set up illegal and unsanitary campsites and prevent three cities, Anaheim, Costa Mesa and Orange, from enforcing anti-camping, trespassing and loitering laws. Costa Mesa has been ordered to provide 30 day motel stays to those removed in their code enforcement action prior to the stay being issued. The City is also facing suit by its residents for putting them at risk due to the human waste and drug paraphernalia littering the public areas of the city where transients gather. City finances are being victimized by the Courts under the deep pockets rationale.

Another recent precedent is the March 6th, Seattle ruling regarding a vehicle being determined a residence, granting legal right to live in a vehicle on city streets. Judge Catherine Shaffer from the King County Superior Court in Seattle, Washington, ruled in favor of a homeless man living in his vehicle. As such, his vehicle cannot be ticketed, towed or impounded. Once legal precedent is set, its case law can be used in other litigation.

Stewardship is a huge responsibility. I trust your decisions and actions will live up to it. There is an old adage that holds true, "Plan for the worst and hope for the best".

Do not be misguided by best case scenarios. How will you respond to a worst case one?

Do not grant this zoning change.

Sincerely,

Maureen G. Tierney
121 Maricle Drive

Page 2 of 2

*

*

Commissioner seconded by Commissioner and unanimously carried to close the public hearing.

*

*

The Commission Chairman recognized Mr. Allen for rebuttal. Upon rebuttal, Mr. Allen submitted documents relating to, a public need for a RV resort, resident / migrant bird population, and a consultation report proposing the effects a RV Resort would have on the surrounding properties.

Commissioner Seal made motion, seconded by Commissioner Hansen and unanimously carried to make part of the record the aforementioned documents as follows:

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

**REMARKS TO THE CITY OF LONG BEACH PLANNING COMMISSION CONCERNING
ZONE CHANGES TO TAX PARCEL #05121-01-001.000**

I am writing this letter to comment on the proposed zone changes to this beachfront property in Long Beach. My comments will be limited to the effects this change might have on the bird life there should a RV Park be built.

While I have not done a bird census on the above parcel, I am familiar with the general area and the natural habitat there. I am an active birder and have been a member of the Audubon Society for over 30 years participating in many birding activities all over the Mississippi Gulf Coast. These activities include Breeding Bird Surveys, Christmas Bird Counts, and Audubon field trips and classes. (Note: I am voicing my own opinion specifically and not that of the Audubon Society.)

I understand that over seventy species of birds have been seen on the aforementioned property either during migration or as residents. Some of these birds are rare to the Coast and are usually seen only during migration. Most, however, can and do utilize similar habitat across the Coast and are not site specific.

Ideally, all the undeveloped property along the beachfront would be designated for wildlife providing migrating and local birds plenty of space to rest, forage and live. However, the reality is that property owners, cities, counties and other agencies also have a say in how this land should be used. Ideally, all this unused property could be purchased and placed in the care of The Nature Conservancy, The Land Trust, or any other habitat preserving organization. However, funding for such would be out of the question given today's economics.

Therefore, in my opinion, having a business that would utilize the most eco-friendly construction practices and the least invasive permanent structures would be preferable to any high-density, high impact project. Our local birds, especially those that reside in our back yards and vacant lots are very adaptable if the intrusion is not severe. Using permeable paving materials, leaving existing trees and shrubs in place where possible, providing green spaces and enhancing the habitat with native plants would be part of a smart-growth environment. The Pascagoula River Audubon Center has many such examples and could be used as an example.

The proposed RV Park could be another example of how low-impact development can benefit all parties, feathered or otherwise.

Thank you for your time and consideration.

Millie Page
P. O. Box 4779
Biloxi, MS 39535

**MINUTES OF MARCH 22, 2018
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**

**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

David Allen, Attorney
Page, Manning, Percich and McDermott

RE: Golden Bay Investments
Tax Parcel Number 05121-01-001.000

Dear David,

Per your request, I have reviewed the split zoning case concerning parcel number 05121-01-001.000 of which approximately 5.38 acres is currently zoned C-2 with the balance of the property zoned R-1. I believe that the parcel should not be split zoned, but that the entire parcel should be zoned C-2.

Split Zoning

Generally, parcels should not be split zoned. Split zoning of parcels creates problems when the local government seeks to maintain development patterns on a parcel basis. Parcels are identified and tracked using meets and bounds property description which are consistent legal property titles. Zoning lines are just lines on a map and are not tracked or described with legal descriptions. When you have a split zoned parcel you are creating an ambiguous situation in regards to the real world location of those zoning lines. GIS lines for zoning purpose can vary as much as seven feet creating an artificial boundary. Consequently, it is generally recognized that split parcels should be avoided.

Mistake in Original Zoning

Zoning describes the control by local government of the use of land, buildings and development in a particular area or district which will contain multiple parcels.

In 2013 when the zoning classification was adopted by Long Beach, the southern portion of the parcel (i.e., facing Highway 90) was zoned C-2B and the remainder retained its R-1 zoning. Hurricane Katrina impacted property along U. S. Highway 90 by virtually eliminating all structures. Single family housing has been slow to redevelop along the Highway as evidenced by the lack of permits issued in the area for the last three years. Insurance cost (if you can obtain insurance) for a single family residence and the new height requirements by FEMA base flood elevations have caused the cost of single family residences to be cost prohibitive for most home owners. Commercial development is better suited to absorb the cost of increased insurance and the higher base flood elevations. It is my opinion that conditions thought to exist at the time of re-zoning in 2013 did not reflect the impact of the cost of insurance and increased height requirements in the zoning plan. However, we now know and better understand the actual impact of both these factors.

It is my opinion, a mistake was made in 2013, when the change made along the highway did not include the entire parcel as C-2 so a commercial development could occur on the entire lot.

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LONG BEACH PLANNING and DEVELOPMENT COMMISSION

**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

Public Meeting

A Recreation Vehicle ("RV") park is great example of reuse of a parcel impacted by Hurricane Katrina in 2005. The recreation vehicles can park at ground level and the RV's will need to be removed before a storm arrives in accordance to an evacuation plan. Permanent buildings will need to be built to meet the base flood elevations but the most of the development can be at ground level.

Recreational Vehicles have become a second home to many citizens across the United States. Many of the vehicles cost from \$250K to over a million dollars. One could assume that the average owner of a recreational vehicle has a high disposable income and would spend a portion of that income in the community.

Moreover, the Mississippi Gulf Coast is lacking in high end recreational parks for its many visitors. While there are a couple of high end parks presently located along the Gulf Coast, more of this type of development is needed. Recreational vehicle use is one of the fastest growing markets today. Additional space with high end amenities is needed to attract the more affluent RV user and the tax dollars that both the RV park and its tenants will bring.

David Nichols

I have been accepted by Courts in Mississippi as an expert in municipal planning, municipal finance and general municipal matters. I have served as an expert in over twenty cases that were prepared for trial and written several amendments to zoning ordinances for cities and counties.

Sincerely,



David Nichols

Attached: Resume'

**MINUTES OF MARCH 22, 2018
REGULAR MEETING
LONG BEACH PLANNING and DEVELOPMENT COMMISSION**

CONSULTATION REPORT

On

**PROPOSED MOTOR COACH RESORT
30.1 ACRES ON GULF COAST HIGHWAY AT MARKHAM STREET
LONG BEACH, HARRISON COUNTY, MS 39503**

For

PAGE, MANNINO, PERESICH & MCDERMOTT, P.L.L.C.

As Of

JULY 27, 2016

By

QUENTIN BALL APPRAISAL CO. LLC

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

QUENTIN BALL MAI
NASH BALL
LARRY CHECKETTS
RICHARD GRAGG
CARRIE SALITURO

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QUENTIN'S DIRECT LINE
(404) 617-9165

July 27, 2016

David M. Allen, Esq.
Page, Mannino, Peresich, McDermott, P.L.L.C.
759 Vieus Marche' Mall
P.O. Drawer 289
Biloxi, MS 39533

Dear Mr. Allen:

At your request, we provide this consultation in relation to the proposed Motor Coach Resort on the Gulf Coast Highway (Hwy. 90) at Markham Street, Long Beach, Harrison County, MS 39503. We last inspected the property on July 14, 2016. The date of this Consultation Report is July 27, 2016.

This consultation includes my opinion regarding the effect on nearby home values. By definition, any opinion on value given by a professional appraiser is an appraisal. Therefore, the consultation is presented under the guidelines of Restricted Appraisal Report. This report complies with guidelines as established by the Uniform Standards of Professional Appraisal Practice promulgated by the Appraisal Standards Board of the Appraisal Foundation and Supplemental Standards of Professional Appraisal Practice of the Appraisal Institute and Title XI of the Federal Financial Institution Reform Act of 1972, 1978, and 1984 (FIRREA), amended 1991.

This report is for the use of the client, Page, Mannino, Peresich, McDermott, P.L.L.C. The rationale of the appraiser's opinions and conclusions may not be understood properly without additional information in the appraiser's work file.

Judy Davis provided assistance to the undersigned on research and editing of this report.

Thank you for this assignment.

Respectfully submitted,



Quentin Ball MAI
MS Certified General Real Estate Appraiser G-859
QB/jad/13388

**MINUTES OF MARCH 22, 2018
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ADDENDUM:

Appraiser's License
E&O Insurance
Tax Statements
Site Plan
Article on Motor Home
Photos of Heritage Motor Coach Resort, Orange Beach, AL

Quentin Ball Appraisal Co. LLC

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

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SUMMARY AND CONCLUSIONS

PROPERTY IDENTIFICATION : 30.1 Acres, Gulf Coast Highway (Hwy. 90) at Markham Street, Long Beach, Harrison County, MS 39503

PARCEL NUMBERS : 0512G-03-001.000 (6.30 acres)
: 0512J-01-001.000 (23.80 acres)

DATE OF CONSULTATION REPORT : July 27, 2016.

DATE OF INSPECTION : July 14, 2016.

INTENDED USE : As a consultation regarding proposed development of Oak Landing RV Resort.

INTENDED USER : Page, Mannino, Peresich & McDermott.

LAND AREA : 30.1 Acres (1,311,156 $\frac{1}{4}$).

SITE DESCRIPTION : The subject site is located on Gulf Coast Highway (Hwy. 90), which is on the southern border of the property, and north to 1st Street. Markham Street borders the property to the west and Marcie Drive borders the property to the east.

ZONING : The northern portion of Parcel 0512G-03-001.000 is zoned R-1, and the northern portion of Parcel 0512J-01-001.000 is zoned R-1, and the southern portion of this parcel (0512J) is zoned C-2B. Details of these zoning designations are included in the Zoning section of this report.

HIGHEST & BEST USE : Top-tier RV resort.

COMMERCIAL REAL ESTATE ALONG THE COAST HIGHWAY

When I first saw the devastation from Katrina, I foresaw a 10-year recovery period. Boy, was I wrong! Looks more like a 20-year recovery from today's perspective. Only in the last year or two have we seen commercial properties selling again. Approximately 80% of the for sale signs are still up.

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The sales that have occurred are generally nowhere near pre-Katrina prices. Sellers that have recognized the new reality are making sales.

The Long Beach area has seen very little activity. Something akin to the proposed top-tier RV resort would fit nicely with the peaceful atmosphere and the marina, while at the same time being a catalyst for further development in the neighborhood. Furthermore, this development would generate substantial tax revenues for the city.

People cannot pay commercial prices for homes. Neither can developers justify development on only the front acreage.

Ergo, nothing is happening.

TOP-TIER RV MARKET

As detailed in numerous articles and on numerous websites, the RV/Motor Coach market is rapidly expanding. Nowhere is this more true than in the top-tier market.

I appraised the number one Motor Coach Resort on the Gulf Coast, the Heritage Motor Coach Resort in Orange Beach, AL in 2009. I recently interviewed Mr. Jim Winton, the manager. The park has been a huge success. The 79-vehicle sites were sold instead of leased. Initial prices were \$140,000 to \$150,000. Today, the sites are selling from \$270,000 to \$300,000, doubling in value in seven years. This development is just north of Ono Island, perhaps the most prestigious home development along the entire Gulf Coast. Local residents are most happy to have the Motor Coach owners as neighbors.

HIGHEST AND BEST USE

Based on factors of legally permissible, physically possible (would not have to be built up), financially feasible, and maximally productive, the highest and best use is for a highway commercial development. In particular, the top-tier RV development seems to be ideal.

EFFECT ON SURROUNDING HOME VALUES

On a scale of 1 to 10, the proposed development is a 9. The occupants would be a plus to nearby retailers from restaurants and convenience centers to barber shops and beauty shops, as well as the Long Beach Marina.

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LONG BEACH PLANNING and DEVELOPMENT COMMISSION

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The perceived stigma of trailer parks should not even be mentioned in the conversation about such developments as the proposed RV Resort. The occupants would typically be affluent baby boomers in motor coaches costing from \$250,000 to \$1,000,000. They want peace and quiet just like the permanent residents. The nearby marina will be a great draw (nothing better than taking the grandkids fishing).

I believe the development would be nothing but a plus to nearby home values.

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**MINUTES OF MARCH 22, 2018
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ASSUMPTIONS AND LIMITING CONDITIONS

The following assumptions and limiting conditions apply to this appraisal:

- ❖ We assumed the legal descriptions furnished to be correct. We assumed no responsibility for matters legal in character nor render any opinion as to the title, which we assumed to be good and marketable.
- ❖ We disregarded any existing liens and encumbrances unless otherwise stated, and we appraised the property as though free and clear under responsible ownership and competent management.
- ❖ We assumed reliable information furnished by others, but take no responsibility for its accuracy. We relied on proposed site plans provided by the client.
- ❖ The Bylaws and Regulations of the Appraisal Institute govern disclosure of the contents of this appraisal report.
- ❖ Quentin Ball is a Designated Member of the Appraisal Institute. The Bylaws and Regulations of the Institute require each Member and General Associate Member to control the use and distribution of each appraisal report signed by such Member or General Associate Member. Therefore, except as hereinafter provided, the party for whom this appraisal report was prepared may distribute copies of this appraisal report, in its entirety, to such third parties as may be selected by the party for whom this appraisal report was prepared; however, selected portions of this appraisal report shall not be given to third parties without the prior written consent of the signatory of this appraisal report. Further, neither all nor any part of this appraisal report shall be disseminated to the general public by the use of advertising media, public relations media, news media, sales media, or other media for public communication without the prior written consent of the signatory of this appraisal report.
- ❖ Qualified experts proficient in conducting environmental audits must determine the presence of hazardous or toxic materials.
- ❖ As appraisers, we cannot endorse or sanction an environmental audit. However, the presence of hazardous or toxic materials may require a deduction from value. Unless stated in the report, we have not been notified of and were unable to discern any hazardous or toxic materials that might be a detriment to neither market value, nor have we made a deduction from value due to the presence of hazardous or toxic materials.

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LONG BEACH PLANNING and DEVELOPMENT COMMISSION

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PURPOSE, DATE, AND INTENDED USE OF CONSULTATION

This purpose of this consultation is to provide my opinion regarding:

- The state of the commercial real estate market along the Mississippi Gulf Coast, particularly the market for top-tier RV resorts.
- Highest and Best Use of subject site.
- Efficacy of the proposed Oak Landing RV Resort.
- Effect on surrounding home values.

**MINUTES OF MARCH 22, 2018
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SCOPE OF WORK

Appraisal Scope of Work

I last inspected the subject property on July 14, 2016. I analyzed the topography, access, and exposure of the property, along with surrounding property uses. I analyzed market influences that emanate from the area, city, and neighborhood. I studied the market and analyzed the highest and best use.

I interviewed the following: Jim Winton, Manager of Heritage Motor Coach Resort in Orange Beach, Alabama; Tuckey Fone, principal with Journey's End RV Park in Ocean Springs, MS; Cameron Bell with Cameron Bell Realty; Cynthia Joachim with Coldwell Banker; Dick Marshall developer and realtor; and numerous operators of RV parks and resorts.

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

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LEGAL DESCRIPTION

The following legal descriptions were taken from the Harrison County Tax Statements, copies of which are included in the Addendum to this report:

Parcel 0512G-03-001-000

5.7 AC(C) BEG AT INTER OF E LINE OF THOMAS SUBD & S MAR OF RAILROAD NELY ALONG RAILROAD 537.2 FT S 42.6 FT S 69 DGS W 212.8 FT S 100 FT E 200 FT TO W LINE MARCIE SUBD S 474 FT W 500 FT N 490 FT TO POB PART OF LOTS 27 TO 32 WHITE AND CALVERT SURVEY (UNRECORDED) PART S1/2 OF SEC 15-8-12.

Parcel 0512J-01-001.000

23.8 AC(C) BEG AT INTER OF N MAR OF HWY 90 AND E MAR OF MARKHAM DR N ALONG MARKHAM DR 425.3 FT E 125 FT TO E LINE OF THOMAS SUBD N ALONG SUBD TO N LINE OF SEC 22 E ALONG SEC LINE TO W MAR OF MARCIE DR SUBD RE SURVEY S ALONG SUBD TO HWY 90 SWLY ALONG HWY 708 4 FT TO POB BEING PART OF LOTS 27 TO 32 WHITE & CALVERT SURVEY (UNRECORDED) & PART OF LOTS 1 TO 3 BLK 8 THOMAS SUBD; ALSO THAT PART LYING S OF HWY 90 TO GULF OF MEXICO SEC 22-8-12.

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NEIGHBORHOOD AERIAL



SUBJECT

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

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SUBJECT AERIAL



SUBJECT

MINUTES OF MARCH 22, 2018
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PROPERTY HISTORY

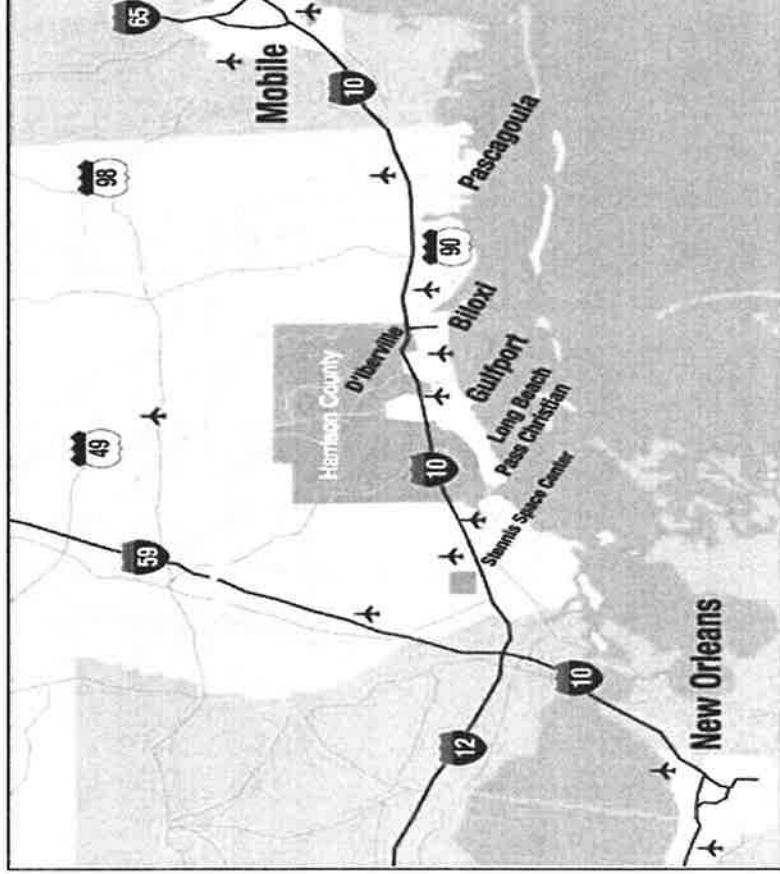
The subject property is owned by Golden Bay Investment, Ltd. No other transactions that we are aware of have transpired on the subject property within the past three years. Individuals involved with the chain of title and various documents such as the tax records and conversation with David M Allen, Esq., Page, Mannino, Peresich & McDermott. We performed no title search and cannot guarantee accuracy.

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

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AREA OVERVIEW

The Mississippi Gulf Coast Region generally refers to the counties along the Gulf of Mexico, including Hancock, Harrison, Jackson, Pearl River, Stone, and George counties. Harrison County contains 585 square miles with 28 miles of shoreline along the Gulf of Mexico. Major towns in the county include D'Iberville, Biloxi, Gulfport, Long Beach, and Pass Christian. City government in all towns involves a mayor-council form of government. The County Board of Supervisors and Sheriff's Department govern the unincorporated counties.



Source: Harrison County Development Commission

Demographics

The Bureau of Labor Statistics began reporting data for the defined Metropolitan Statistical Area (MSA) of Biloxi-Gulfport (Hancock, Harrison and Stone Counties) in 2005, as opposed to the former Biloxi-Gulfport-Pascagoula MSA (Hancock, Harrison and Jackson Counties).

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Population

	AREA-WIDE POPULATION GROWTH RATES - 1990 to 2010									
	1990	1995	2000	2001	2002	2003	2004	2005	CAGR	
	2006	2007	2008	2009	2010	1990-2000	1990-2010	2000-2010	2000-2010	
Hancock County	31,893	37,814	42,967	43,848	44,433	44,835	45,445	46,088		
Harrison County	165,216	175,240	189,601	190,232	191,295	190,933	194,544	195,756		
Jackson County	115,129	128,494	131,420	132,531	132,400	133,699	133,994	134,243		
Population - 3 Coastal Counties	312,238	341,548	365,988	366,611	368,130	368,467	373,983	376,087		
Net Increase/Decrease	N/A	29,310	22,440	2,623	1,519	337	5,516	2,104		
Pearl River County	38,714	43,264	48,621	49,350	50,050	50,475	51,264	51,773		
George County	16,673	18,168	19,144	19,460	19,851	20,244	20,435	20,838		
Stone County	10,750	12,383	13,622	14,067	14,016	14,139	14,297	14,695		
Population - 6 Southern Counties	378,375	415,363	445,375	449,488	452,047	453,325	459,979	463,393		
Net Increase/Decrease	N/A	36,988	30,012	4,113	2,559	1,278	6,654	3,414		
	2006	2007	2008	2009	2010	1990-2000	1990-2010	2000-2010		
Hancock County	38,853	39,741	40,140	40,962	43,929	3.03%	1.61%	0.22%		
Harrison County	172,955	176,366	178,460	181,191	187,105	3.9%	0.62%	-0.13%		
Jackson County	127,961	130,201	130,694	132,922	139,668	3.3%	0.97%	0.61%		
Population - 3 Coastal Counties	339,769	346,308	349,294	355,075	370,702	3.5%	0.89%	0.18%		
Net Increase/Decrease	(36,318)	6,539	2,986	5,781	15,627	51.750	58,464	6,714		
Pearl River County	56,237	57,007	57,466	57,860	55,834	2.30%	1.89%	1.99%		
George County	21,525	21,936	22,406	22,681	22,578	1.39%	1.53%	1.66%		
Stone County	15,390	15,549	16,025	16,619	17,786	2.40%	2.59%	2.70%		
Population - 6 Southern Counties	432,921	440,880	445,191	452,235	466,900	1.64%	1.06%	0.47%		
Net Increase/Decrease	(30,472)	7,959	4,391	7,044	14,665	67,000	88,525	21,525		

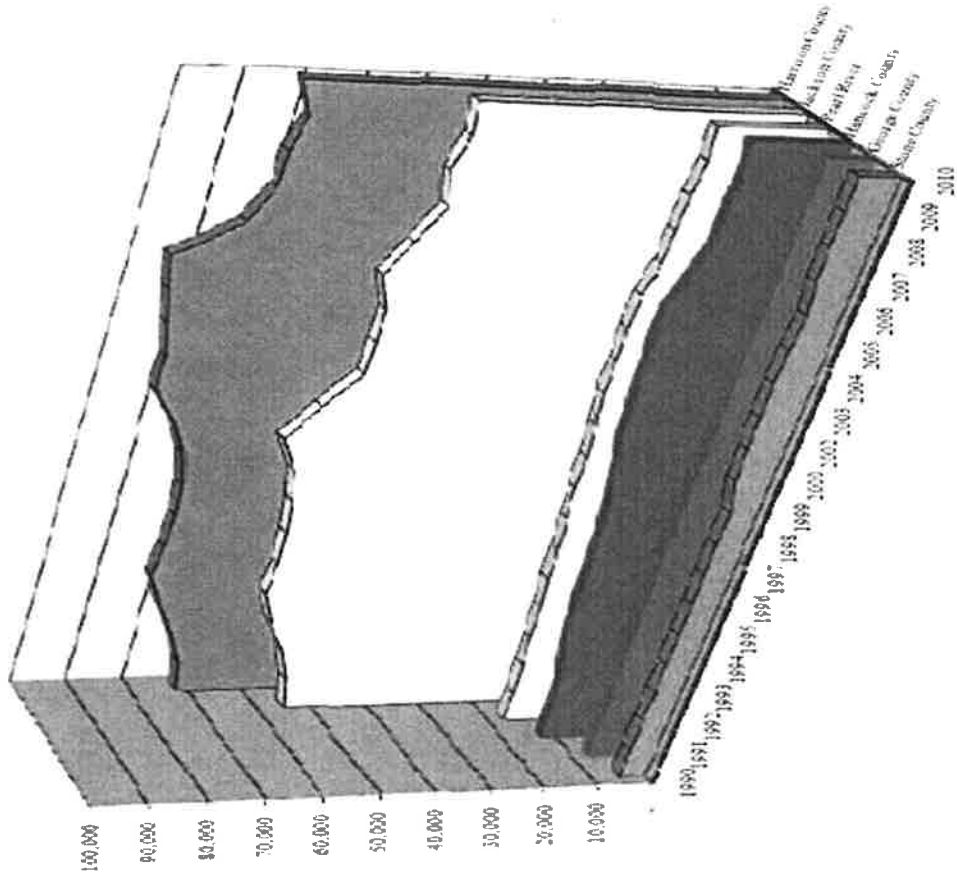
Source: MS Employment Security Commission; U. S. Census Bureau; CAGR - Compound Annual Growth Rate

Labor Force - The following graph summarizes the labor force in the six counties including changes over the years. These figures represent the county of residence of the members of the labor force, as opposed to the location of their workplaces.

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

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Historical Labor Force (Residence Based)



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The chart below shows the 20 largest employers in Harrison County. Major employer types include businesses related to the military, health care, and gaming.

Name	City	Est. # Employees	Business Type
Keesler Air Force Base	Biloxi	12222	Military
Naval Construction Battalion Center	Gulfport	5400	Military
Memorial Hospital	Gulfport	3290	Health Care
Beau Rivage Resort & Casino	Biloxi	2826	Gaming
VA Gulf Coast Veterans Health Care System	Biloxi	1985	Health Care
IP Casino Resort Spa	Biloxi	1842	Gaming
Harrison County School District	Gulfport	1703	Education
Island View Casino Resort	Gulfport	1337	Gaming
Hard Rock Hotel & Casino	Biloxi	966	Gaming
Margaritaville Casino & Restaurant	Biloxi	960	Gaming
Hancock Bank	Gulfport	864	Financial
DuPont Delisle	Pass Christian	850	Manufacturing
Gulfport School District	Gulfport	818	Education
Grand Biloxi Casino Hotel Spa	Biloxi	808	Gaming
Palace Casino Resort	Biloxi	763	Gaming
Biloxi Regional Medical Center	Biloxi	750	Health Care
Ingalls Shipbuilding, a division of Huntington Ingalls	Gulfport	730	Manufacturing
Mississippi Power Company	Gulfport	728	Utilities
Isle Casino Hotel	Biloxi	688	Gaming
Biloxi Public School District	Biloxi	665	Education

(Source: Harrison County Development Commission)

Regional Linkages and Transportation

Air Travel - Gulfport-Biloxi International Airport is served by eight commercial airlines offering nonstop jet service to eight major airports connecting to more than 2,000 flights throughout the U.S. and world. Airfares are competitive as a result of competition with commercial airports in New Orleans and Mobile. The airport's recent \$51 million expansion project increased the terminal from 92,000 \square to 165,000 \square , added two new gates for a total of seven, improved the lobby and ticket areas, enlarged the baggage claim and security areas, and provided space for two new airlines.

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LONG BEACH PLANNING and DEVELOPMENT COMMISSION

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Complete private, corporate and charter aviation services are available at the Gulfport-Biloxi International Airport through Atlantic Aviation.

Air Cargo - Opened in early 2008, a \$9.5 million, 40,000^{sq} cargo facility at the airport accommodates perishable products as well as dry cargoes. Gulf Coast International Cargo operates the facility. Worldwide overnight and local shipping capability draws from express, courier and parcel companies serving the Biloxi area. Aviation ramp parking and freight staging areas have easy access to I-10, U.S. Highway 49 and warehouses.

Foreign Trade Zone No. 92 - The more than 1,000 acres available on Airport Authority property for businesses seeking Foreign Trade Zone tax advantages provide access to the Gulf of Mexico, Intracoastal Waterway, rail and interstate highway systems in addition to air service.

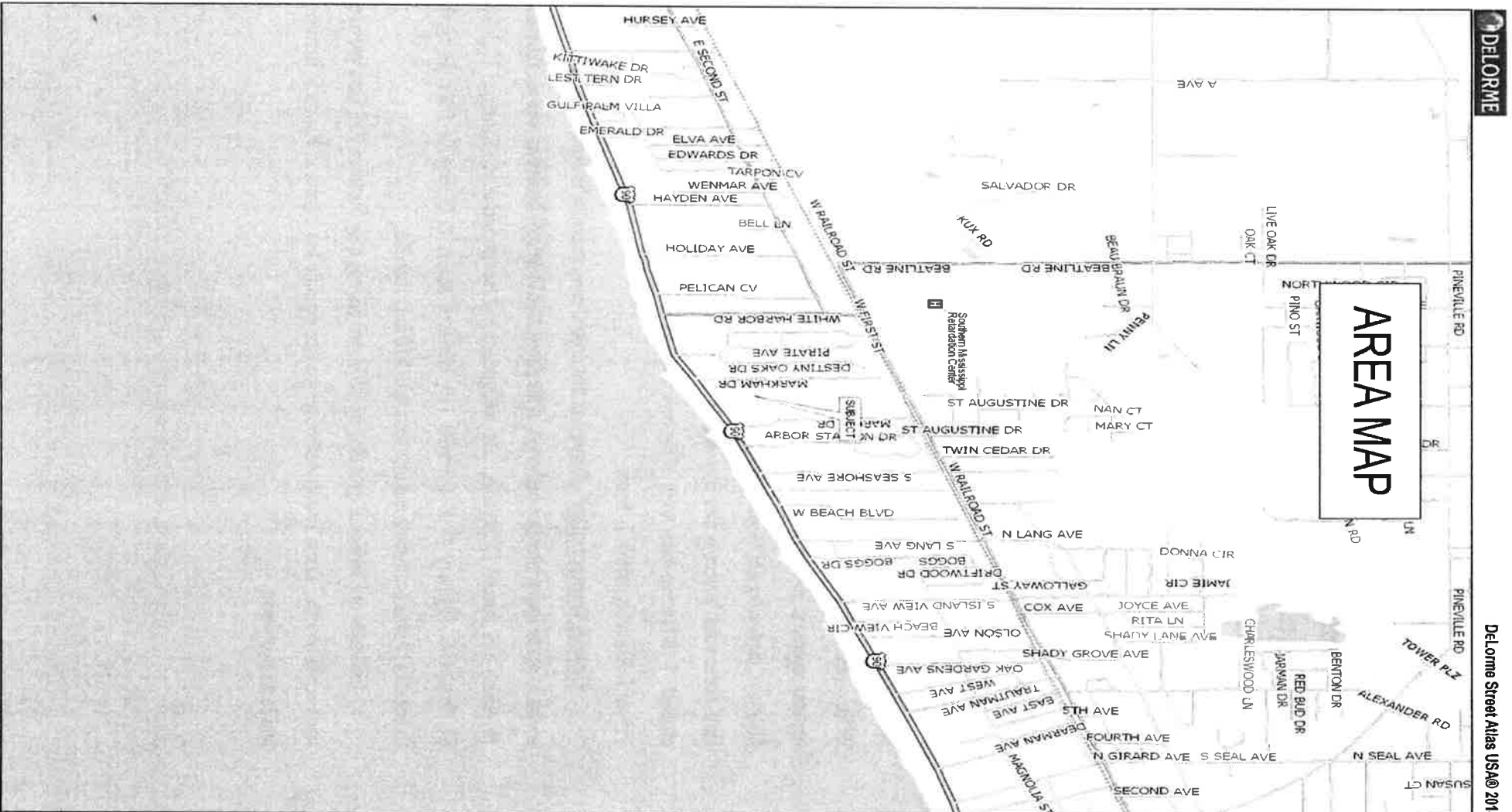
Port of Gulfport - The Mississippi State Port at Gulfport is the third-busiest container port on the U.S. Gulf of Mexico, is the United States' second-largest importer of green fruit and 17th busiest port overall. In 2011, the port handled over 2.2 million tons of cargo, a 3.0% increase over 2010. This world-class, deep-water seaport encompasses 204 acres, has nearly 6,000 feet of berthing space, a 36-foot channel depth and direct access to sea lanes, air, rail and interstate highways, supporting the Mississippi Coast's efforts to become a leader in international trade. The Gulf Intracoastal Waterway lies five miles offshore from the port and crosses the port shipping channel. I-10 is seven miles north of the port, allowing trucks to easily distribute port products to 75% of U.S. markets within 24 hours.

Ground Transportation - Businesses that depend upon interstate transportation have direct access to seven major interstate highways in the Alabama-Mississippi-Louisiana area via Interstate 10, which runs through D'Iberville. The realignment and reconstruction of Mississippi Highway 67, from U.S. Highway 49 to Interstate 110, enhanced access to D'Iberville from the north. Interstate 110 runs north-south and intersects with I-10 in D'Iberville.

East-west rail service is provided by CSX, and Kansas City Southern Rail Line provides north-south service. Coast Transit Authority operates a public bus system in Hancock, Harrison, and Jackson counties.

Quentin Ball Appraisal Co. LLC

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NEIGHBORHOOD ANALYSIS

Location

The subject is located on Gulf Coast Highway (Hwy. 90) within the city limits of Long Beach at the intersection of Hwy. 90 and Markham Street. Interstate 10 is a short distance north of the site, and S. Hwy. 49 is approximately five miles east. Gulfport, the county seat, is about five miles east of the site.

Demographics

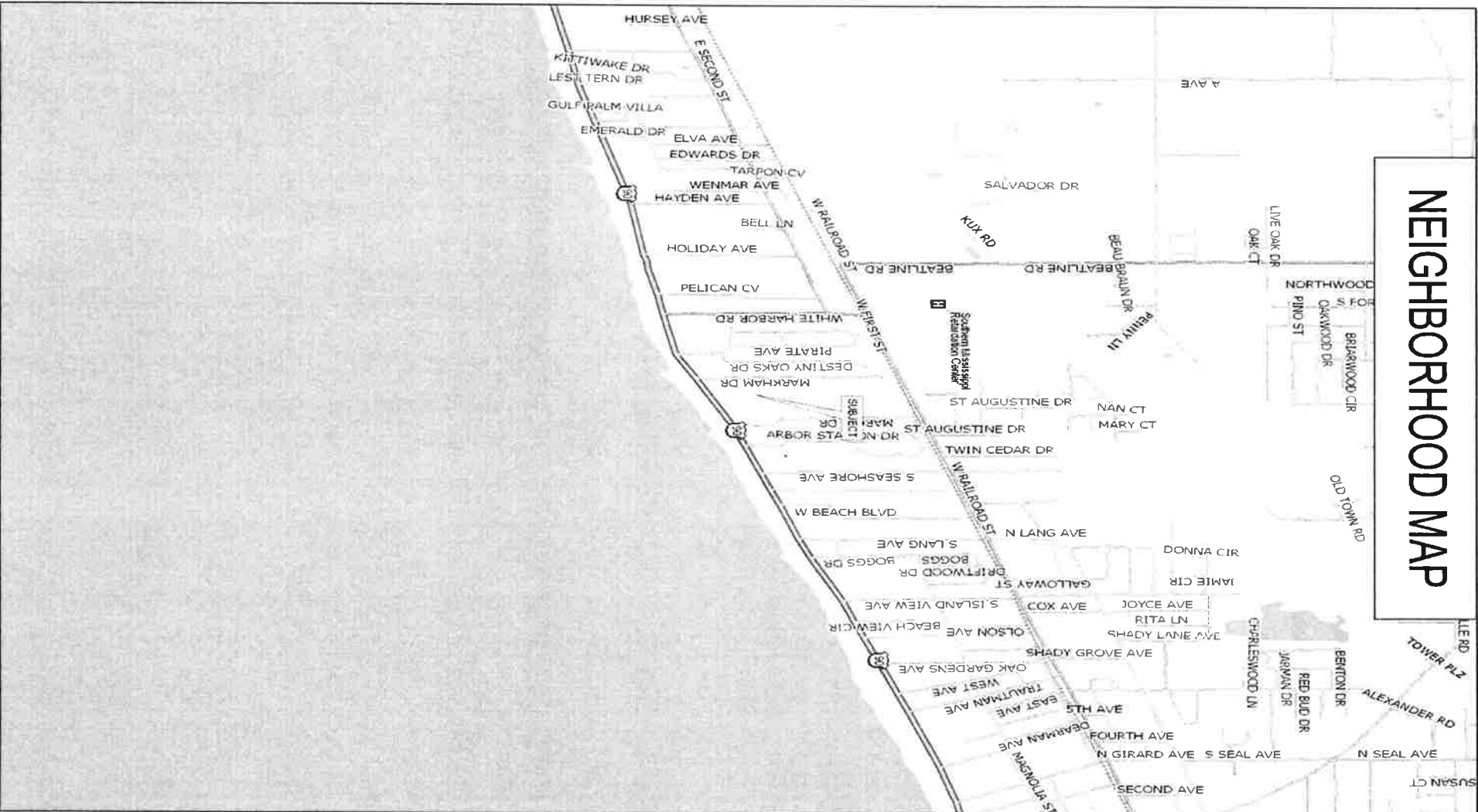
The 2010 population in Long Beach was just under 15,000. This was down approximately 14% from 2000 numbers. The area was severely damaged by Hurricane Katrina in 2005, and many residents left the area. Long Beach is still recovering with redevelopment that brings the return of residents and businesses.

MINUTES OF MARCH 22, 2018
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Delorme Street Atlas USA® 2014

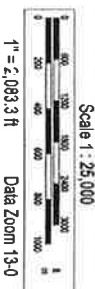
NEIGHBORHOOD MAP



Data used subject to license.

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www.delorme.com



RV MARKET ANALYSIS

U.S. ownership of recreation vehicles (RVs) has reached record levels, reveals a newly released study by the University of Michigan's Survey Research Center. More than nine million households now own an RV – the highest level ever recorded – a 10% increase over 2001 and a 64% gain since 1980.

A leading force behind RV ownership's upswing is the enormous baby boomer generation, supported by strong ownership gains among both younger and older buyers. Current trends favor long-term RV market growth. Buyers aged 35-54 are the largest segment of RV owners, according to the 2011 University of Michigan study of RV consumers commissioned by Recreation Vehicle Industry Association (RVIA). Baby boomers entering retirement indicate RV sales are expected to benefit as aging baby boomers continue to enter the age range in which RV ownership has been historically high, according to a study done by the University of Michigan. Demand for RVs will continue to grow due to favorable population trends and purchase intentions, the study found. Commissioned by RVIA, the study updates similar research conducted every four years since 1980. Telephone interviews were conducted January-June 2005 with 3,000 consumers randomly selected to be representative of all U.S. households.

Strong RV Market Growth Forecasted

Baby boomers have begun entering the prime age range - 55 to 64 - with the highest ownership rates, according to the study. Today, one-in-ten vehicle-owning households in that age group own at least one RV. In addition, purchase intentions are higher now compared to what the study previously found. Two-thirds of current owners plan to purchase another RV. Among households that have never owned a RV, more than one in six expressed interest in buying one in the future. The latest survey data only adds support to an optimistic forecast of RV sales and future ownership growth.

Upscale resorts for motor coaches in Florida and elsewhere are a new trend in the big-rig recreational vehicle industry, said Bob MacDonald, founder of bigrigresorts.com. "It's a good investment both for the developers and the people buying the lots," he said. "People who have million-dollar coaches need places to park them, and they like premiere resorts. The resale value of lots in these places is just terrific."

MacDonald estimated that only 20 to 30 upscale, "premiere" resorts catering to the large motor homes exist around the country, but he said more are being developed. Many older RV parks

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are unable to accommodate the large vehicles, which are very wide and 35 to 45 feet long, he said. Prices for sites depend on a development's location and amenities.

Conclusion

With the large number of baby boomers approaching or in retirement, a motor coach resort situated in the proper location should prosper well into the future. Parks located in warmer climates should continue to enjoy the steady influx of "snow birds," or people that travel from colder locations to enjoy the warmer weather. They range from working people taking short vacations to retired or semi-retired people looking to stay for a season. The market for motor coaches, and thereby motor coach resorts, appears promising into the future.

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SITE DESCRIPTION

LOCATION : Gulf Coast Highway (Hwy. 90) at Markham Street, Long Beach, Harrison County, MS 39503

SIZE : 30.1 acres (1,311,156 $\frac{1}{4}$).

SHAPE : Rectangular.

ACCESS/EXPOSURE : Good. Access to the property is provided by Gulf Coast Highway (Hwy. 90) to the south and 1st Street to the north.

TOPOGRAPHY : Relatively level and at street grade.

FLOOD DATA : Based on Flood Map 28047C0358G, Panel 358, dated June 16, 2009, the land is in Zone VE. Zone VE is defined by FEMA as Coastal Areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Base flood elevations derived from detailed analyses shown at selected intervals within these zones. A copy of the current FEMA Flood Map follows. The subject is not located in a wetlands area (Wetlands Map follows this discussion).

UTILITIES : All public and private utilities are available to the subject site.

DRAINAGE : Drainage of the subject site appears adequate.

TOXIC WASTE : No evidence of toxic waste.

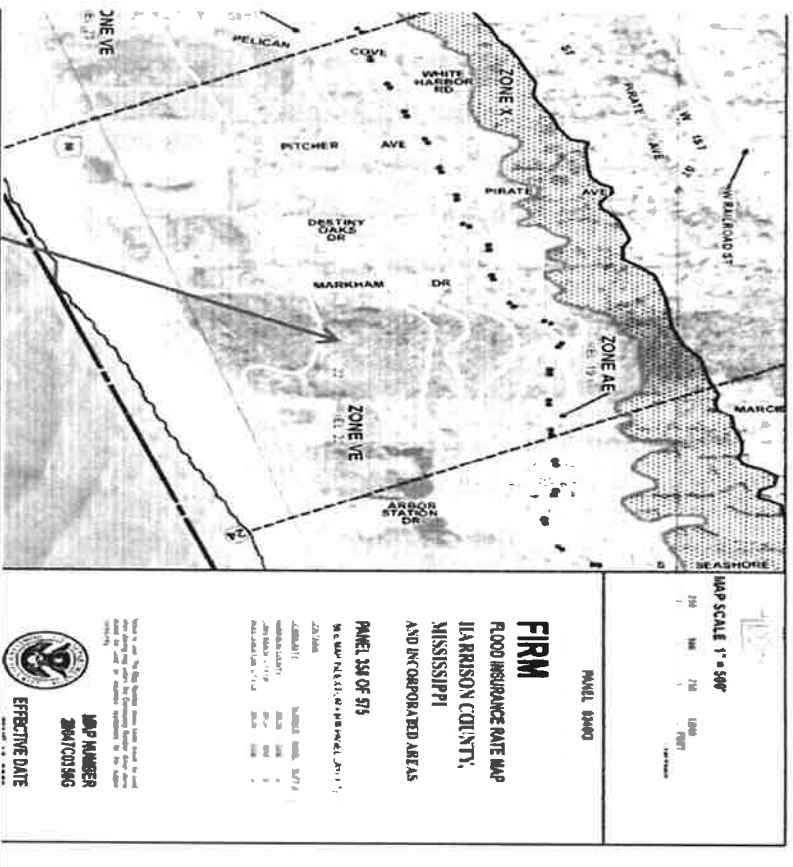
EASEMENTS : No known easements adversely affect the site.

COMMENTS : The subject site is of adequate size, shape, and utility to support the proposed use.

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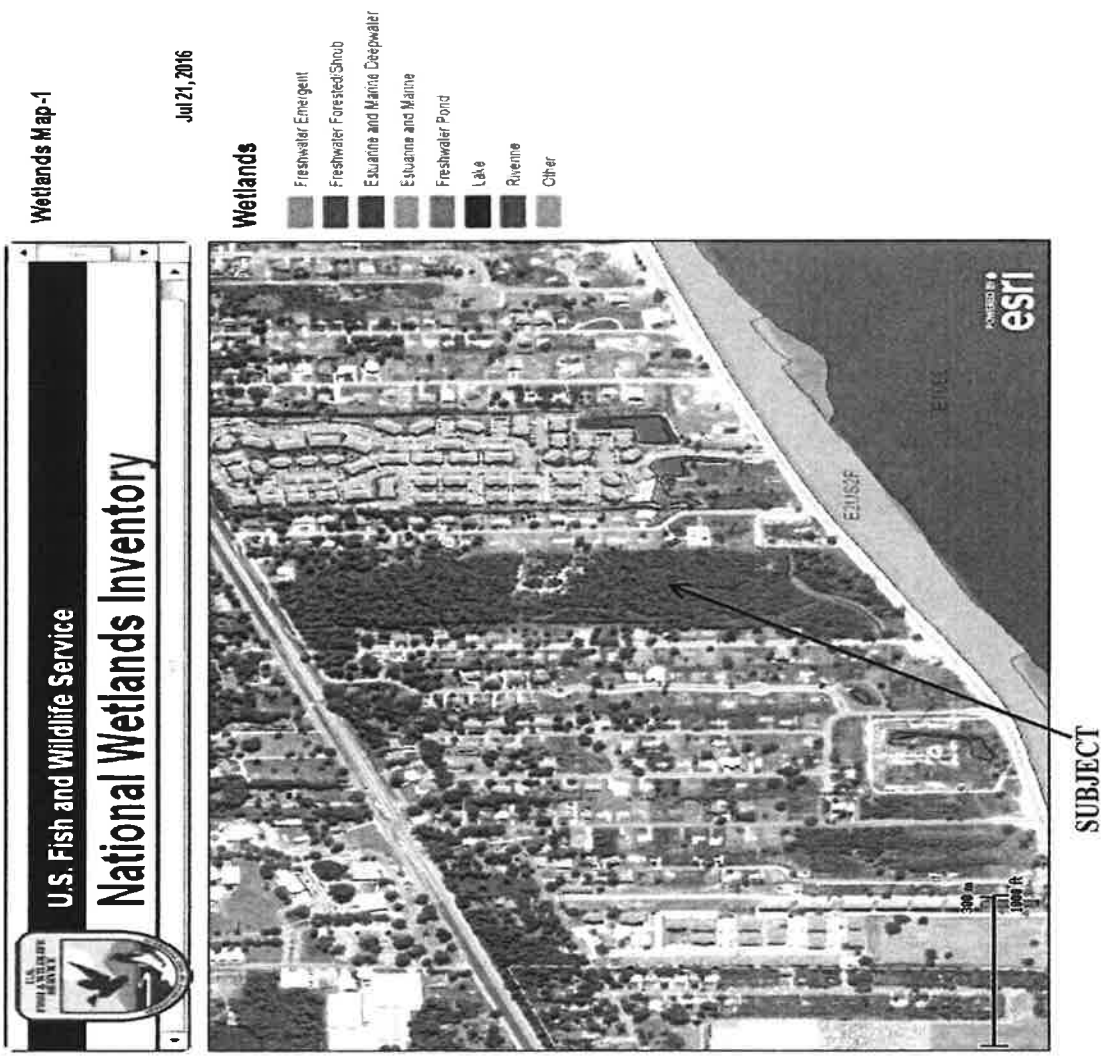
FLOOD MAP



SUBJECT

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ZONING

According to information furnished by the Long Beach Planning & Zoning Department, the subject property is zoned as shown below:

Parcel 1 – 0512J-01-001.000 (Southern Portion of Land)

The northern portion of this parcel is zoned R-1; the southern portion is zoned C-2B.

R-1 (Residential) District is designed primarily to accommodate single-family detached residential uses (other than mobile or manufactured homes) at low and medium densities.

C2B (Beachfront) District is designed to accommodate mixed-use commercial and residential, including condominiums, apartments, offices and light commercial.

Parcel 2 – 0512G-03-001.000 (Northern Portion of Land)

This parcel is zoned R-1 (Single-Family Residential) District.

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TAXES

The tax breakdown for each parcel was furnished by the Harrison County Tax Department and is shown below:

Parcel 0512J-01-001.000 (Southern Portion of Land)

The assessed value of the 23.8 acres of land is \$820,843. The 2015 tax detail follows:

County Taxes	\$4,484.25
City Taxes	6,030.71
School Taxes	<u>7,223.80</u>
Total Due	\$17,738.76
Total Due with 6% Penalty	\$18,803.09

Parcel 0412G-03-001.000 (Northern Portion of Land)

The assessed value of the 6.30 acres of land is \$126,788. The 2015 tax detail follows:

County Taxes	\$ 692.64
City Taxes	\$ 931.50
School Taxes	<u>\$1,115.79</u>
Total	\$2,739.93
Total Due with 6% Penalty	\$2,904.33

The Harrison County Tax Department shows that the 2015 taxes have not been paid. Copies of the tax statements are included in the Addendum to this report.

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

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CONCLUSIONS

COMMERCIAL REAL ESTATE ALONG THE COAST HIGHWAY

When I first saw the devastation from Katrina, I foresaw a 10-year recovery period. Boy, was I wrong! Looks more like a 20-year recovery from today's perspective. Only in the last year or two have we seen commercial properties selling again. Approximately 80% of the for sale signs are still up.

The sales that have occurred are generally nowhere near pre-Katrina prices. Sellers that have recognized the new reality are making sales.

The Long Beach area has seen very little activity. Something akin to the proposed top-tier RV resort would fit nicely with the peaceful atmosphere and the marina, while at the same time being a catalyst for further development in the neighborhood. Furthermore, this development would generate substantial tax revenues for the city.

People cannot pay commercial prices for homes. Neither can developers justify development on only the front acreage.

Ergo, nothing is happening.

TOP-TIER RV MARKET

As detailed in numerous articles and on numerous websites, the RV/Motor Coach market is rapidly expanding. Nowhere is this more true than in the top-tier market.

I appraised the number one Motor Coach Resort on the Gulf Coast, the Heritage Motor Coach Resort in Orange Beach, AL in 2009. I recently interviewed Mr. Jim Winton, the manager. The park has been a huge success. The 79-vehicle sites were sold instead of leased. Initial prices were \$140,000 to \$150,000. Today, the sites are selling from \$270,000 to \$300,000, doubling in value in seven years. This development is just north of Ono Island, perhaps the most prestigious home development along the entire Gulf Coast. Local residents are most happy to have the Motor Coach owners as neighbors.

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HIGHEST AND BEST USE

Based on factors of legally permissible, physically possible (would not have to be built up), financially feasible, and maximally productive, the highest and best use is for a highway commercial development. In particular, the top-tier RV development seems to be ideal.

EFFECT ON SURROUNDING HOME VALUES

On a scale of 1 to 10, the proposed development is a 9. The occupants would be a plus to nearby retailers from restaurants and convenience centers to barber shops and beauty shops, as well as the Long Beach Marina.

The perceived stigma of trailer parks should not even be mentioned in the conversation about such developments as the proposed RV Resort. The occupants would typically be affluent baby boomers in motor coaches costing from \$250,000 to \$1,000,000. They want peace and quiet just like the permanent residents. The nearby marina will be a great draw (nothing better than taking the grandkids fishing).

I believe the development would be nothing but a plus to nearby home values.

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CERTIFICATION

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited by the reported assumptions and limiting conditions and are my personal, impartial and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- We used neither extraordinary assumptions nor hypothetical conditions in this report.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and the report has been prepared in conformity with the *Uniform Standards of Professional Appraisal Practice*.
- This assignment was made subject to regulations of the State of Mississippi Real Estate Appraisers Board. The undersigned state-licensed real estate appraiser has met the requirements of the board that allows this report to be regarded as a certified appraisal.
- Quentin Ball inspected the subject property.
- The reported analyses, opinions, and conclusions were developed and this report has been prepared in conformity with the Code of Professional Ethics and Standards of Professional Appraisal Practice of the Appraisal Institute.
- The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.
- As of the date of this report, I have completed the continuing education program of the Appraisal Institute.



Quentin Ball MAI
MS Certified General Real Estate Appraiser G-859

July 27, 2016

Date

Quentin Ball Appraisal Co. LLC

**MINUTES OF MARCH 22, 2018
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QUALIFICATIONS OF APPRAISER



Quentin Ball MAI
(404) 617-9165
qball@kirklandco.com

Waterfront - Specialist on islands, ocean front, river front, marinas, and ports. Island appraisals include Cat Island, Deer Island, and Round Island in Mississippi; South Padre Island in Texas; and numerous other islands off the coasts of Georgia, Florida and South Carolina. Recently appraised closed Naval Base at Singing River Island near Pacegoula. Since Hurricane Katrina, appraised many profoundly affected beachfront properties along the Gulf Coast. Experienced with wetlands valuation, wetlands mitigation, and conservation easements.

Hospitality Industry – Provided dozens of appraisals of RV resorts and mobile home parks in Georgia, Florida, Alabama and Mississippi over the years. Appraised over 350 hotels and over 600 restaurants. Restaurant assignments included 35 Perkins Family Restaurants in ten states, 5 landmark Oceanside restaurants in Massachusetts and Maine, and 17 Pizza Huts throughout the Southeast. The last three years appraised landmark restaurants in Pompano Beach, Florida; Miami, Florida; Mobile, Alabama; Gulf Shores, Alabama, and new restaurants in Biloxi, Mississippi; and Gulfport, Mississippi.

Health Care/Retirement Industry - Nursing homes, hospitals, personal care centers, substance abuse centers, and retirement communities appraised. Provided seminar at NASLI national convention on "How to Appraise Senior Living Facilities."

Retail - Experience includes freestanding retail facilities to regional shopping malls.

Apartments - Appraised apartments nationally for past 35 years. Experienced with high-rise, live/work, condo conversions, and government-subsidized projects.

Office - Appraised the following office buildings: NationsBank Plaza, Atlanta, GA - 1,429,254^{sq}, 500 Northpark Town Center, Atlanta, GA - 564,491^{sq}, 1818 Market Street Building, Philadelphia, PA - 1,192,531^{sq}, Tower Place, Atlanta, GA - 1,000,000^{sq}, 37 West 57th Street Building, Manhattan, New York City, NY - 70,767^{sq}, ARA Tower, Philadelphia, PA - 782,740^{sq}, The Goodwin Square Complex, Hartford, CT - 348,809^{sq}, Parkway Center, Marietta, GA - 520,000^{sq}, NationsBank Plaza, Charlotte, NC - 802,638^{sq}.

Industrial - Appraisals performed on major industrial properties in southern California, San Francisco Bay area, Northwest, Midwest, South, and other regions. Also experienced in analyzing deep-water ports, industrial wasteland, and obsolete heavy industrial plants.

Education and Professional Affiliations - Georgia State University, Bachelor of Business Administration with a major in Real Estate (1971). Member of Appraisal Institute (MAI No. 7286), serving on the Admissions Committee of the Georgia Chapter. Certified Toastmaster (CTM) and frequent speaker. Guest lecturer at Georgia State University and Southern College of Technology. Certified General Appraiser in Georgia, Florida, Alabama, Mississippi, Louisiana, North Carolina, and South Carolina.

Technology - Quentin Ball Appraisal Co. LLC is a virtual office delivering reports digitally. Mr. Ball is an industry leader in paperless office technology and has written articles and given seminars on the subject.

Quentin Ball Appraisal Co. LLC

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LONG BEACH PLANNING and DEVELOPMENT COMMISSION

STATE OF MISSISSIPPI
MISSISSIPPI REAL ESTATE APPRAISER
LICENSE AND CERTIFICATION BOARD

THIS IS TO CERTIFY THAT
LICENSE NO. **GA-859**

QUENTIN BALL

HAS BEEN GRANTED A LICENSE AS A
STATE CERTIFIED GENERAL
REAL ESTATE APPRAISER

FOR THE PERIOD 08/31/2015 - 08/31/2017

VOID UNLESS SIGNED BY LICENSEE



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LEXINGTON INSURANCE COMPANY
WILMINGTON, DELAWARE
Administrative Offices - 99 High Street, Floor 23, Boston, Massachusetts 02110-23110

Certificate Number: 011564657-00
This Certificate forms a part of Master Policy Number: 018389876-03
Renewal of Master Policy Number : 018389876-02

YOUR RISK PURCHASING GROUP MASTER POLICY IS A CLAIMS MADE POLICY.
READ THE ATTACHED MASTER POLICY CAREFULLY

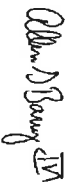
THE AMERICAN ACADEMY OF STATE CERTIFIED APPRAISERS
CERTIFICATE DECLARATIONS

1. Name and Address of Certificate Holder: Quentin Ball Appraisal Co., LLC
15 Cedarwood Lane
Gulfport MS 39503
2. Certificate Period: Effective Date: 07/20/16 to Expiration Date: 07/20/17
12:01 a.m. Local Time at the Address of the Insured
- 2a. Retroactive Date: 07/02/02
12:01 a.m. Local Time at the Address of the Insured
3. Limit of Liability: \$ 1,000,000 each claim
\$ 1,000,000 aggregate limit
4. Deductible: \$5,000 each claim
5. Professional Covered Services Insured by this policy are: REAL ESTATE APPRAISAL SERVICES
6. Advance Certificate Holder Premium: \$ 4,517
7. Minimum Earned Premium: 25% or \$ 1,129

Forms and Endorsements:
PRG 3150 (10/05) Real Estate Appraisers Professional Liability Declarations, PRG 3512 (07/12) Real Estate Appraisers Professional Liability Coverage Form, PRG 2078 (03/16) Addendum to the Declarations, 89644 (6/13) Economic Sanctions Endorsement, 91222 (04/13) Policyholder Notice, 118477 (03/15) Policyholder Notice
Additional Endorsements applicable to this Certificate only:
None

Agency Name and Address: INTERCORP, INC.
1438-F West Main Street
Ephrata, PA 17522-1345

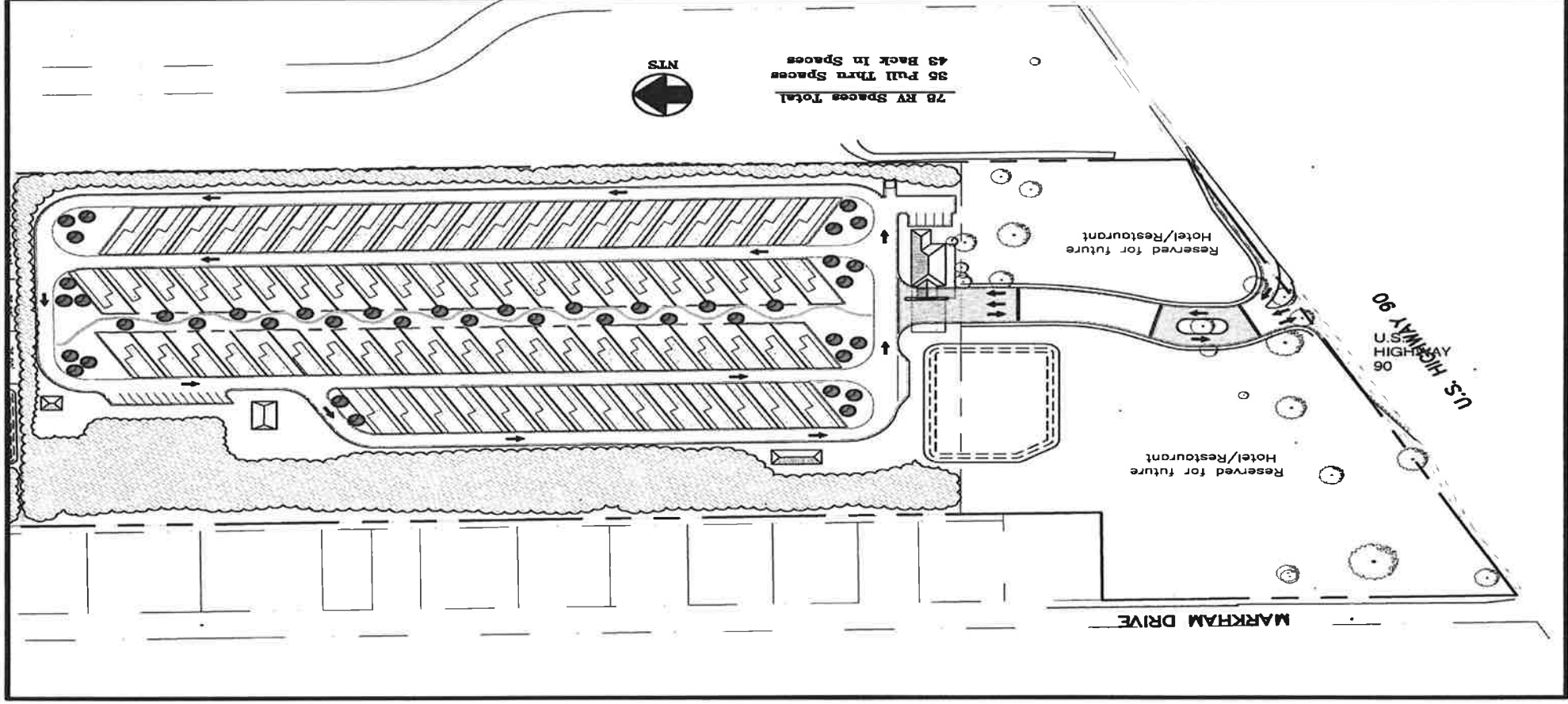
IT IS HEREBY UNDERSTOOD AND AGREED THAT THE CERTIFICATE HOLDER AGREES TO ALL TERMS AND CONDITIONS AS SET FORTH IN THE ATTACHED MASTER POLICY.
THIS POLICY IS ISSUED BY YOUR RISK PURCHASING GROUP INSURER WHICH MAY NOT BE SUBJECT TO ALL OF THE INSURANCE LAWS AND REGULATIONS OF YOUR STATE. STATE INSURANCE INSOLVENCY GUARANTY FUNDS ARE NOT AVAILABLE FOR YOUR RISK PURCHASING GROUP INSURER.



County: Harrison

Authorized Representative OR
Countersignature (in states where applicable) Date: July 5, 2016
PRG 3152 (10/05)

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2015 Top-Rated RV Parks

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[MotorHome Magazine](#) > [Travel](#) > [RV Parks](#) > [Good Sam RV Travel & Savings Guide Announces Top-Rated RV Parks](#)

Good Sam RV Travel & Savings Guide Announces Top-Rated RV Parks

<http://www.motorhome.com/motorhome-travel/rv-parks/good-sam-rv-travel-savings-guide...> 6/28/2016

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2015 Top-Rated RV Parks

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November 17, 2014
Filed under [Feature Stories](#), [RV Parks](#)



Reaching the pinnacle of campground excellence, 137 RV Parks have earned perfect 10/10*10 ratings from the 2015 Good Sam RV Travel & Savings Guide, the most recognized source of campground listings in North America.

Published in December, the 1,864-page guide lists details about more than 13,000 personally inspected RV parks across North America along with helpful lifestyle articles, handy travel guides and money-saving offers that include \$1,000 worth of Camping World coupons and \$500 in Entertainment offers.

Each of the perfectly rated RV parks has earned top marks in three categories: environment, cleanliness and facilities. These parks represent only two percent of all RV parks personally inspected by the guide's traveling consultant teams.

The 2015 Good Sam RV Travel & Savings Guide is available at the 100-plus Camping World SuperCenters located throughout the United States and on www.campingworld.com.

Top-Rated RV Parks:

Alabama

[Lake Oprey RV Resort, Elberta](#)

[Sugar Sands RV Resort, Gulf Shores](#)

[Windemere Cove RV Resort, Langston](#)

[Heritage Motorcoach Resort & Marina, Orange Beach](#)

Arizona

[Superstition Lookout RV Resort, Apache Junction](#)

[Superstition Sunrise RV Resort, Apache Junction](#)

[Black Canyon Ranch RV Resort, Black Canyon City](#)

[Moon River RV Resort, Bullhead City](#)

[Distant Drums RV Resort, Camp Verde](#)

[Palm Creek Golf & RV Resort, Casa Grande](#)

[Sundance 1 RV Resort, Casa Grande](#)

[Pueblo El Mirage Golf & RV Resort, El Mirage](#)

<http://www.motorhome.com/motorhome-travel/rv-parks/good-sam-rv-travel-savings-guide...> 6/28/2016

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2015 Top-Rated RV Parks

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Gold Canyon RV & Golf Resort, Gold Canyon

The Ridge Golf & Country Club, Lake Havasu City

Mesa Solari RV Resort, Mesa

Desert Shadows RV Resort, Phoenix

Desert's Edge RV-The Purple Park, Phoenix

Far Horizons Tucson Village RV Resort, Tucson

Rincon Country East RV Resort, Tucson

Rincon Country West RV Resort, Tucson

Del Pueblo RV Park And Tennis Resort, Yuma

Shaner-La RV Resort, Yuma

Westwind RV & Golf Resort, Yuma

Arkansas

Ozarks RV Resort On Table Rock Lake, Blue Eye

Callierine's Landing At Hot Springs, Hot Springs

California

The Californian RV Resort, Acton

The Springs At Borrego RV Resort & Golf Course, Borrego Springs

Outdoor Resort Palm Springs, Cathedral City

The Lakes RV & Golf Resort, Chowchilla

Indian Waters RV Resort & Cottages, Indio

Motorcoach Country Club, Indio

Outdoor Resort Indio, Indio

Jackson Rancheria RV Park, Jackson

Redding Premier RV Resort, Redding

Coyote Valley RV Resort, San Jose

Colorado

Tiger Run RV Resort, Breckenridge

Pueblo South/Colorado City KOA, Colorado City

Mesa Verde RV Resort, Mancos

Connecticut

Acres High RV Park, East Lyme

Florida

Cross Creek RV Resort, Arcadia

Outdoor Resorts/Chokoloskee Island, Chokoloskee

<http://www.motorhome.com/motorhome-travel/tv-parks/good-sam-tv-travel-savings-guide...> 6/28/2016

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- Cypress Trail RV Resort, Fort Myers
- Gulf Waters RV Resort, Fort Myers Beach
- Treasure Coast RV Resort, Fort Pierce
- Riverbend Motorcoach Resort, La Belle
- Disney's Fort Wilderness Resort & Campground, Lake Buena Vista
- Crystal Lake RV Resort, Naples
- Naples Motorcoach Resort, Naples
- Emerald Coast RV Beach Resort, Panama City Beach
- The Great Outdoors RV, Nature & Golf Resort, Titusville
- Vacation Inn Resort Of The Palm Beaches, West Palm Beach
- Williston Crossings RV Resort, Williston
- Kansas**
- Deer Creek Valley RV Park LLC, Topeka
- Louisiana**
- Cajun Palms RV Resort, Henderson
- Red Shoes Park At Coushatta Casino Resort, Kinder
- A+ Motel & RV Park, Lake Charles
- Paragon Casino RV Resort, Marksville
- Maryland**
- Castaways RV Resort & Campground, Ocean City
- Massachusetts**
- Cane Cool Campresort & Cabins, East Falmouth
- Normandy Farms Family Camping Resort, Foxboro
- Pine Acres Family Camping Resort, Oakham
- Beach Rose RV Park, Salisbury Beach
- Michigan**
- Vacation Station RV Resort, Ludington
- Little River Casino RV Park, Manistee
- Silver Creek RV Resort, Mears
- HarborTown RV Resort, Monroe
- Soaring Eagle Hideaway RV Park, Mount Pleasant
- Petoskey RV Resort, Petoskey
- Hearthside Grove Motorcoach Resort, Petoskey
- Petoskey KOA RV & Cabin Resort, Petoskey

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South Haven Sunny Brook RV Resort, South Haven

Traverse Bay RV Resort, Traverse City

Minnesota

Prairie View RV Park & Campground, Granite Falls

Grand Casino Hinchey RV Resort, Hinchley

Missouri

Mark Twain Landing, Monroe City

Poison Motorcoach & RV Resort, Poison

Nevada

Las Vegas RV Resort, Las Vegas

LYM Resort, Las Vegas

Lakeside Casino & RV Resort, Pahrump

Nevada Treasure RV Resort, Pahrump

Wine Ridge RV Resort & Cottages, Pahrump

Sparks Marina RV Park, Sparks

New York

Chautauque Lake KOA, DeWittville

Skyway Camping Resort Inc, Elsenville

Lake George RV Park, Lake George

The Villages At Turning Stone, Verona

Watkins Glen/Corning KOA Camping Resort, Watkins Glen

North Carolina

Raleigh Oaks RV Resort & Cottages, Four Oaks

The Great Outdoors RV Resort, Franklin

Mountain Falls Luxury Motorcoach Resort, Lake Toxaway

Fayetteville RV Resort & Cottages, Wade

Ohio

Cross Creek Camping Resort, Columbus

Evergreen Park RV Resort, Mount Eaton

Windsor RV Park, Thackerville

Oklahoma

Choctaw Casino Resort KOA, Durant

<http://www.motorhome.com/motorhome-travel/rv-parks/good-sam-rv-travel-savings-guide..> 6/28/2016

LONG BEACH PLANNING and DEVELOPMENT COMMISSION

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Oregon

- Seven Feathers RV Resort, Canyonville
- Olde Stone Village RV Park, McMinnville
- Pacific Shores Motorcoach Resort, Newport
- Benji/Sisters Garden RV Resort, Sisters
- Casey's Riverside RV Park, Westfir
- Pheasant Ridge RV Resort, Wilsonville

Pennsylvania

- Lake-In-Wood Resort, Narvon
- Shenango Valley RV Park, Sharon

South Carolina

- Hilton Head Island Motorcoach Resort/Outdoor Resorts Hilton Head Island, Hilton Head
- Hilton Head Harbor RV Resort & Marina, Hilton Head Island
- Willowree RV Resort & Campground, Longs
- Cypress Camping Resort, Myrtle Beach
- Ocean Lakes Family Campground, Myrtle Beach
- Hart Ranch Camping Resort Club, Rapid City

Tennessee

- Anchor Down RV Resort, Dandridge
- Smoky Bear Campground, Gatlinburg
- Twix Creek RV Resort, Gatlinburg

Texas

- K.E. Bushinar's Camp, Bullard
- Mill Creek Ranch Resort, Canton
- Alsatian Resort & Golf Club, Castroville
- Jamaica Beach RV Park, Galveston
- Shallow Creek RV Resort, Chidewater
- San Jacinto Riverfront RV Park, Highlands
- Advanced RV Resort, Houston
- Buckhorn Lake Resort, Kerrville
- Johnson Creek RV Resort & Park, Kerrville
- Fernbrook Park, Longview
- Llano Grande Lake Park Resort & Country Club, MHP, Mercedes
- Bentzen Palm Village RV Resort, Mission

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[Forest Retreat RV Park, New Caney](#)

[Northshore RV Resort, Onalaska](#)

[Rayford Crossings RV Resort, The Woodlands](#)

[Oak Creek RV Park, Weatherford](#)

[Utah](#)

[Mountain Valley RV Resort, Heber City](#)

[Virginia](#)

[American Heritage RV Park, Williamsburg](#)

[Williamsburg KOA, Williamsburg](#)

[Washington](#)

[Columbia Sun RV Resort, Kennerwick](#)

Canada

[Ontario](#)

[Fisherman's Cove Tent & Trailer Park, Kincaidline](#)

[Bissell's Hideaway Resort, Pelham](#)

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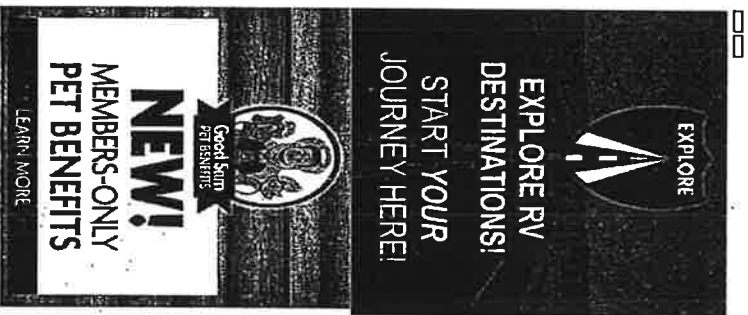


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Name:
Address:
City:
State:
ZIP:

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City:
State/Province:
Park/Facility Type:

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Chutes and a Ladder

I own a 40-foot American Eagle motorhome with a storage area that goes all the way across underneath the coach. I bought a folding ladder from Camping World (Item No... [read story](#))

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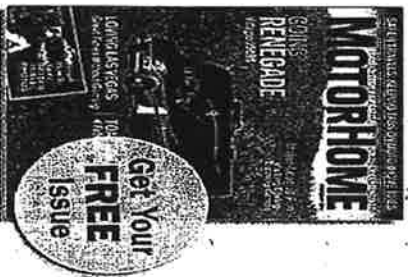
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 Freshwater Flume April 21, 2016
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HARRISON COUNTY, MS

Current Date 7/27/2016 Tax Year 2015
Records Last Updated 7/26/2016

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PROPERTY DETAIL

OWNER GOLDEN BAY INVESTMENT LTD
C/O HUONG VAN LE
1286 FATHER RYAN AVE
BILOXI MS 39530

ACRES : 6.30
LAND VALUE : 126788
IMPROVEMENTS : **NA**
TOTAL VALUE: 126788
ASSESSED : 19018

TAX INFORMATION

PARCEL 0512G-03-001.000
ADDRESS RAILROAD ST

YEAR 2015 TAX DUE PAID BALANCE	
COUNTY	692.64 0.00 734.20
CITY	931.50 0.00 987.39
SCHOOL	1115.79 0.00 1182.74

TOTAL 2739.93 0.00 2907.33 6% Penalty + Print Fee

Pay Tax

Mail Payments To:

David V. Larosa, Sr., Tax Collector
P.O. Box 1270
Gulfport, MS 39502

Postmark will be used to determine penalty

LAST PAYMENT **NA**
DATE

MISCELLANEOUS INFORMATION

EXEMPT CODE	LEGAL DR: 1264/0020.00/00/0000-
HOMESTEAD CODE	5.7 AC(C) BEG AT INTER OF ELI
TAX DISTRICT	NE OF THOMAS SUBD & S MAR OF RAILROA
PPIN	D
SECTION	NELY ALONG RAILROAD
TOWNSHIP	537.2 FT S
RANGE	42.6
	FT S 69 DGS W 212.8 FT S 100 F

Deed Book/Page References

<u>Book</u>	<u>Date</u>	<u>Type</u>
1264/0020		

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TAX PAID HISTORY

<u>Year</u>	<u>Owner</u>	<u>Total Tax</u>	<u>Paid(Y/N)</u>
2014	GOLDEN BAY INVESTMENT LTD	2736.31	Y LAST PAYMENT DATE 1/30/2015
2013	GOLDEN BAY INVESTMENT LTD	2783.29	Y LAST PAYMENT DATE 2/28/2014
2012	GOLDEN BAY INVESTMENT LTD	2783.29	N
2011	GOLDEN BAY INVESTMENT LTD	2783.29	N
2010	GOLDEN BAY INVESTMENT LTD	2764.27	N
2009	GOLDEN BAY INVESTMENT LTD	2767.88	N

TAX SALES HISTORY, FOR UNPAID TAXES

<u>Year</u>	<u>Sold To</u>	<u>Redeemed Date/By</u>
2012	S & S PROPERTIES, LLC	2/27/2014 GBI EVERGREEN LLC
2011	BURKE RON	2/28/2013 GBI EVERGREEN LLC
2010	ETC FBO STEPHEN SOUTHERN IRA	5/31/2012 THE PEOPLES BANK BLOXI
2009	ADAIR ASSET MGMT LLC/US BANK	6/20/2011 HUONG VAN LIE
2008	ETC FBO WILLIAM CARRERAS IRA 501	5/27/2011 HENRY HUONG LIE
2007	SFS LLC	5/8/2009 GBI EVERGREEN LLC CK# 2550
2006	US BANK CUSTODIAN-SASS MUNI V DT	4/30/2008 PAGE MANNINO CK NO. 17630

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Property Link

HARRISON COUNTY, MS

Current Date 7/27/2016
Tax Year 2015
Records Last Updated 7/26/2016

PROPERTY DETAIL
OWNER GOLDEN BAY INVESTMENT LTD
C/O HUONG VAN LE
1286 FATHER RYAN AVE
BILOXI MS 39530

ACRES : 23.80
LAND VALUE : 820843
IMPROVEMENTS : **NA**
TOTAL VALUE: 820843
ASSESSD : 123126

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PARCEL 05121-01-001.000
ADDRESS WEST BEACH BLVD

TAX INFORMATION

YEAR 2015	TAX DUE	PAID	BALANCE
COUNTY	4484.25	0.00	4753.31
CITY	6030.71	0.00	6392.55
SCHOOL	7223.80	0.00	7657.23
TOTAL	17738.76	0.00	18806.09

Pay Tax

18806.09 6% Penalty + Print Fee

Mail Payments To:
David V. Larosa, Sr., Tax Collector
P.O. Box 1270
Gulfport, MS 39502

Postmark will be used to determine penalty

LAST PAYMENT DATE **NA**

MISCELLANEOUS INFORMATION

EXEMPT CODE	LEGAL DR: 1264/0023 00/00/0000-
HOMESTEAD CODE	23.8 AC(C) BEG AT INTER OF N M
TAX DISTRICT	AR OF
PPIN	HWY 90 & E MAR OF MARKHAM DR N
SECTION	ALONG MARKHAM DR
TOWNSHIP	425.3 FT E 12
RANGE	5 FT
	TO E LINE OF THOMAS
	SUBD N ALO
	NG

Deed Book/Page References
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TAX PAID HISTORY

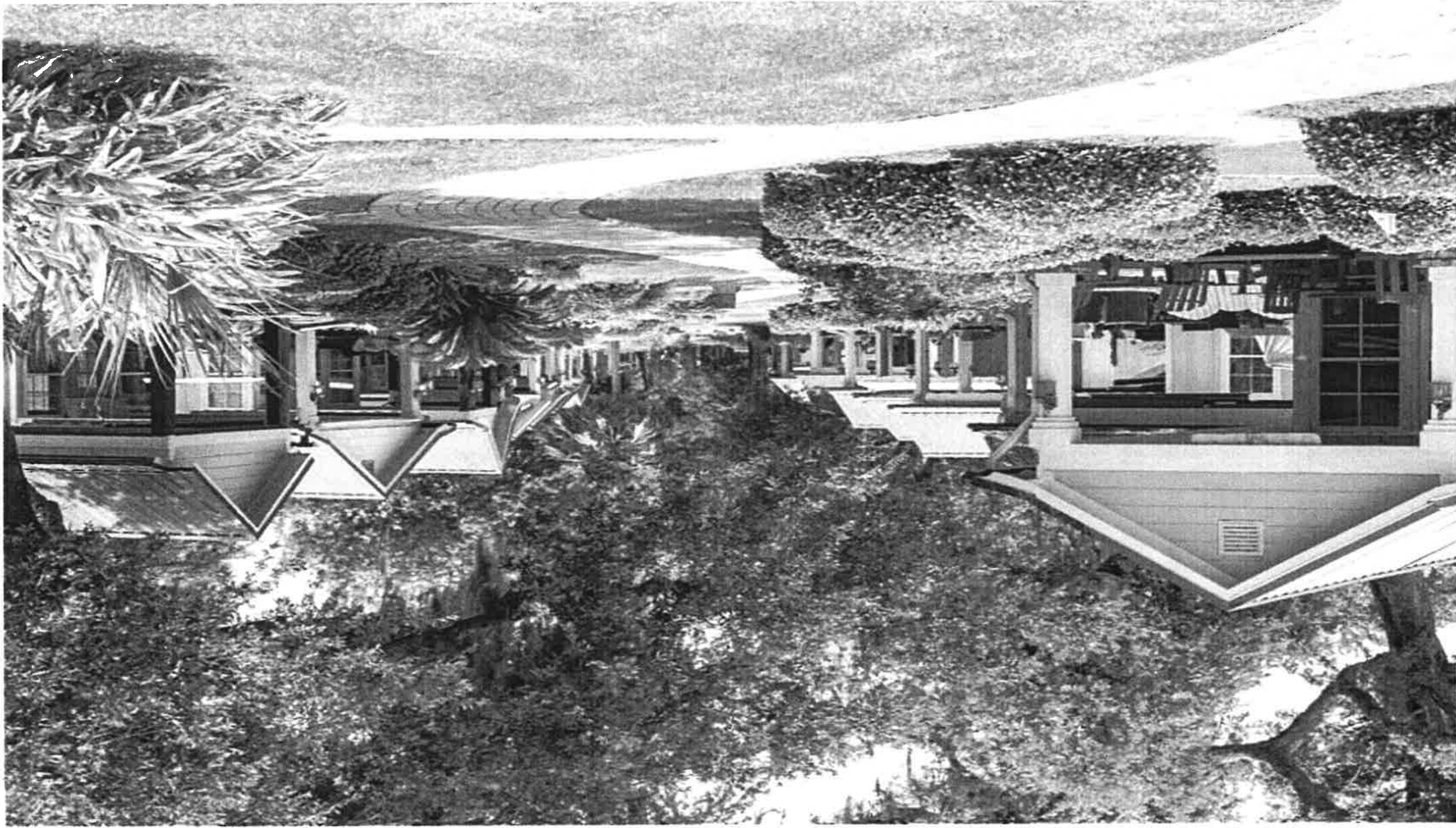
<u>Year</u>	<u>Owner</u>	<u>Total Tax</u>	<u>Paid(Y/N)</u>
2014	GOLDEN BAY INVESTMENT LTD	17715.36	Y
		LAST PAYMENT DATE	
		1/30/2015	
2013	GOLDEN BAY INVESTMENT LTD	18019.49	Y
		LAST PAYMENT DATE	
		2/28/2014	
2012	GOLDEN BAY INVESTMENT LTD	18019.49	N
2011	GOLDEN BAY INVESTMENT LTD	18019.49	N
2010	GOLDEN BAY INVESTMENT LTD	17896.36	N
2009	GOLDEN BAY INVESTMENT LTD	17919.75	N

TAX SALES HISTORY, FOR UNPAID TAXES

<u>Year</u>	<u>Sold To</u>	<u>Redeemed Date/By</u>
2012	INVESTA SERV, LLC AS CUSTODIAN F	2/27/2014 GBI EVERGREEN LLC
2011	WARREN H POARCH, LLC	2/28/2013 GBI EVERGREEN LLC
2010	FRTL-US2011 LLLP AGT MATTHEW MAR	5/31/2012 THE PEOPLES BANK BILOXI
2009	FRTL-US2010 LLLP US BANK CUSTODIAN-SASS	6/20/2011 HUONG VAN LE
2006	MUNI V DT	4/30/2008 PAGE MANNINO CK NO. 17630

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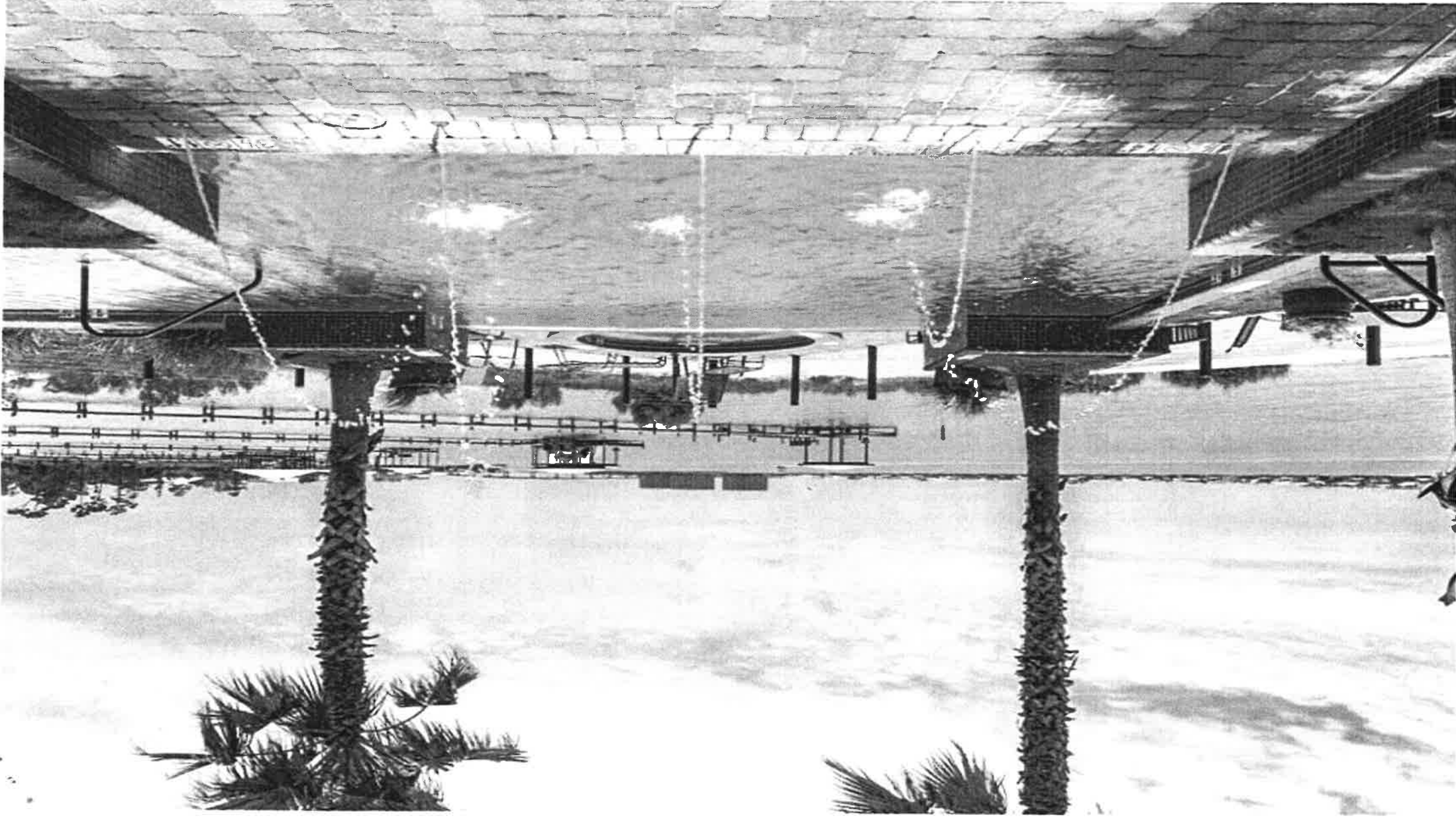
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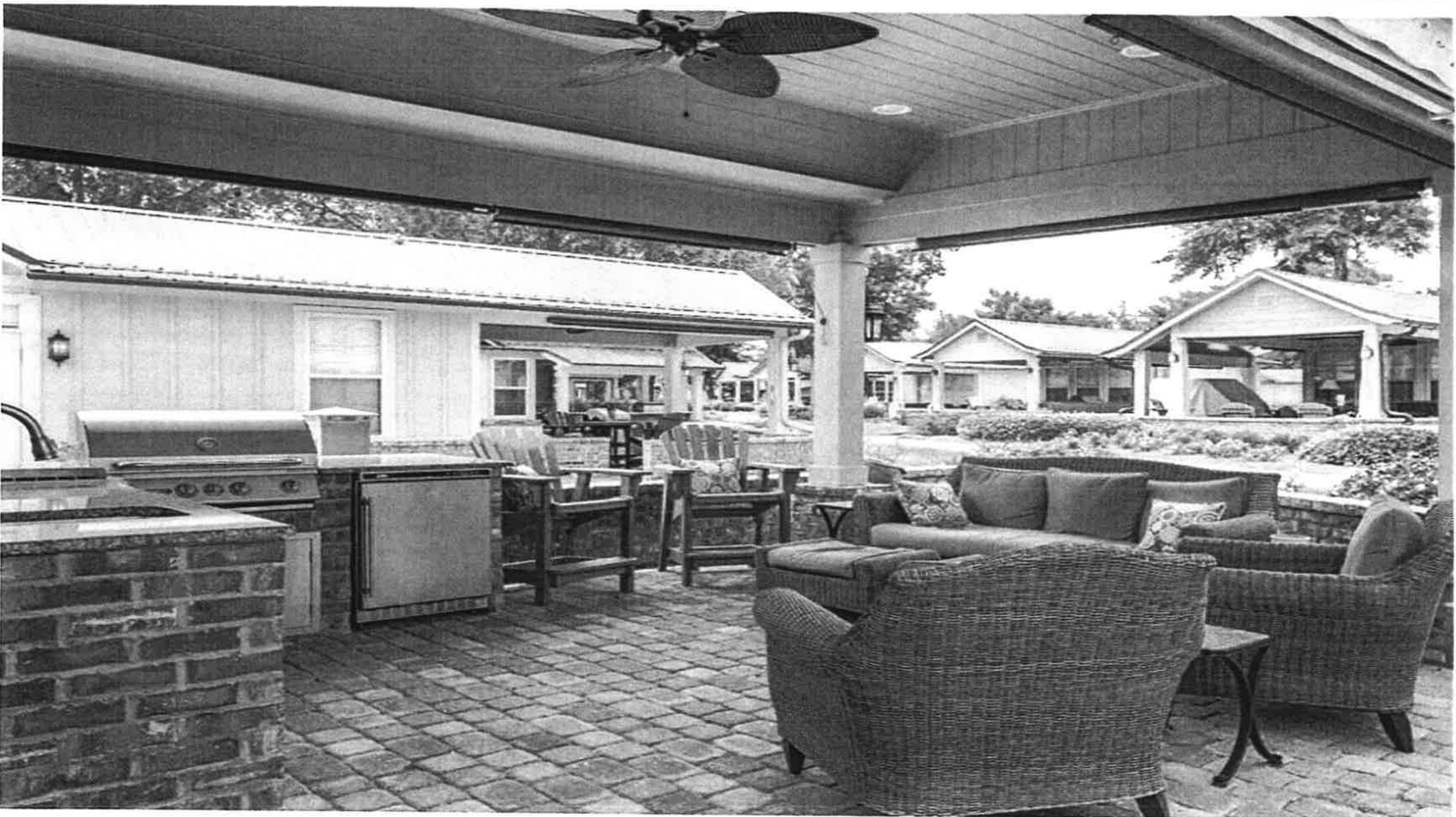
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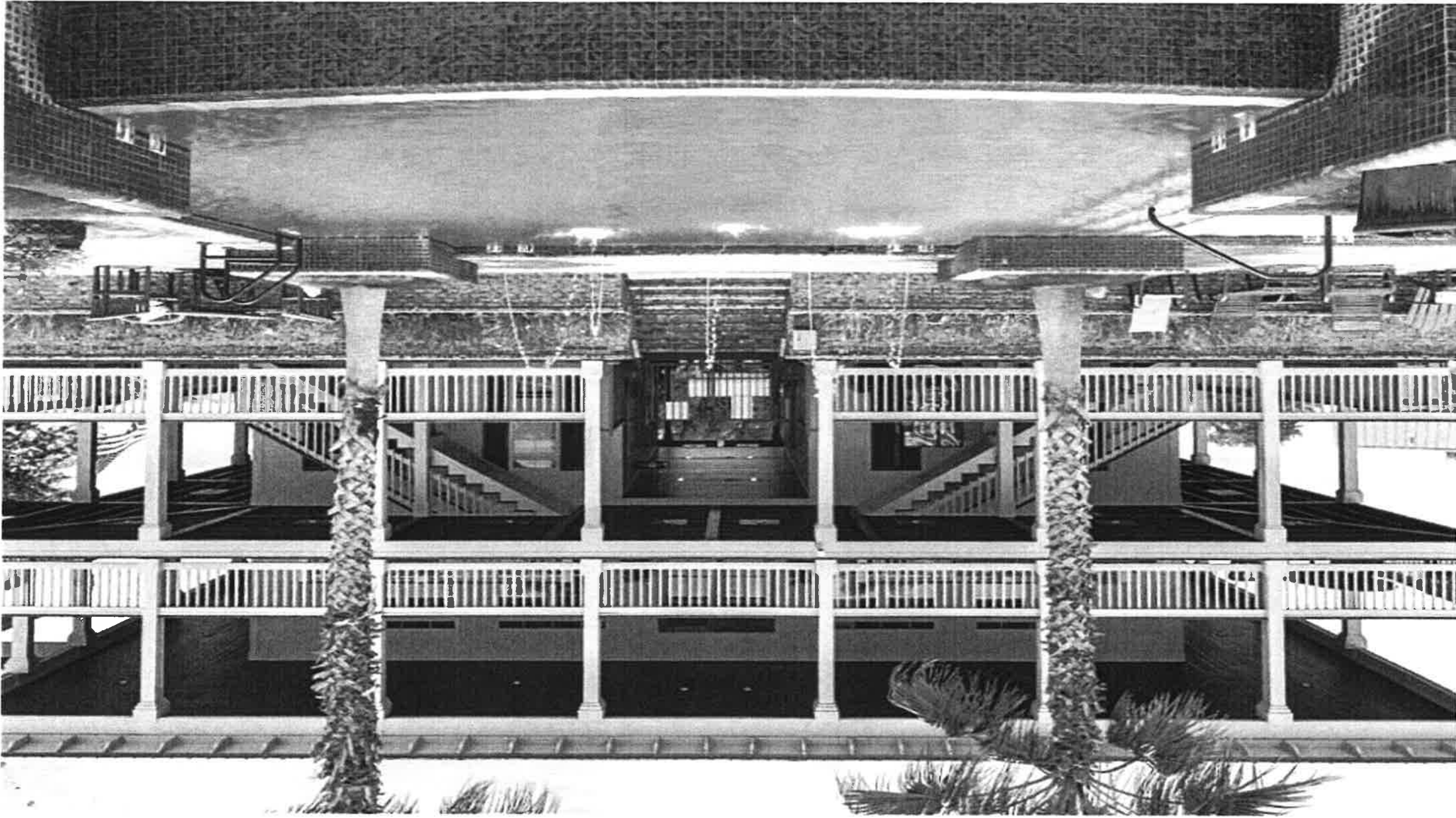
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LONG BEACH PLANNING and DEVELOPMENT COMMISSION

*

*

After considerable discussion, Commissioner Seal made motion, seconded by Commissioner Gundlach and unanimously carried recommending approval of the request to rezone said property to Special Use District RV, which will allow recreational vehicles and related accessory uses as provided for in Section 100 and Article XIX Amendments. Commissioner Seal further stated that the motion is based on documentation provided by the applicant's representative including the full application, with supporting documents, additional documents submitted during this hearing and the oral comments.

Noted for the record, that though the opposition gave oral objection, they did not provide any pertinent documentation for the record.

Be it remembered that a regular meeting before the Long Beach Planning and Development Commission, Long Beach, Mississippi, was begun at 5:30 o'clock p.m., Thursday, the 22nd of March 2018, in the Long Beach City Hall Meeting Room, 201 Jeff Davis Avenue, in said City, and the same being the time, date and place fixed for holding said meeting.

There were present and in attendance on said Commission and at the meeting the following named persons Commission Chairman Frank Olaivar, Commissioners Shawn Barlow, Jeff Hansen, Judy Wood, Chris Carrubba, Eddie Seal, Mark McMillan, Mike Gundlach, Planning Consultant/Advisor Bill Hessel, and minutes Clerk Veronica Howard.

Absent the meeting was Commissioner Randy Fischer.

There being a quorum present and sufficient to transact the business of this meeting, the following proceedings were had and done.

**MINUTES OF MARCH 22, 2018
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Commissioner Carrubba made motion, seconded by Commissioner Gundlach and unanimously carried to approve the regular meeting minutes of March 8, 2018, as submitted.

It came for discussion under Development and Research available and/or vacant commercial property and buildings.

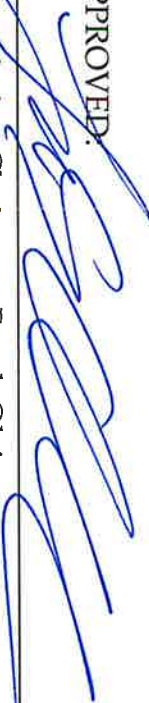
There was no action required or taken.

It came for discussion under Development and Research discussion regarding developing an overlay district South of the CSX Railroad for the purpose of promoting economic development.

A Work Session was scheduled for April 12, 2018, immediately after the regular scheduled meeting; 201 Jeff Davis Avenue; City Hall; Meeting Room.

There being no further business to come before the Planning Commission at this time Commissioner Seal made motion, seconded by Commissioner Gundlach and unanimously carried to adjourn the meeting until the regular scheduled meeting in due course.


APPROVED:



Commission Chairman, Frank Olaivar

Date: 4/12/2018

ATTEST:



Veronica Howard, Minutes Clerk