

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

Be it remembered that a public hearings of the Long Beach Planning Commission of the City of Long Beach, Mississippi, was begun at 5:30 o'clock p.m., Thursday, the 23rd day of June 2016, 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 Olaivar, Commissioners Donald Frazer, Randy Fischer, Jim Heinzl, Chris Carrubba, Jeff Hansen, Nicholas Brown, Ron Robertson 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.

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The public hearing was called to order to consider a zone map change for property located on Hwy 90, Tax Parcel #0512J-01-001.000 submitted by David M. Allen, Esq. on behalf of Golden Bay Investments, LTD as follows:

MINUTES OF JULY 28, 2016 PLANNING COMMISSION



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

Office use only	
Date Received	7/16/2016
Zoning	C-2-B R-1
Agenda Date	7/28/2016
Check Number	2799

- I. TYPE OF CASE: **ZONE CHANGE REQUEST**
- II. Advalorem Tax Parcel Number(s): 0512J-01-001.000
- III. Address of Property Involved: U.S. Highway 90, between Markham Drive and Marcie Drive
- IV. Statement clearly explaining the request being made for case review. (Attach supplemental pages if necessary.)
Re-zone the north portion of the parcel from R-1 to C2-B to match the existing C2-B zoning of the south portion of the parcel to accommodate a high end RV Resort, as more fully set forth in the attachments to this application.

- V. **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.** If the proposed amendment would require a change in the Zoning Map, 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. **Development schedule.** The time schedule for the beginning and completion of development planned by the applicant in the area, if the development is planned in stages, the time schedule shall indicate the successive stages and the development planned for each stage.
 - D. **Effect of Amendment.** A report giving the nature, description and effect of the proposed amendment, if the proposed amendment would require a change in the Zoning Map, description of the probable effect on the surrounding land uses and properties.
 - E. **Error.** The error in the Ordinance that would be corrected by the proposed amendment, if the intent is to correct an error.
 - F. **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.
 - G. **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.**

- VI. **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.

Golden Bay Investments, LTD	David M. Allen, Esq.
Name of Rightful Owner (PRINT)	Name of Agent (PRINT)
122 Caldwell Avenue	759 Vieux Marche Mall
Owner's Mailing Address	Agent's Mailing Address
Biloxi MS 39530	Biloxi MS 39530
City State Zip	City State Zip
408-221-9564 (cell)	228-374-2100
Phone	Phone
Signature of Rightful Owner	Signature of Agent
Date	Date

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

Oak Landing RV Resort Application for zoning change

Golden Bay Investment, LTD. represented by its General Partner, Huong "Henry" Le, submits this application to the City of Long Beach for a zoning change on a portion of Tax Parcel Number 0512J-01-001.000. The zoning change is requested in order to allow the owner 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 "A".

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, First Judicial District, Harrison County, Mississippi. A copy of that document is attached hereto as Exhibit "B". The Northern Parcel, which is NOT subject to this request for re-zoning, 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 "C".

The vesting deed recites that the total tract contains 30.06 acres, more or less. Golden Bay Investment, Ltd. subsequently conveyed a 40 ft. wide roadway easement along the north line of the parcel to the City of Long Beach and a parcel for the purpose of constructing a new water well and elevated water storage tank on the northeast portion of the property, both in 2006. Apparently, the Southern Parcel was subject to "split zoning" as far back as 1990. The 1990 City of Long Beach Zoning Map (see Exhibit "D") reflects the southern 5.38 acres to be zoned R-3; the remainder of the Southern Parcel was zoned R-1. The City of Long Beach Zoning Map for 2002 (see Exhibit "E") reflects a very similar situation - i.e. the northern three-fourths (3/4) of the Southern Parcel retained its R-1 zoning, while the remainder of the Southern Parcel, adjacent to Highway 90, was changed to C-2 zoning. The 2013 zoning change left the R-1 zoning intact, but changed that portion of the Southern Parcel which had been C-2 zoning to C2-B zoning. See Exhibit "C".

JUSTIFICATIONS AND SUPPORT FOR ZONING CHANGE

The following justifications are submitted in support of the requested zoning change:

- 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 re-zoning 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 increased to a Base Flood Elevation of 20 feet, causing substantial increases in construction

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costs. The higher base flood elevation also manifests itself by stretching much deeper into the property as compared to pre-Katrina. Unfortunately, this additional cost frequently comes at the expense of the appearance of the structures which, in turn, adversely affects the sale value of the structure. 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 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. Attached hereto as Exhibit "F" is a report prepared by The Insurance Center in Biloxi, which incorporates an Alvarez and Marsal analysis of pre- & post-Katrina insurance rates, as well as a Rand Institute study on Commercial Wind Insurance in the Gulf States. This report provides additional supporting evidence of the change in the character of the neighborhood.

- II. Public Need. The requested zoning change would supply both 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 wealthy 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.

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. "Motor Home Travel", a leading RV-Industry publication, cites the 2015 North American Good Sam RV Travel and Savings Guide as the listing authority for top quality RV Parks in North America. See attached Exhibit "G". Good Sam utilizes a grading system for RV locations, with scores for facilities, rest rooms and overall environment. The maximum score for each area is ten (10) points, with a composite maximum of thirty (30) points. Of the more than 13,000 RV parks listed in the 2015 Good Sam publication, only 137 of such parks reached the top tier of campground excellence.

It is both interesting and telling to compare the top ratings of RV Parks in the nearby states with which Mississippi competes for tourists. In the 2015 Good Sam top tier listing, Alabama had four such listings, Florida had thirteen and Louisiana had four; Mississippi had

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none. The 2016 Good Sam publication 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 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 “H”.

At present, the following are among the few Harrison County 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. Indian Point RV Resort & Café (170 units)
Gautier, Mississippi;
- C. Gulf Haven RV Resort (100 units)
Gulfport, Mississippi;
- D. Oaklawn RV Park (80 units)
Biloxi, Mississippi;
- E. Camp Journey’s End (80 units)
Ocean Springs, Mississippi;
- F. Majestic Oaks RV Resort (100 units)
Biloxi, Mississippi.

(It is not the intention of the applicant to infer that 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 RV Parks which can adequately serve the needs of the tourism industry in Harrison County and the three Coast counties.)

This is a growing sector of the tourism, leisure and hospitality industry. According to the Recreation Vehicle Industry Association, RV ownership has reached a new peak nationwide. Research by Dr. Richard Curtin, an RV Industry Analyst and Director of Consumer Surveys at the University of Michigan, 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. Another 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. According to RV.net, RV owners are affluent, active baby-boomers in their prime spending years. Typical RV owners are 53-57 years old,

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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.

- III. Mistake in the original zoning. When does a mistake become known? It is settled law in Mississippi that a municipality may amend its zoning ordinances whenever conditions warrant such a change. But prior to doing so, the municipality must show that there was some mistake in the original zoning or that conditions in a neighborhood have changed such as to warrant re-zoning. Courts have also held that the “change or mistake” rule is based on the presumption that the original zoning was well planned and designed to be permanent. Of course, such original zoning decisions were based on the conditions available at the time such changes were incorporated. As often happens, the passage of time provides the hindsight to realize that what may have been a well-planned or valid decision at the time is no longer valid based on a variety of factors. This principle is very similar to the situation before the Planning Commission today. The 1990 zoning map reflects that the parcel was a “split lot”, with a small portion of the lot zoned R-3 and the remainder zoned R-1. See attached Exhibit “D”. We do not know when or for what justification the lot was split. In 2002, the parcel was again affected by a city wide zoning change; the area formerly R-3 was changed to C-2. See attached Exhibit “E”. The parcel remained a split lot, as the remainder of the parcel continued with the R-1 designation. The disaster of Hurricane Katrina unknowingly contributed to a mistake in zoning which would justify a re-zoning. In April 2013, the present Unified Development Ordinance was adopted and that part of the parcel which was R-3 in 1990 and became C-2 in 2002 was now changed to C-2B. See attached Exhibit “C”. Long Beach appears to have missed an opportunity to minimize the development problems incurred as a direct result of Hurricane Katrina. It was a mistake for the City not to take actions which might ameliorate the devastating effects brought about by Katrina and enlarge and expand the new C-2B zone between Marcie Avenue and Markham Avenue, as well as all the new C-2B zones west of Markham Avenue. A diminution in the size of the parcel which remained R-1 would encourage development of the new C-2B parcel, while still retaining a suitable buffer for the adjoining improved properties. Given the current economics of development of beachfront property, it was a mistake not to enlarge the portion of the parcel zoned C-2B in order to justify the mathematics of development.
- IV. Increased tax base. The parcel in question generated \$17,738.36 in county, city and school taxes in 2015. Once the parcel is improved, the tax obligation will greatly increase, providing a benefit to the citizens of Long Beach as well as the Long Beach School System. It is interesting to note that the lots on either side of Marcie Drive and on either side of Markham Drive only generated a total of \$30,271.91 (not including penalties for late payment) in 2015. See attached Exhibit “I”.
- V. 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

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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 re-zoning 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".

- VI. 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~~ ²⁰⁰⁵ is ZERO. It is anticipated that the requested re-zoning will result in increased interest in this undeveloped area and will serve as a magnet to attract other tourism related businesses. 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.

EXHIBITS

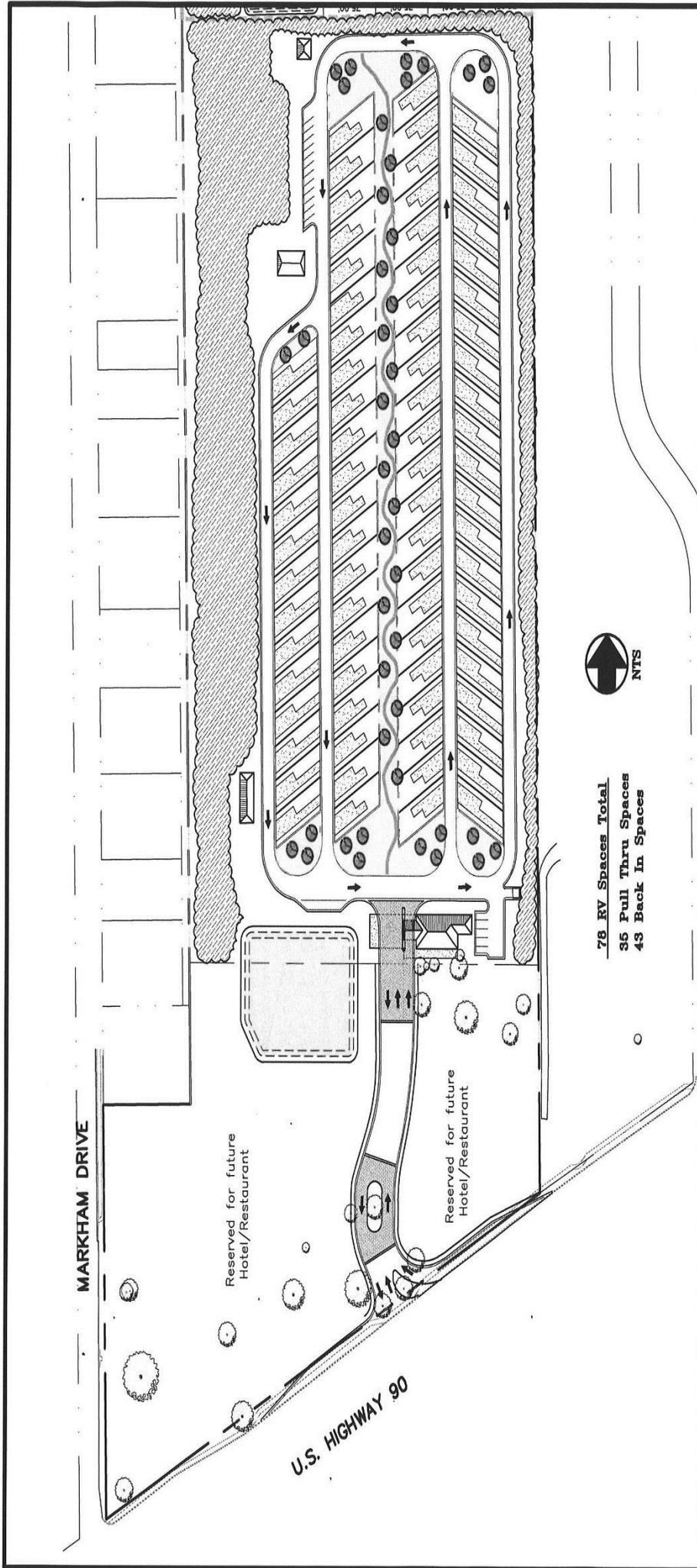
- "A"-Proposed Oak Landing RV Resort site plan
- "B"-Vesting deed, recorded in Book 1264, Page 20
- "C"-Portion of 2013 City of Long Beach Zoning Map
- "D"-Portion of 1990 City of Long Beach Zoning Map
- "E"-Portion of 2002 City of Long Beach Zoning Map
- "F"-Report prepared by The Insurance Center, Biloxi, Mississippi, evidencing changes in the character of the neighborhood as well as the affect of such change on the availability and costs of insurance.
- "G"-Excerpt from "Motor Home Travel", as to limited high end RV Resorts
- "H"-Excerpt from 2016 Good Sam listing of first and second tier RV Resorts nationwide, including Mississippi
- "I"-Listing of parcels and tax information as to parcels adjacent to land owned by Golden Bay Investment, LTD
- "J"-Deleted on purpose
- "K"-Recreation Vehicle Industry Association reports on RV Industry demographics and economic effects

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“Exhibit A”

Proposed Oak Landing RV Resort site plan

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“Exhibit B”

Vesting deed, recorded in Book 1264, Page 20

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BOOK 1264 PAGE 20

STATE OF MISSISSIPPI
COUNTY OF HARRISON
FIRST JUDICIAL DISTRICT

WARRANTY DEED

ENTERED

For and in consideration of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable consideration, the receipt of all which is hereby acknowledged, and the execution by the Grantee herein of those two certain Promissory Notes in favor of the Grantors herein in the combined total amount of Eight Hundred Fifty Thousand Dollars (\$850,000.00), which Notes are secured by a purchase money Deed of Trust covering the hereinafter described property to be recorded in the Office of the Chancery Clerk, First Judicial District, Harrison County, Mississippi; we, C. B. LUNDY, JR., Individually, 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 sell, convey and warrant 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, Township 8 South, Range 12 West, Harrison County, Mississippi, more particularly described as beginning at the intersection of the Northerly right-of-way line of U.S. Highway 90, also known as Beach Boulevard, and the Easterly right-of-way line of Markham Drive; from said point of beginning run thence North 01° 03' West along the Easterly right-of-way line of Markham Drive a distance of 425.3 feet to a point, thence run North 88° 57' East a distance of 125 feet to a point, thence run North 01° 03' West along the Westerly line of Lot 32, White and Calvert Survey and the Easterly line of Thomas Subdivision as per plat recorded in Book 6, Page 3 of the Plat Records of Harrison County, Mississippi, a distance of 2,203.1 feet to a point, thence run North 69° 09' East along the Southerly right-of-way line of the CSX Railroad, formerly L & N Railroad, a distance of

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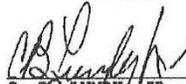
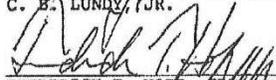
537.2 feet to a point, thence run South 00° 52' East a distance of 2,471 feet along the Westerly line of Resurvey of Marcie Drive Subdivision as per plat recorded in Book 24, Page 25 of the Plat Records of Harrison County, and the Southerly extension of said line to the Southwest corner of Oasis Condominiums as per plat recorded in Book 31, Page 13 of said Plat Records, thence run South 60° 20' West along the Northerly line of the right-of-way of U.S. Highway 90 a distance of 708.4 feet to the point of beginning. Being the same property conveyed to Will H. Davis and C.B. Lundy, Jr., by Deed recorded in Book 842, Page 292 of the Deed Records of Harrison County, Mississippi. Said tract contains 30.06 acres, more or less. Said tract is further described as being all that part of the West 26 feet of Lot 27 and all of Lots 28 through 32 of White and Calvert Survey lying South of CSX Railroad right-of-way and North of Highway 90 right-of-way; together with Lots 1, 2 and 3, less the North 100 feet of said Lots, Block 8, Thomas Subdivision, per Plat Book 6, Page 3.

The above described property is no part of the homestead of the Grantor C. B. Lundy, Jr., and was no part of the homestead of William H. Davis at the time of his death.

Ad valorem taxes for the year 1994 are prorated as of the date of delivery of this Deed, and the Grantee herein assumes and agrees to pay same when due.

This conveyance is made subject to easements of record affecting said property, including those easements across the North thirty (30) feet of said parcel in favor of Mississippi Power Company.

WITNESS OUR SIGNATURES, this the 2 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 within named C. B. Lundy, Jr., who acknowledged that he

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executed the above and foregoing instrument.

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

My Commission Expires:
APR 14 1994

NOTARY PUBLIC

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, Fredrick 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 2 day of
February, 1994.

My Commission Expires:
APR 14 1994

NOTARY PUBLIC

Addresses:

C.B. Lundy, Jr., 30 Poplar Circle, Gulfport, Mississippi,
39501, Telephone: (601) 863-4196

Frederick T. Hoff, Jr., Executor, P.O. Box 910, Gulfport,
Mississippi, 39502, 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

STATEMENT OF FEES

Recording Fee: \$8.00
Abstracting/Section Fee @
\$1.00 each 1/1
Marginal Entry @ .50 each
Other
TOTAL FEES COLLECTED \$7.00

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

I hereby certify that this instrument was received and filed for record at 2 o'clock
and 50 minutes A M. on 3 day of Feb A.D. 19 94
and recorded FEB 4th 19 94 in Records of Deeds
Book 1264 Pages 20-22

By G. N. CREEL, Chancery Clerk
Cindy Wigley D.C.

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STATE OF MISSISSIPPI
COUNTY OF HARRISON
FIRST JUDICIAL DISTRICT

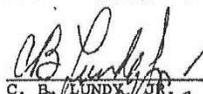
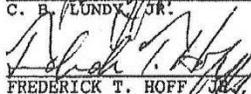
ENTERED

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 South of the North line of the right-of-way of U.S. Highway 90, which lies between the Southerly extension of the Easterly line of Markham Drive and the Southerly extension of the Westerly line of the Resurvey of Marcie 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 2 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

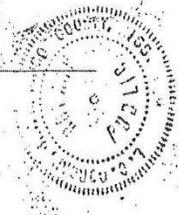
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within named C. B. Lundy, Jr., who acknowledged that he executed the above and foregoing instrument.

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

[Signature]
NOTARY PUBLIC



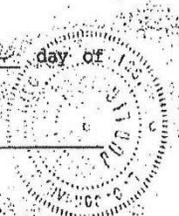
My Commission Expires:
APR 14 1994

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, Fredrick 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 20 day of February, 1994.

[Signature]
NOTARY PUBLIC



My Commission Expires:
APR 14 1994

Addresses:

C.B. Lundy, Jr., 30 Poplar Circle, Gulfport, Mississippi, 39501, Telephone: (601) 863-4196

Frederick T. Hoff, Jr., Executor, P.O. Box 910, Gulfport, Mississippi, 39502, 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

STATEMENT OF FEES	
Recording Fee	\$6.00
Abstracting Section Fee at \$1.05 each	\$1.20
Marginal Entry at .50 each	
Other	
TOTAL FEES COLLECTED	\$7.20

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 3 day of Feb A.D. 1994 and recorded FB 44 1994 in Records of Deeds _____ Book 1264 Pages 23-24

By 664 *[Signature]* G. N. CREEL, Chancery Clerk D.C.

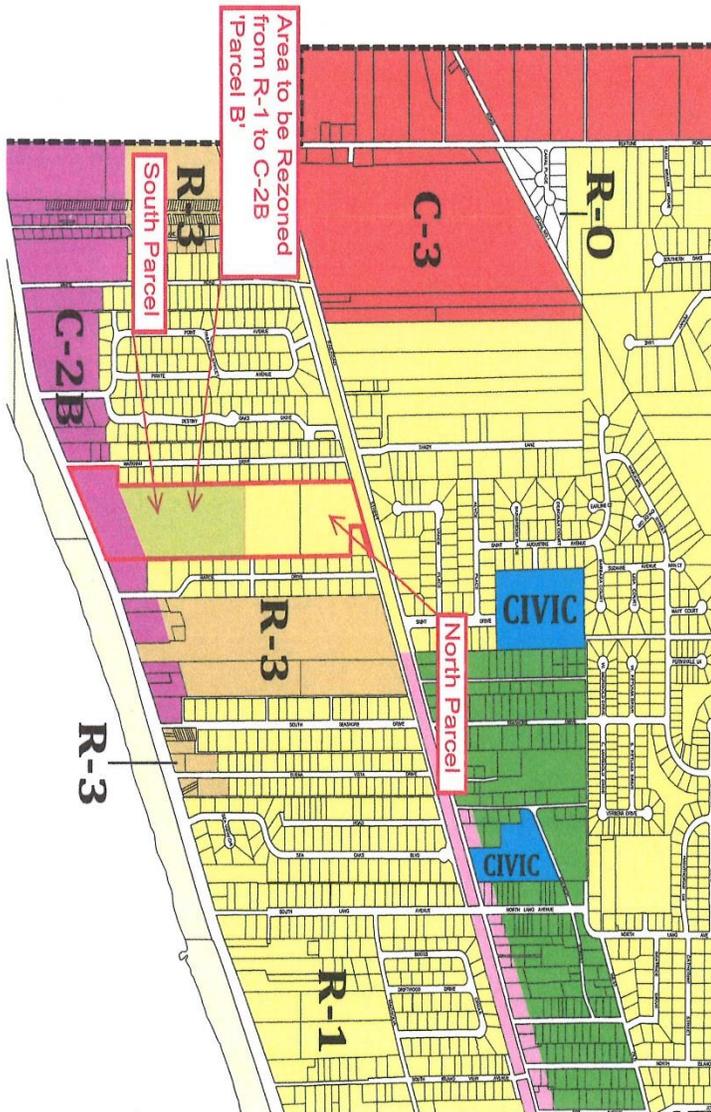
**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

“Exhibit C”
Portion of 2013 City of Long Beach Zoning Map

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

Legend	
	R-1 Single-Family Residential
	R-2 Low Density Multi-Family Residential
	R-3 High Density Multi-Family Residential
	R-4 Residential/Farm
	R-O Residential/Office
	C-1 Central Business/Commercial
	C-1HD High Density Commercial
	C-2 General Commercial
	C-2B Beachfront Commercial
	C-3 Neighborhood Commercial
	L-1 Industrial
	P-1 Planned Unit Development
	Civic
	WF Waterfront

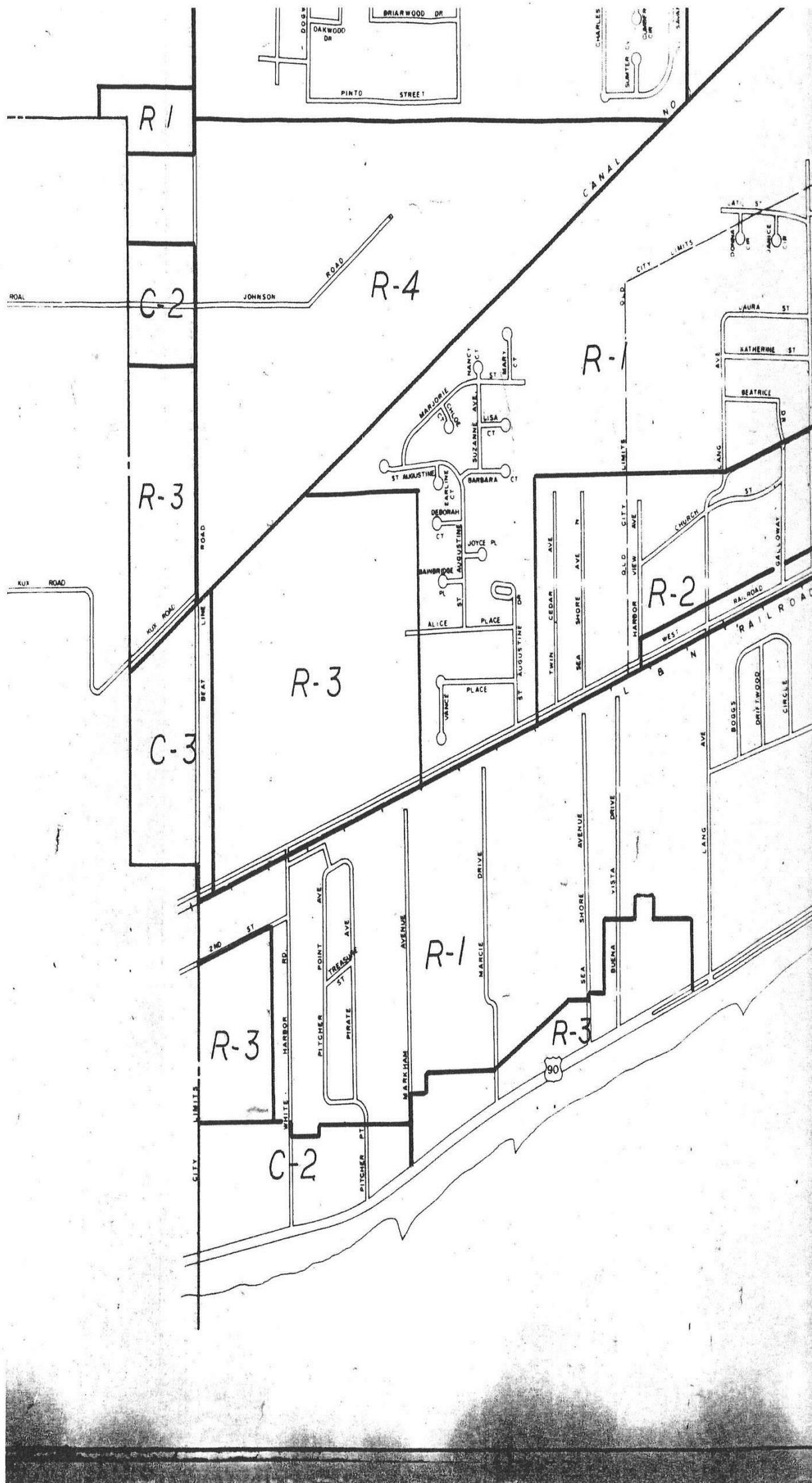
*All land south of U. S. 90, excluding the designated Long Beach Harbor area is controlled by the Harrison County Sand Beach Authority.



**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

**“Exhibit D”
Portion of 1990 City of Long Beach Zoning Map**

MINUTES OF JULY 28, 2016 PLANNING COMMISSION



**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

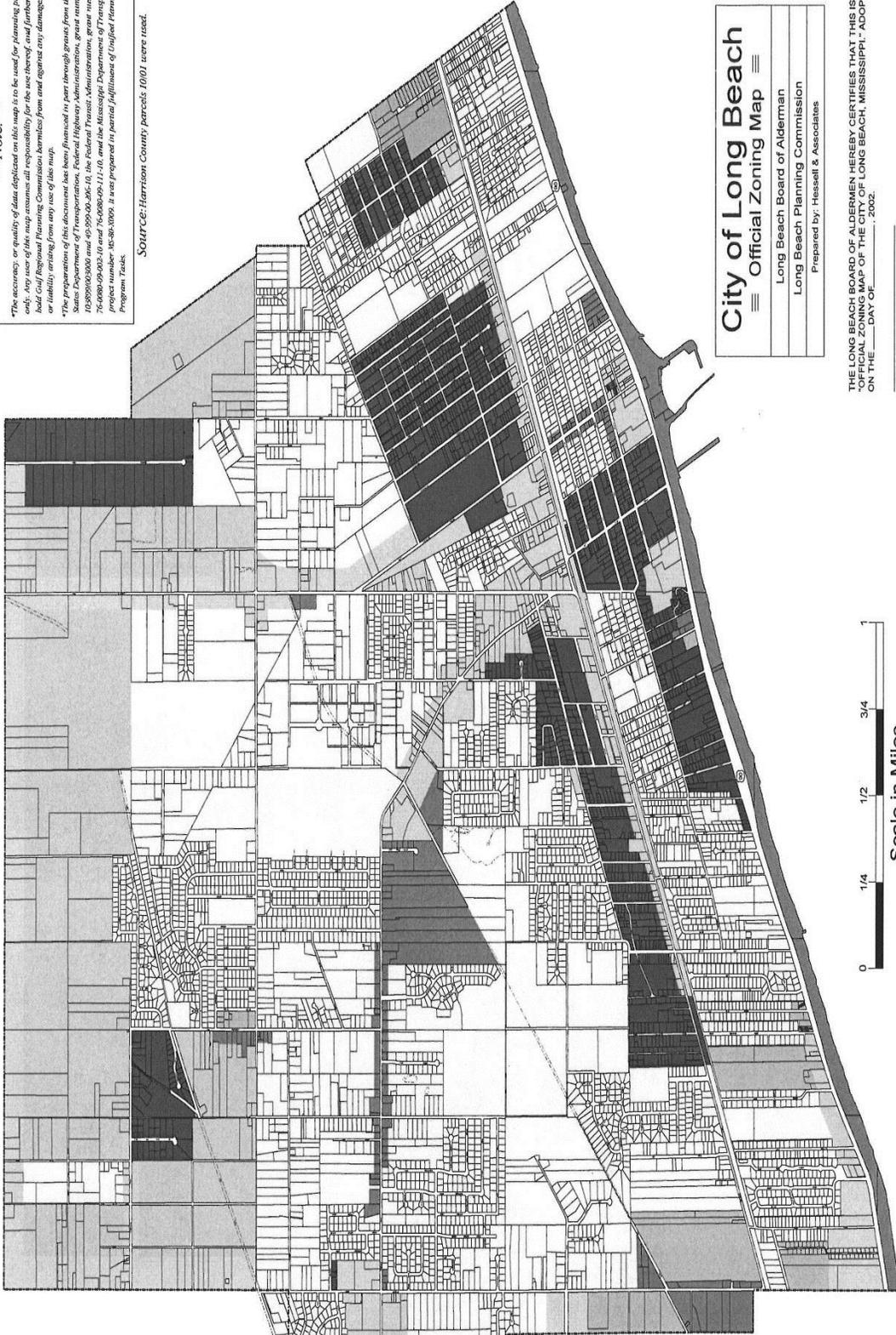
“Exhibit E”
Portion of 2002 City of Long Beach Zoning Map

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

Base Map and Graphics by: Gulf Regional Planning Commission

Note:
 *The accuracy or quality of data duplicated on this map is to be used for planning purposes only. Any user of this map assumes all responsibility for the use thereof, and further agrees to hold Gulf Regional Planning Commission harmless from and against any damages, loss or liability arising from any use of this map.
 *The preparation of this document has been financed in part through grants from the United States Department of Transportation, Federal Highway Administration, grant numbers 75-0000-09-002 (U) and 75-0000-09-003 (U) and the Mississippi Department of Transportation, project number 45-56-2009. It was prepared in partial fulfillment of Unified Planning Work Program Tasks.

Source: Harrison County parcels 1001 were used.



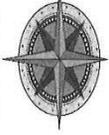
City of Long Beach
 Official Zoning Map
 Long Beach Board of Aldermen
 Long Beach Planning Commission
 Prepared by: Hessel & Associates

THE LONG BEACH BOARD OF ALDERMEN HEREBY CERTIFIES THAT THIS IS THE OFFICIAL ZONING MAP OF THE CITY OF LONG BEACH, MISSISSIPPI, ADOPTED ON THE _____ DAY OF _____, 20____.

MAYOR _____
 CITY CLERK _____



- Legend**
- R-1 Single-Family Residential
 - R-2 Low Density Multi-Family Residential
 - R-3 High Density Multi-Family Residential
 - R-4 Residential/Farm
 - R-O Residential/Office
 - C-1 General Business/Commercial
 - C-2 General Commercial
 - C-3 Neighborhood Commercial
 - I-1 Industrial
 - P-1 Planned Unit Development
- *All land south of U.S. 90, excluding the designated Long Beach Harbor area is controlled by the Harrison County Sand Beach Authority.



Gulf Regional
 Planning Commission

**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

“Exhibit F”

Report prepared by The Insurance Center, Biloxi, Mississippi, evidencing changes in the character of the neighborhood as well as the affect of such change on the availability and costs of insurance.

MINUTES OF JULY 28, 2016 PLANNING COMMISSION



MISSISSIPPI INSURANCE DEPARTMENT

MIKE CHANEY
Commissioner of Insurance
State Fire Marshal

501 N. WEST STREET, SUITE 1001
WOOLFOLK BUILDING
JACKSON, MISSISSIPPI 39201
www.mid.ms.gov

MAILING ADDRESS
Post Office Box 79
Jackson, MS 39205-0079
TELEPHONE: (601) 359-3569
FAX: (601) 576-2568

MARK HAIRE
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 Chaney
Commissioner of Insurance

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

**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

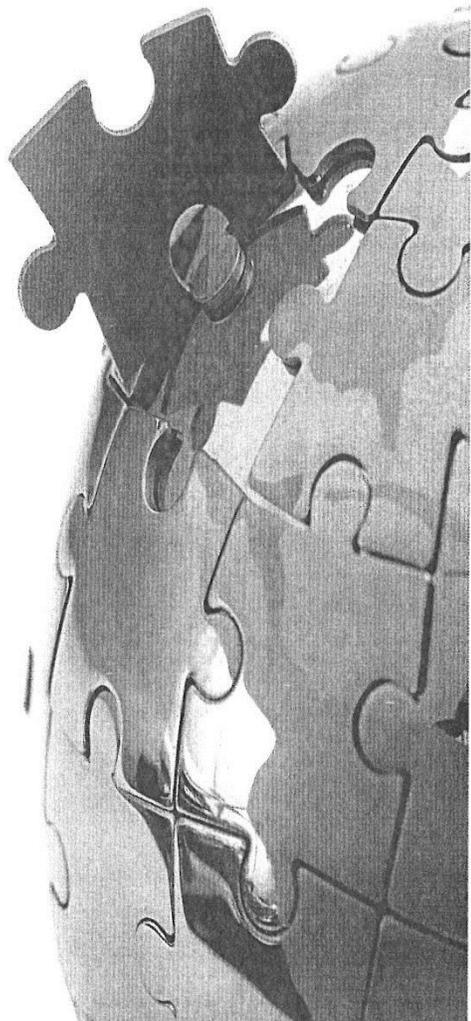


**ANALYSIS AND
INTERPRETATION OF THE
CLARITY ACT DATA CALL**

**ON BEHALF OF THE MISSISSIPPI
INSURANCE DEPARTMENT**

December 16, 2015

ALVAREZ & MARSAL



MINUTES OF JULY 28, 2016 PLANNING COMMISSION

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 (notwithstanding any such affiliates' involvement in the matters relating hereto).

**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

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**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

**I. BACKGROUND AND
APPROACH**



**MINUTES OF JULY 28, 2016
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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

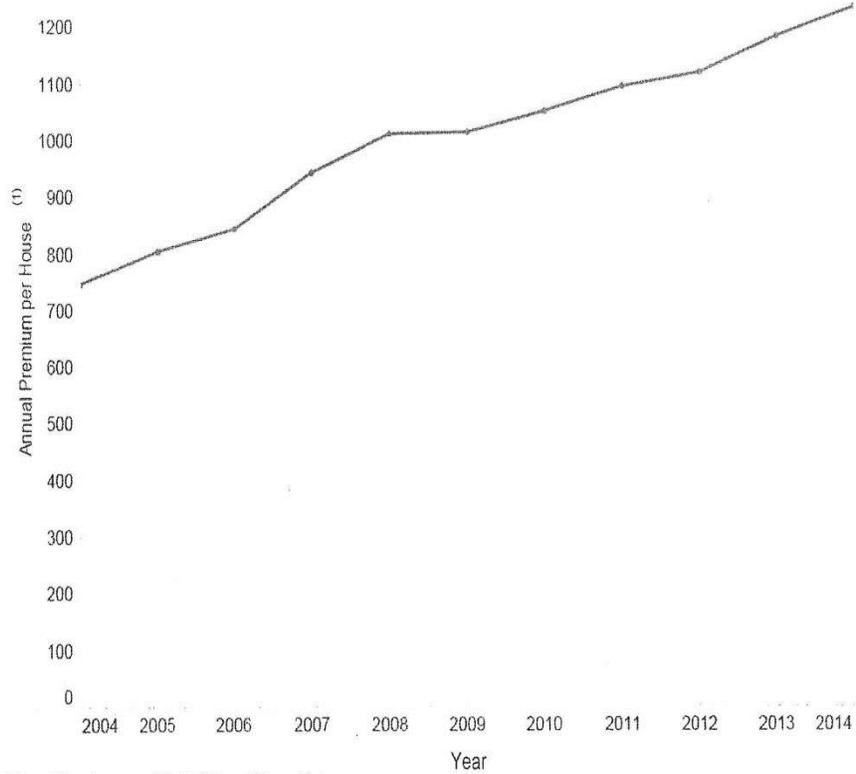
The Gulf Coast states, including Mississippi, are the most expensive U.S. states for homeowners' insurance

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

**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

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 Eamed House Year.

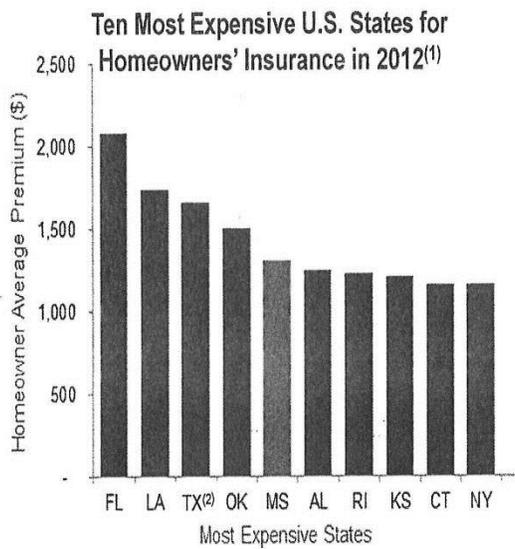
Source: Data provided by Participating Insurers and A&M analysis. Note these results are averages that include renters (HO4) and condominium (HO6) insurance policies, whose Direct Earned Premiums are substantially lower than those for policies that cover structural damage to the property as well as to contents.

ALVAREZ & MARSAL

6

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



- 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.

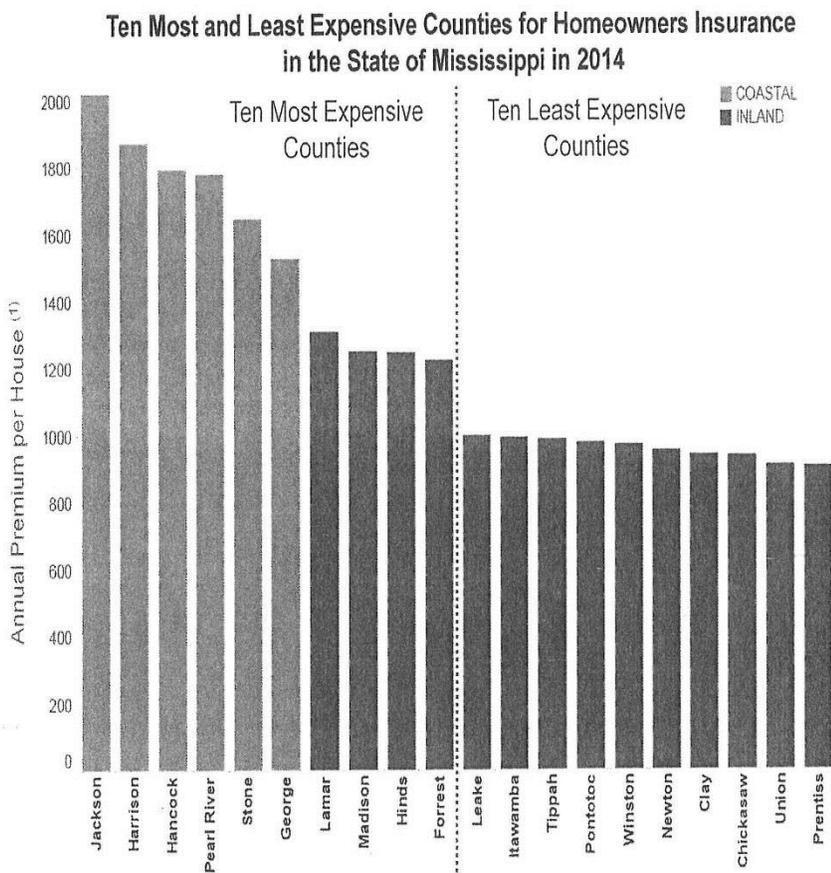
(2) The Texas Department of Insurance developed home insurance policy forms that are similar but not identical to the standard forms. In addition, due to the Texas Windstorm Association (which writes wind-only policies) classifying HO-1, 2 and 5 premiums as HO-3, the average premium for homeowners insurance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

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

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



⁽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 (HO4) 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.

**MINUTES OF JULY 28, 2016
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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

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

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/professionalism/standards/princip/sopccrate.pdf>

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

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/professionalism/standards/principi/sopcrate.pdf>

**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

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

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

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	<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• 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.mid.ms.gov/companies/madc/HB0739SG.pdf>

**MINUTES OF JULY 28, 2016
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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	<ul style="list-style-type: none"> • The data submitted in response to the Clarity Act, including premiums, losses and certain expenses by type of policy
Unallocated Expenses	<ul style="list-style-type: none"> • LAE-Adjusting and Other Expenses • Commissions and Brokerage Expenses • Taxes, Licenses and Fees • Other Acquisition Expenses • General Expenses
Data by Type of Peril	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Key inputs to and outputs from catastrophe models, by zip code, including: <ul style="list-style-type: none"> – Model inputs: policy count, in-force value, premiums – Model outputs: average annual loss ("AAL") predicted by the catastrophe model
Reinsurance Data	<ul style="list-style-type: none"> • Description of the reinsurance program structure used by the insurer • Summary of estimated and historical losses ceded to reinsurers

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

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:

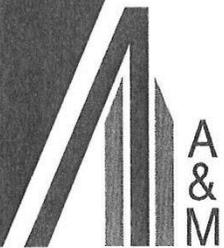
- Based on the results from the Data Call, adjusted to reflect (i) catastrophe model estimates of hurricane and severe convective storm losses, and (ii) trends in premiums and other costs over the last decade
- ALAE estimated based on each insurer’s average ratio of ALAE to direct losses incurred
- This 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

**MINUTES OF JULY 28, 2016
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II. RESULTS



**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

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

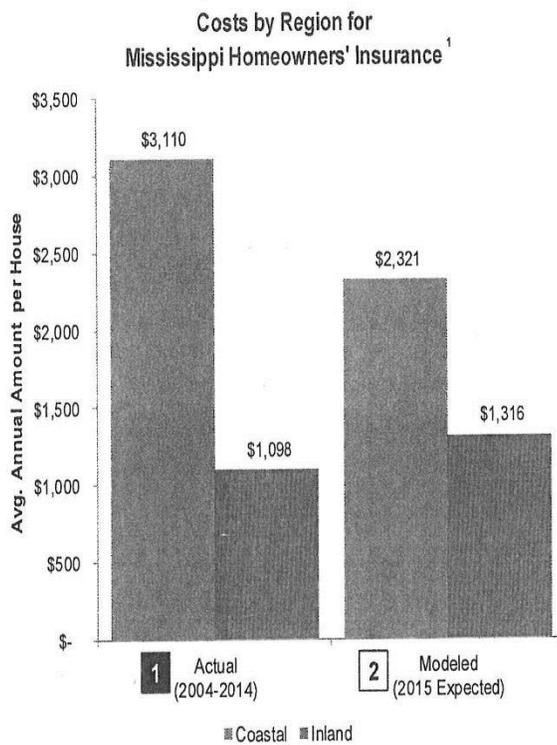
Hurricane losses and ALAE are the primary reason for the difference in the Actual cost by region from 2004 through 2014

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

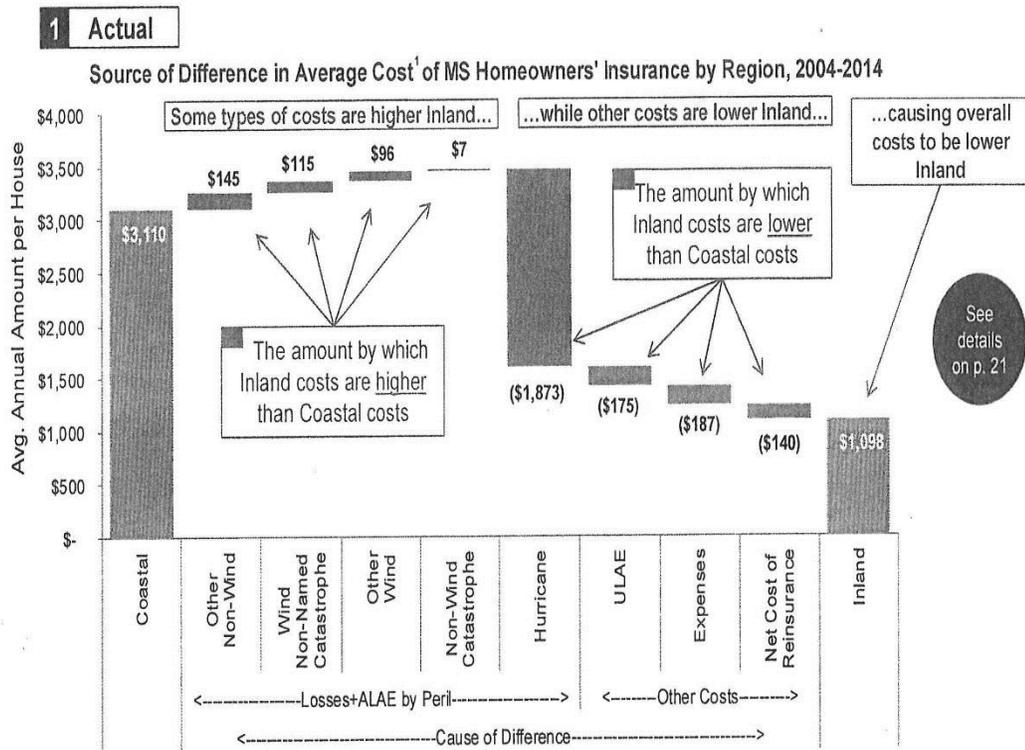


Source: Data submitted to the Department by Participating Insurers in response to the Data Call, and A&M analysis

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 catastrophe 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.

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

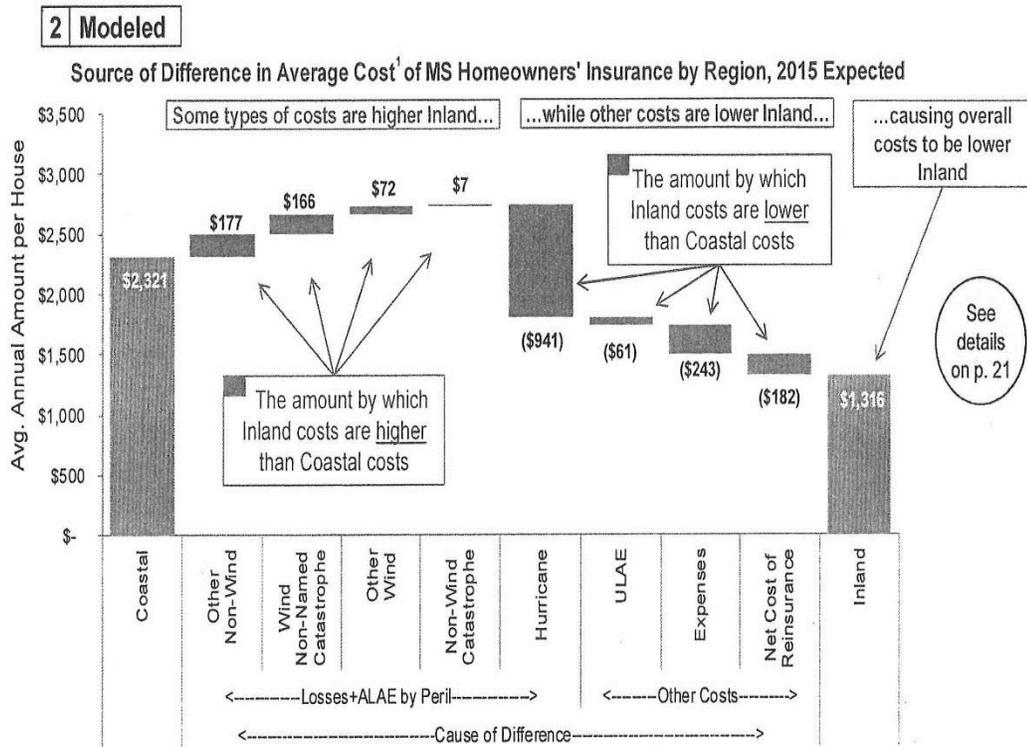
- 1 Hurricane losses and ALAE are the primary reason for the difference in the Actual cost by region from 2004 through 2014



Source: Data submitted to the Department by Participating Insurers in response to the Data Call, and A&M analysis
 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. Unallocated costs are estimated from publicly-available sources, including annual statement page 14 ("State Pages") and the Insurance Expense Exhibit of the Participating Insurers. 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.

**MINUTES OF JULY 28, 2016
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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 (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.

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

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

	1 Actual (2004-2014)			2 Modeled (2015 Expected)		
	Amount per EHY			Amount per EHY		
	Coastal	Difference	Inland	Coastal	Difference	Inland
Premiums	\$1,585	(\$703)	\$882	\$2,069	(\$703)	\$1,155
Loss + ALAE by Peril						
Other Non-Wind	201	145	346	256	177	433
Wind Non-Named Catastrophe	3	115	117	94	72	166
Other Wind	18	96	115	19	166	184
Non-Wind Catastrophe	1	7	8	1	7	9
Hurricane	2,034	(1,873)	162	1,021	(941)	81
Total Losses + ALAE	2,258	(1,510)	748	1,391	(519)	872
ULAE	261	(175)	85	159	(61)	99
Other Expenses	439	(187)	252	570	(243)	328
Net Reinsurance Load	153	(140)	13	199	(182)	17
Combined Costs	\$3,110	(\$2,011)	\$1,098	\$2,321	(\$1,005)	\$1,316

See p. 19 for a graphical illustration of the Difference in Actual costs

See p. 20 for a graphical illustration of the Difference in Modeled costs

Higher Inland
Much lower Inland
Lower Inland

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

1. "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.
2. "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.
3. 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.
4. 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.

**MINUTES OF JULY 28, 2016
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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

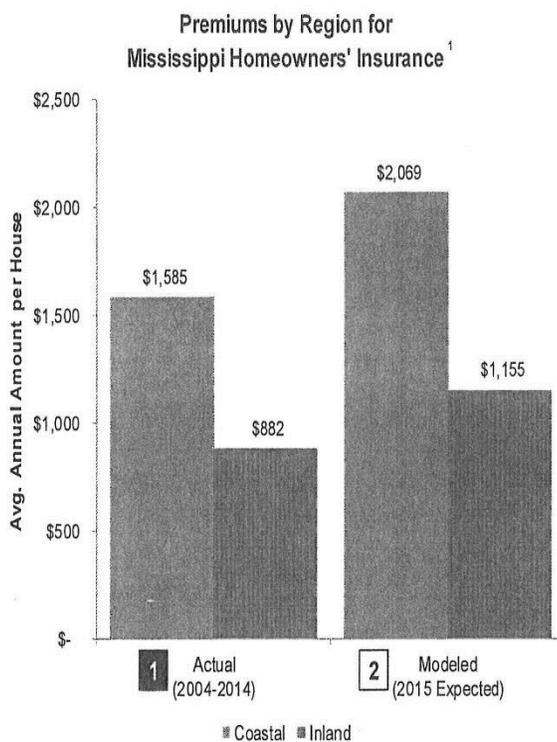
The expected (i.e. Modeled) combined ratios indicate that premium adequacy is comparable across the Coastal and Inland regions

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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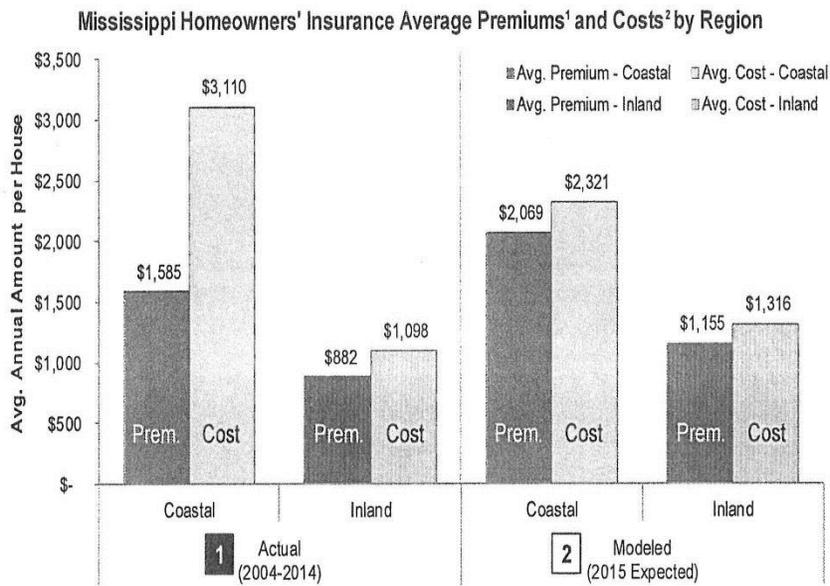
Coastal premiums are higher than Inland premiums



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 A&M 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

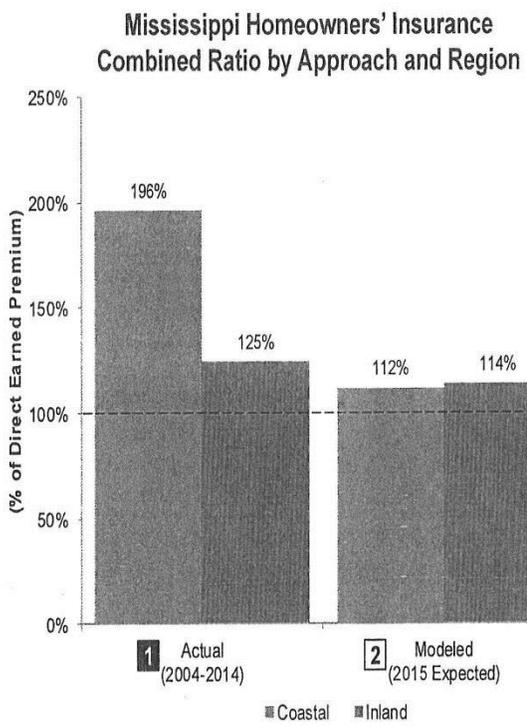
Combined Ratio is a measure of all costs per dollar of premium

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

Components of Combined Ratio		
Category	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
Expense Ratio	Operating expenses that cannot be assigned to a specific claim, per dollar of Direct Earned Premium	Expenses
		LAE-Adjusting and Other
		Commissions and Brokerage
		Taxes, Licenses and Fees
		Other Acquisition
General		
Net Reinsurance Load	Net payments to the reinsurer per dollar of Direct Earned Premium	Net Cost of Reinsurance

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



Key Observations

- The results vary based on the approach (i.e. Actual vs. Modeled) used to develop the combined ratio
- Under both approaches and in both regions, the combined ratio is greater than 100%, which indicates that insurance companies' incurred costs are more than premiums earned
- Actual combined ratios indicate premiums have been less adequate (as compared to actual costs) in the Coastal region than Inland over the past 11 years
- The Modeled combined ratios show that expected premium adequacy (i.e. as compared to expected costs) is very similar across regions

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

	1 Actual (2004-2014)			2 Modeled (2015 Expected)		
	Percentage of Premium			Percentage of Premium		
	Coastal	Inland	Difference	Coastal	Inland	Difference
Premiums	100.0%	100.0%	0.0%	100.0%	100.0%	0.0%
Loss + ALAE by Peril						
Hurricane	128.4%	18.3%	110.0%	49.4%	7.0%	42.4%
Wind Non-Named Catastrophe	0.2%	13.3%	-13.1%	4.5%	14.3%	-9.8%
Other Wind	1.2%	13.0%	-11.8%	0.9%	16.0%	-15.1%
Non-Wind Catastrophe	0.1%	0.9%	-0.8%	0.1%	0.7%	-0.7%
Other Non-Wind	12.7%	39.3%	-26.6%	12.4%	37.5%	-25.1%
Total Loss + ALAE Ratio	142.5%	84.8%	57.7%	67.3%	75.5%	-8.2%
ULAE Ratio	16.4%	9.7%	6.8%	7.7%	8.6%	-0.9%
Expense Ratio	27.7%	28.5%	-0.9%	27.6%	28.4%	-0.8%
Net Reinsurance Load	9.6%	1.5%	8.1%	9.6%	1.5%	8.1%
Combined Ratio	196.2%	124.5%	71.7%	112.2%	113.9%	-1.7%

As a percentage of DEP, Higher Hurricane Loss + ALAE on the Coast more than offset lower Losses + ALAE from all other perils

Though not allocated to specific claims, ULAE costs increase when claims are higher. The higher costs in the Coastal than Inland region can be attributable to higher total losses caused by Hurricane Katrina in 2005.

The Net Reinsurance Load is higher on the Coast because (i) insurers cede a larger percentage of their exposure to hurricanes than other perils; and (ii) there is more hurricane exposure on the Coast than Inland

The Modeled Hurricane Loss + ALAE Ratio is lower than the Actual because projected hurricane losses are lower than the average of the last 11 years, and premiums are higher now than in the past

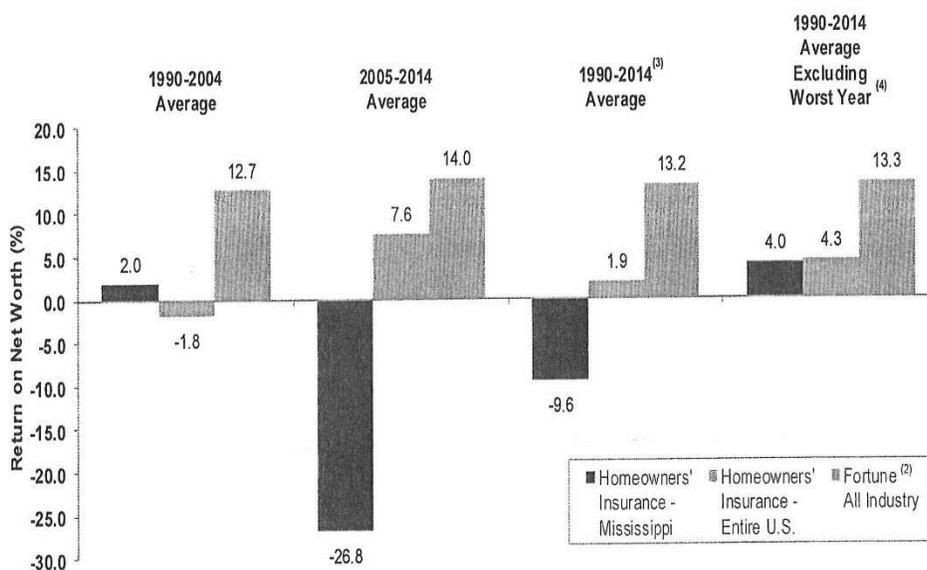
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Insurers' return on net worth¹ in the Mississippi homeowners' insurance market has been comparatively unattractive over the last 25 years

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.

Average Return on Net Worth⁽¹⁾ – Comparisons by Industry and Region



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. It factors in Underwriting Profit, Investment Gain on Insurance Transactions, Income Taxes on Insurance Transactions, 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 simple 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, -335% in 2005 due to Hurricane Katrina; (ii) for Entire U.S. Homeowners' Insurance, -54% 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

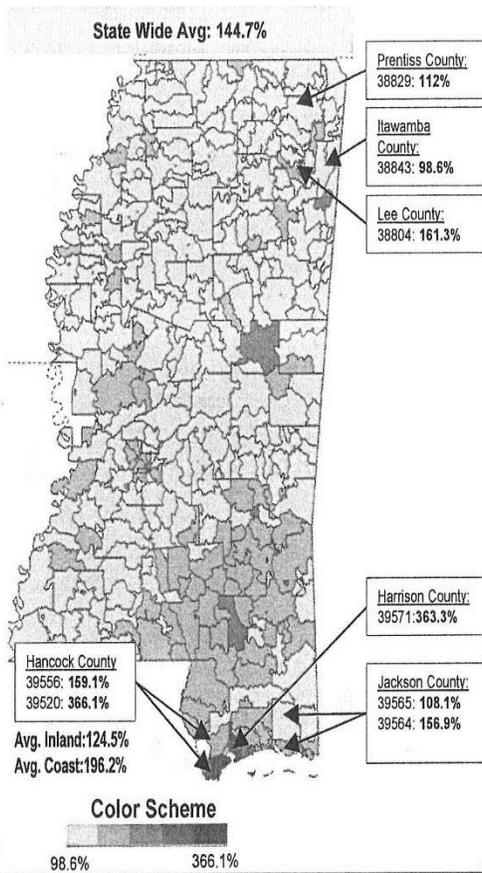
- Modeled Loss Ratio (p. 33)
- Modeled Combined Ratio (p. 33)

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**



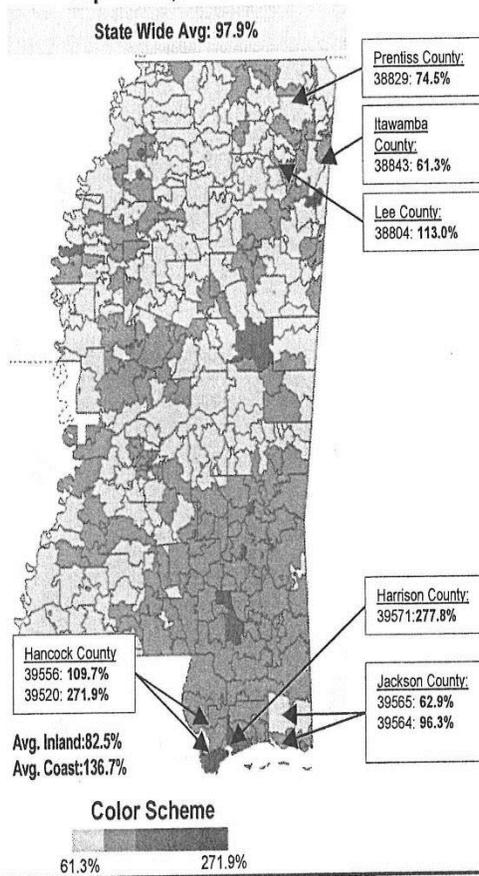
Key Observations:

- 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**



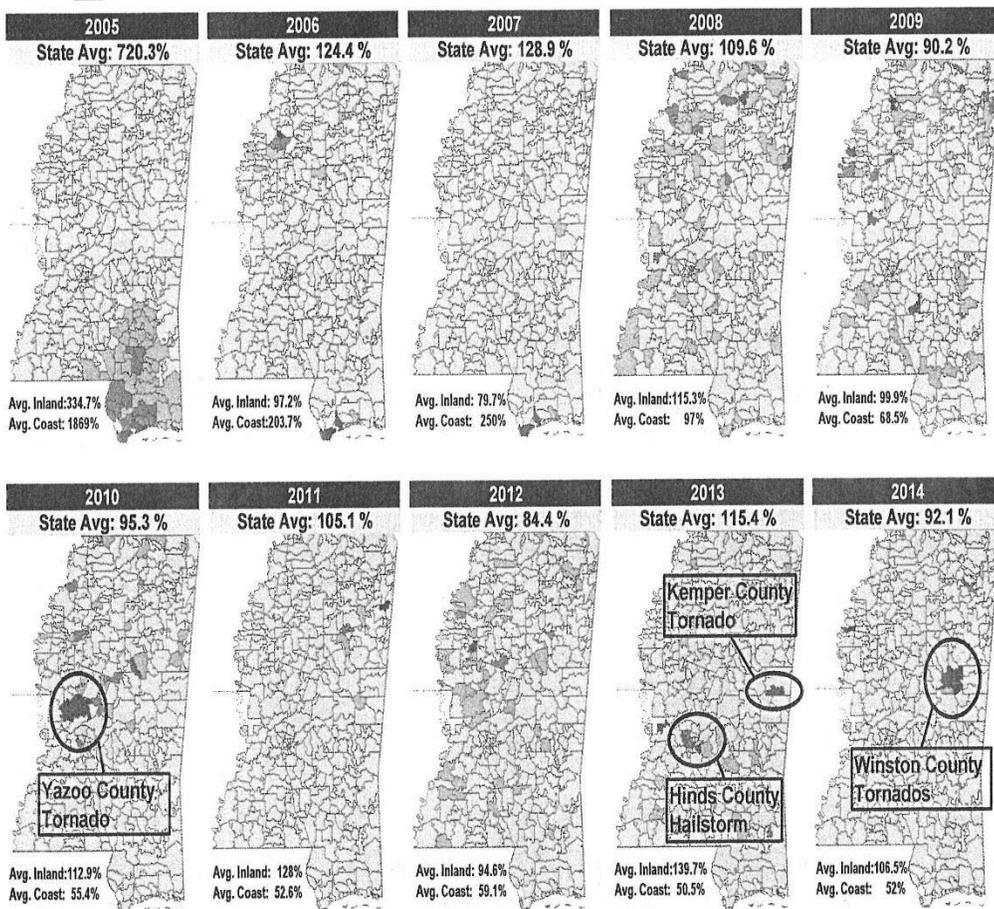
Key Observations:

- 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

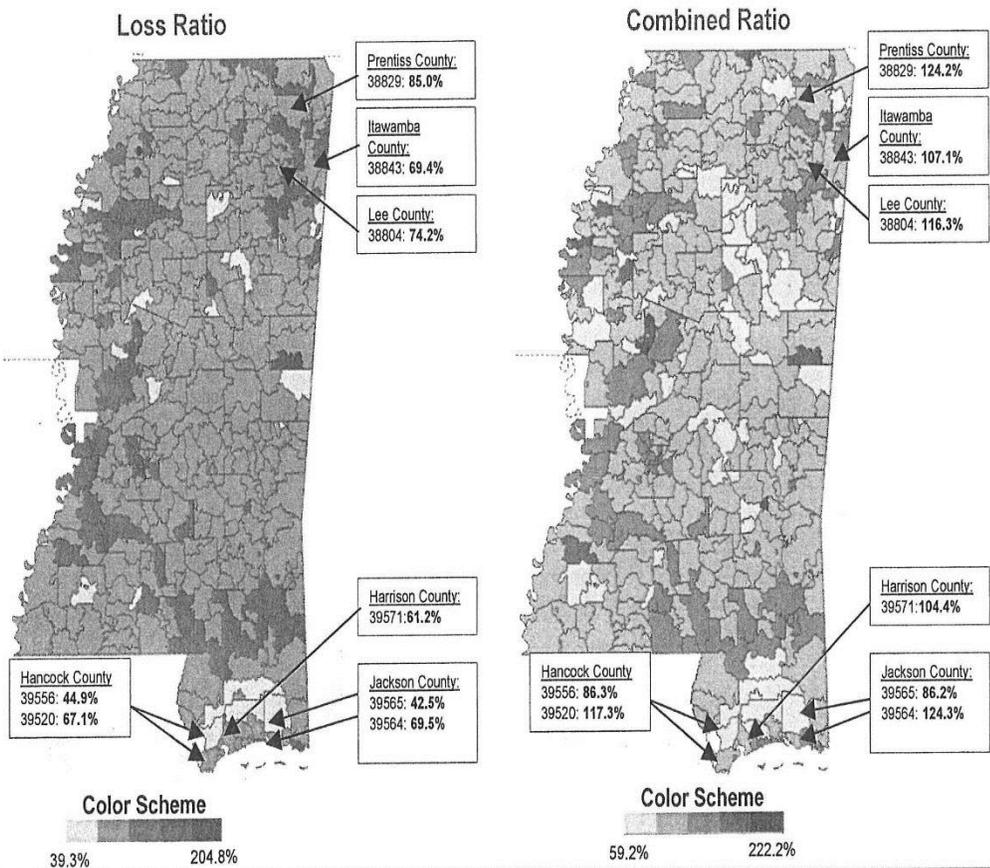


* Note: The above maps are on a different scale for each year to highlight the differences in magnitude across various zip codes. In each map, darker colors denote higher combined ratios.

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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

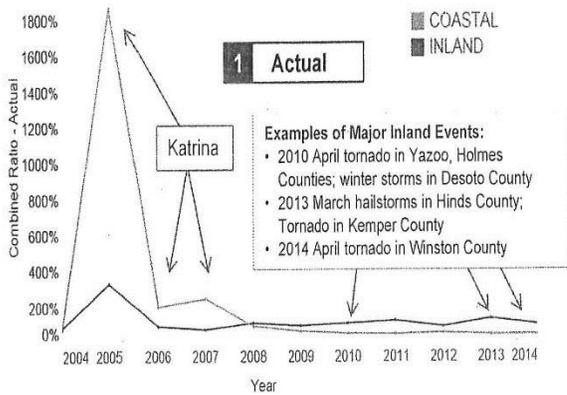
Modeled Loss and Combined Ratios by Mississippi Zip Code, 2015 Expected



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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

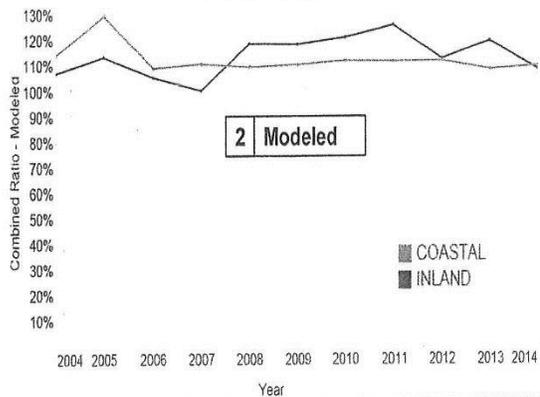
**Combined Ratio by Region, 2004-2014
Actual (Unadjusted) Results**



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.
- 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

**Combined Ratio by Region, 2004-2014
Modeled Results**



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**III. APPENDIX
GLOSSARY**



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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
Catastrophe	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
Ceding	Process of transferring risk to a reinsurer
Clarity Act	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 referring policyholders to the insurer, responding to their 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
Merlinos & Associates, Inc. ("Merlinos")	One of the largest independent property and casualty actuarial consulting firms in the United States. Merlinos 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 83-1-1 et seq.
Modeled Data	Data that has been developed by A&M and Merlinos 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

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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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**III. APPENDIX
DISCLAIMER AND LIMITATIONS**



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Certain information that is summarized in this Report was provided to the Department by insurance companies that issue property and casualty policies in Mississippi (the "Participating Insurers") in response to a market analysis data call ("Data Call") pursuant to Miss Code Ann. § 83-5-205(4). Pursuant to Miss. Code Ann. § 83-5-209(7), all data reported to the Commissioner or his designee as part of this market analysis shall be considered as confidential and privileged materials and afforded all protections from disclosure allowed under the aforementioned statute (the "Confidential Information"). While the Commissioner will compile the data on an aggregate basis and may release that aggregate data, he will not release any company specific data.

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While the work related to this report (the "Engagement") may include an analysis of financial accounting data, it does not include an audit, compilation or review of any kind of financial statements. The management of the Participating Insurers is responsible for any and all financial information prepared during the course of the Engagement. Accordingly, as part of this engagement, A&M does not express any opinion or other form of assurance on any financial statements or financial components referenced or relied upon herein.

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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 \$57 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. ■

It is reasonable to expect coverage disputes whenever an insurance policy covers loss from wind but not flood.

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 (Reuters, 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 Areas).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 loss for an insurance policy because they are risk averse, which is what enables 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 funded over \$15 billion in assistance to businesses 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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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.

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-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-offered 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 could 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 (Tillinghast 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.

for example, American Insurance Association, 2006). Proposals 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, Csiszar, 2006, and Litan, 2006). 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).

³³ As used here, *expected loss* factors include both the probability of a hurricane occurring and the loss given that a hurricane does occur.

³⁴ For discussion of the relationship between insurance and loss mitigation in a homeowner setting, see, for example, Kleindorfer and Kunreuther, 1999.

³⁵ For example, Litan (2006) emphasizes timing risk, which arises from the possibility that insurers will be forced to pay out a large amount in claims before sufficient premiums have been collected.

³⁶ For a mathematical derivation of these results, see Cummins, 2006, pp. 342–343.

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... 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.

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.

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 rates observed between 1990 and 2004 (Bureau of

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

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.

³⁰ A sidecar provides reinsurance coverage to an insurer or reinsurer by issuing debt to 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.

³¹ Although this inflow is a substantial amount of money, it supports reinsurance for all types of losses, not just wind losses. Moreover, it represents only about one-half of the 2005 insurance losses.

³² Proposals that emphasize the private sector include removing state regulation of insurance rates, preserving the sanctity of insurance rates, and allowing insurers to establish tax-deferred reserves for catastrophes (see,

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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 rate 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 Hurricanes 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. Residual 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 assessments 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. Kunreuther and Michel-Kerjan (2007, p. 40) concluded 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 added caution is another source of upward pressure on prices.

²³ *Net exposure* refers to the risk the insurer faces for losses net of any reinsurance 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 plaintiffs' attorney filed the first 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 (see, 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 \$36 billion in Texas between 2003 and 2006 (data for Florida are from Citizens 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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By mid-2006, two very different commercial property insurance markets were emerging.

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 I10 and I12 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.

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

(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

¹⁷ Underwriting strategies vary across insurers, so there were differences across insurers in where the most substantial changes in price and availability occurred.

¹⁸ Although the subject of earthquake 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.

¹⁹ 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.

²⁰ 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.

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times as much for one-eighth 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.

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.

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.

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, see 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 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 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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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.

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 51 employees, and 71 percent reported that they did business solely in Florida.

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

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 regulations in the admitted markets 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 Wharton Risk Management and Decision Processes Center, 2005, p. 171).

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

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GULF STATES POLICY INSTITUTE

A study by the RAND Institute for Civil Justice

OCCASIONAL
P A P E R

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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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 identi-

fies 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.

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 Meade at RAND and Erwann Michel-Kerjan at the Wharton School for their thoughtful reviews of the draft paper; and Jeri 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 Multi-Housing Council, and 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 interviews 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.

	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 Premium	Average Premium	Average Premium	Average Premium
\$1800	\$2400	\$4300	\$1300 new construction
Companies still including wind	Companies beginning to X wind, more policies put in wind pool	Rates began to spike following Hurricane Katrina	\$3300 older homes

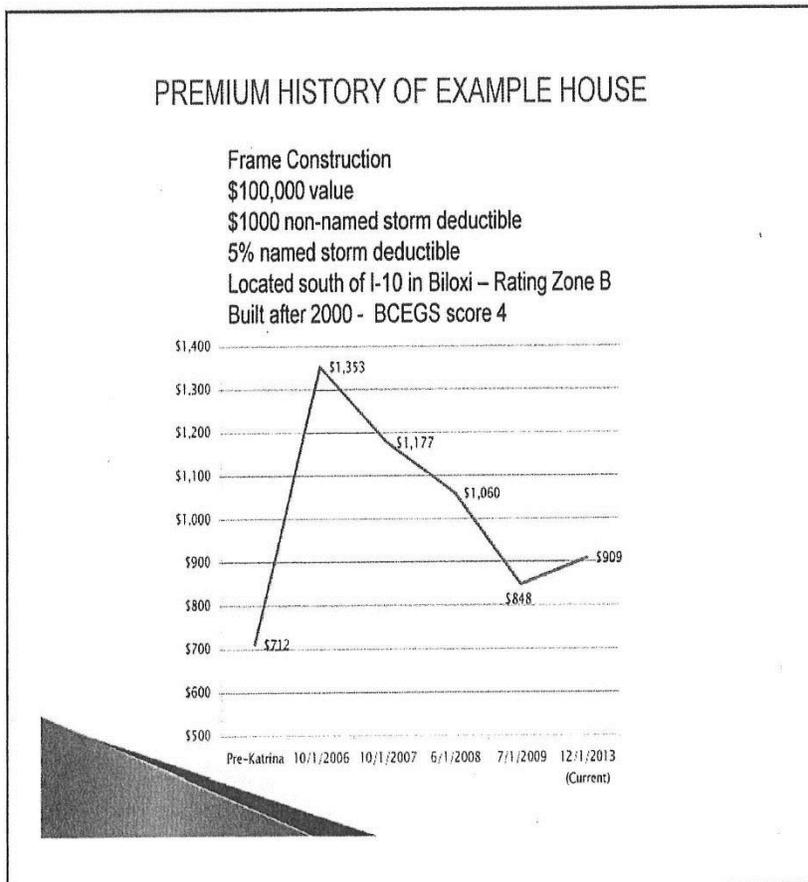
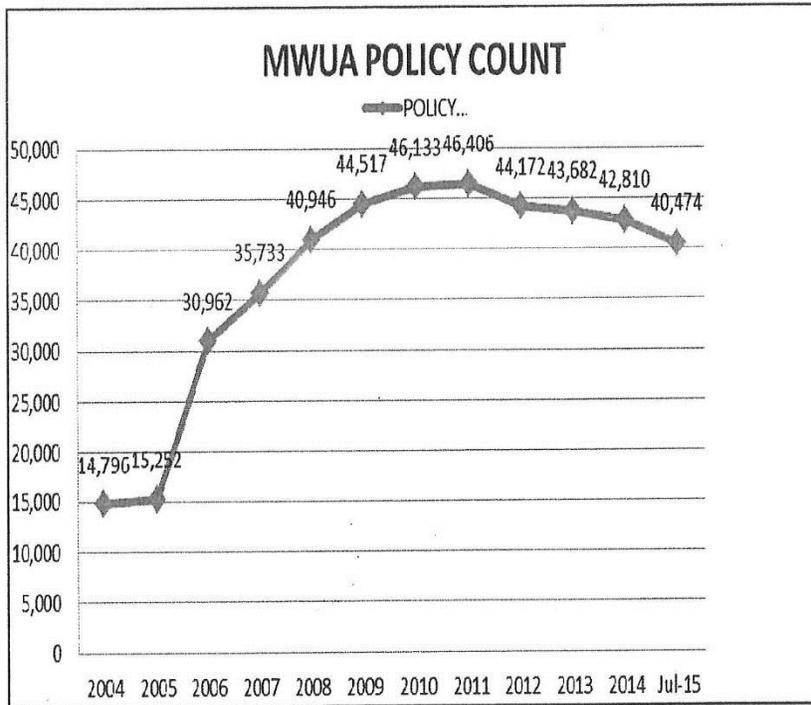
*Source: Gulf Coast Independent Agent

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

**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

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

**MINUTES OF JULY 28, 2016
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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)

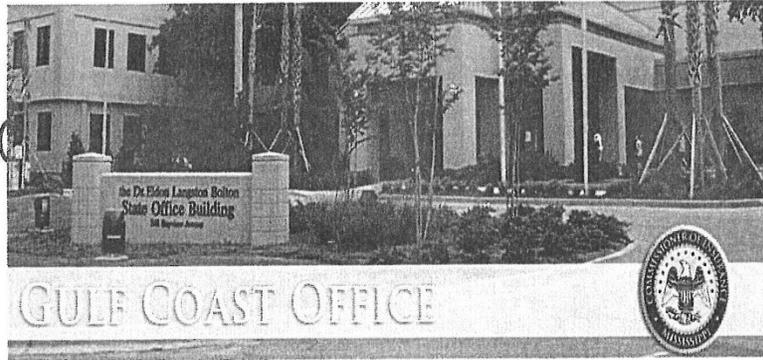
16,000 - \$10,570,000 - the number of claims directly handled and claims payments collected for consumers by the MID Consumer Services Division between 8-29-05 and 7-31-06 utilizing approximately 25,000 man-hours by MID Consumer Services staff and 8,400 volunteer man-hours from employees of other state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

MINUTES OF JULY 28, 2016 PLANNING COMMISSION



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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LOMC: 1



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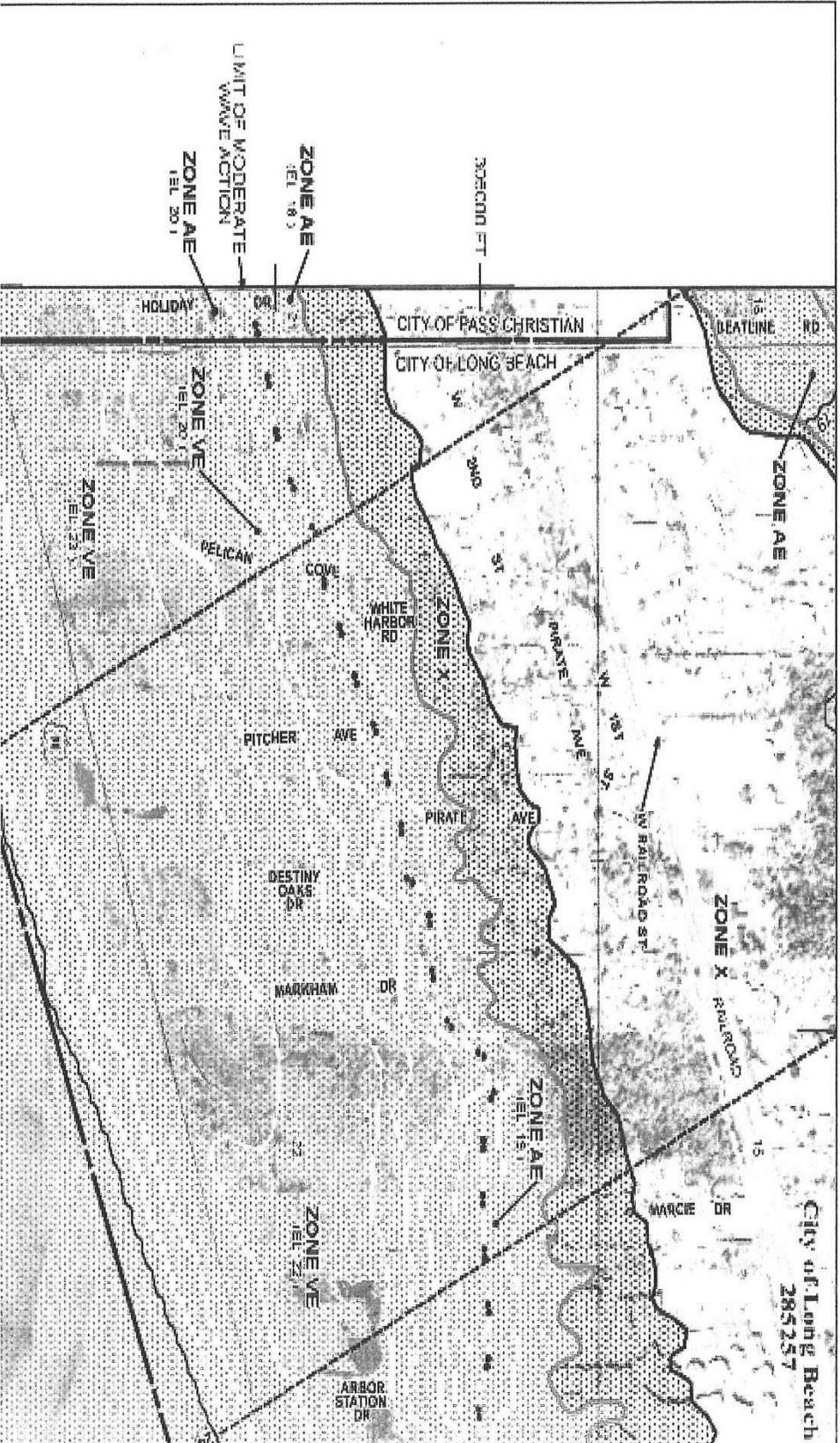
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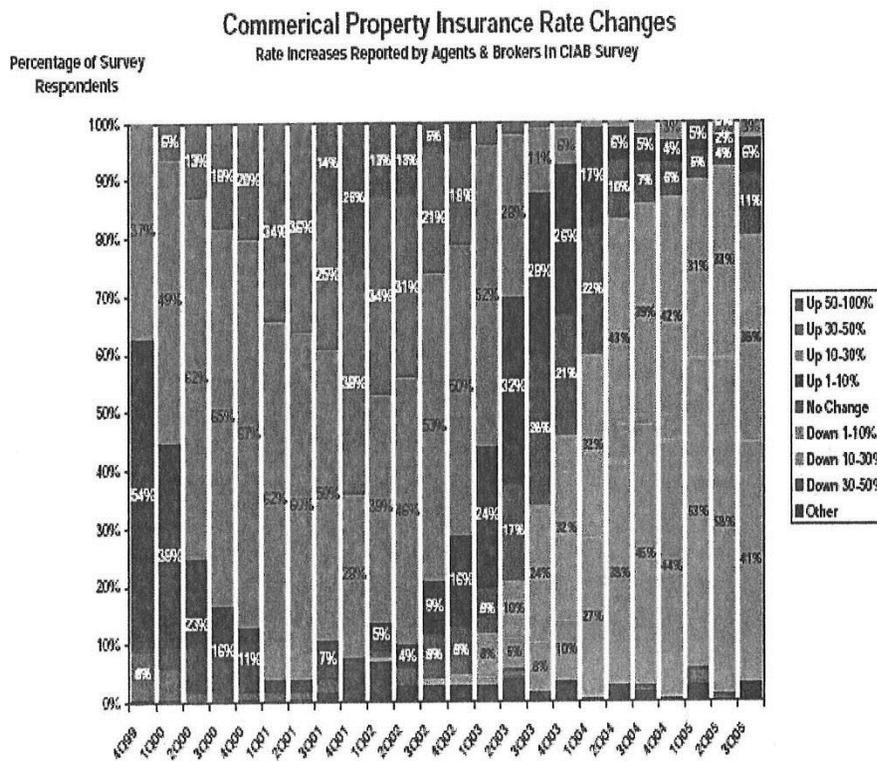
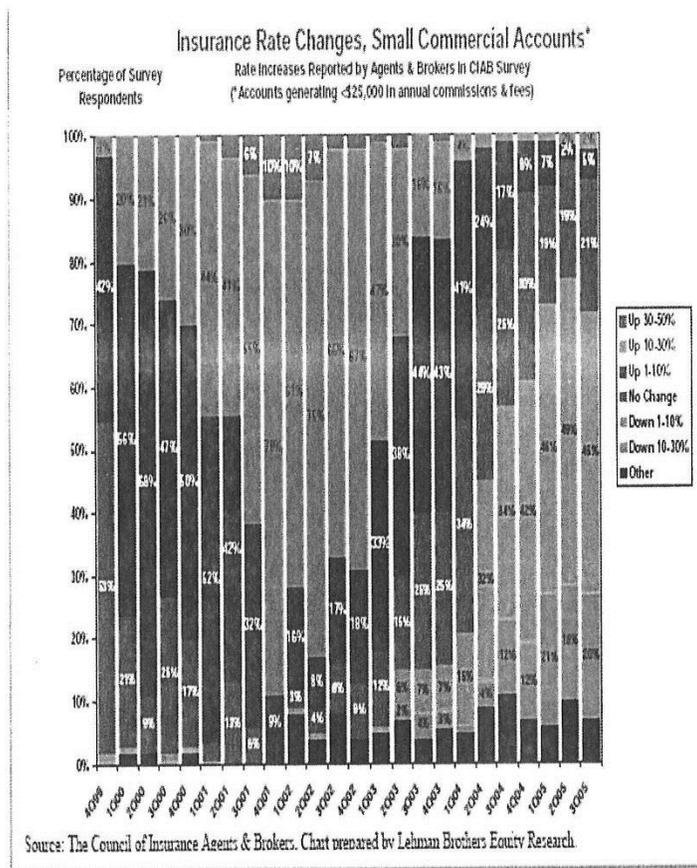
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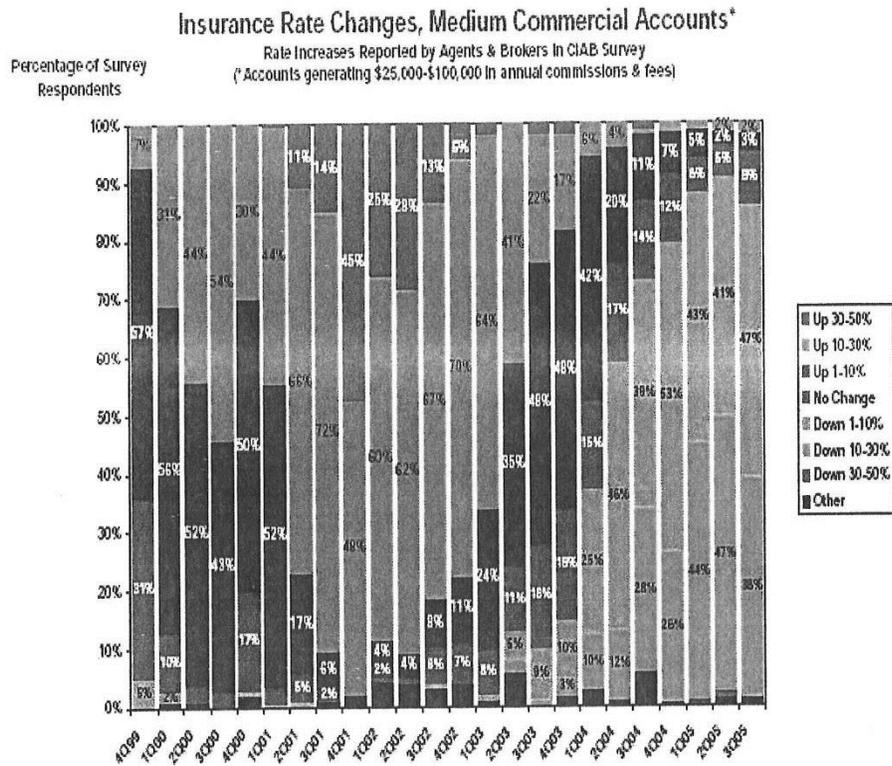


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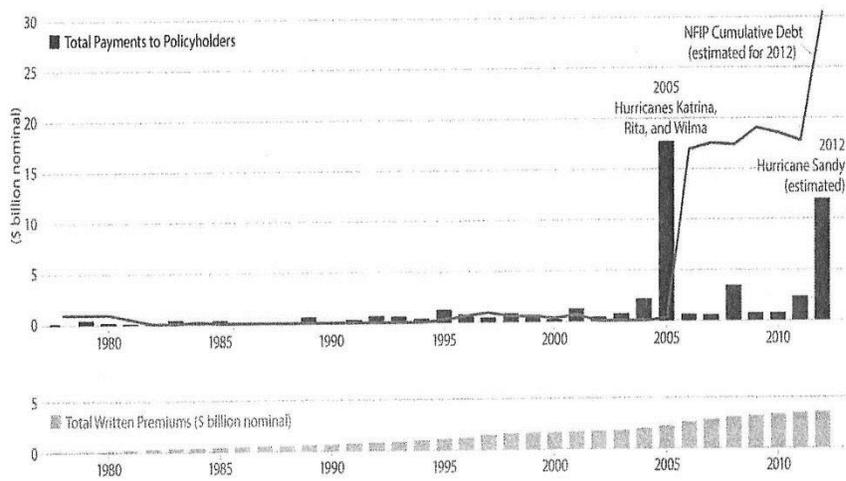


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Source: The Council of Insurance Agents & Brokers. Chart prepared by Lehman Brothers Equity Research.

National Flood Insurance Program Debt Grows



The National Flood Insurance Program has fallen deeper in debt since the payouts after Hurricane Katrina and most recently the costs of Hurricane Sandy. As of November 2012, the program was more than \$20 billion in debt to the U.S. Treasury (GAO 2013), and that figure is likely to rise once all the Sandy claims are settled.

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

© Union of Concerned Scientists 2013; www.ucsusa.org/floodinsurance

**MINUTES OF JULY 28, 2016
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“Exhibit G”

Excerpt from “Motor Home Travel”, as to limited high end RV Resorts

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2015 Top-Rated RV Parks

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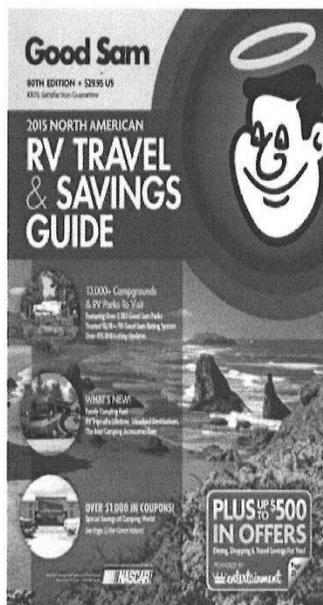
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2015 Top-Rated RV Parks

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November 17, 2014

Filed under [Feature Stories](#), [RV Parks](#)

SHARE   

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 Osprey RV Resort, Elberta](#)

[Sugar Sands RV Resort, Gulf Shores](#)

[Windemere Cove RV Resort, Langston](#)

[Heritage Motorcoach Resort & Marina, Orange Beach](#)

Arizona

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MINUTES OF JULY 28, 2016 PLANNING COMMISSION

2015 Top-Rated RV Parks

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Gold Canyon RV & Golf Resort, Gold Canyon

The Refuge Golf & Country Club, Lake Havasu City

Mesa Spirit 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

Shangri-La RV Resort, Yuma

Westwind RV & Golf Resort, Yuma

Arkansas

Ozarks RV Resort On Table Rock Lake, Blue Eye

Catherine'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

Covote Valley RV Resort, San Jose

Colorado

Tiger Run RV Resort, Breckenridge

Pueblo South/Colorado City KOA, Colorado City

Mesa Verde RV Resort, Mancos

Connecticut

Aces High RV Park, East Lyme

Florida

Cross Creek RV Resort, Arcadia

Outdoor Resorts/Chokoloskee Island, Chokoloskee

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MINUTES OF JULY 28, 2016 PLANNING COMMISSION

2015 Top-Rated RV Parks

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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 Coshatta Casino Resort, Kinder

A+ Motel & RV Park, Lake Charles

Paragon Casino RV Resort, Marksville

Maryland

Castaways RV Resort & Campground, Ocean City

Massachusetts

Cape Cod 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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2015 Top-Rated RV Parks

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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 Hinckley RV Resort, Hinckley

Missouri

Mark Twain Landing, Monroe City

Polson Motorcoach & RV Resort, Polson

Nevada

Las Vegas RV Resort, Las Vegas

LVM 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

Chautauqua Lake KOA, DeWittville

Skyway Camping Resort Inc, Ellenville

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

Winstar RV Park, ThackeRville

Oklahoma

Choctaw Casino Resort KOA, Durant

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MINUTES OF JULY 28, 2016 PLANNING COMMISSION

2015 Top-Rated RV Parks

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Oregon

Seven Feathers RV Resort, Canyonville

Olde Stone Village RV Park, Mcminnville

Pacific Shores Motorcoach Resort, Newport

Bend/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

Willowtree 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

Twin Creek RV Resort, Gatlinburg

Texas

K.E. Bushman's Camp, Bullard

Mill Creek Ranch Resort, Canton

Alsatian Resort & Golf Club, Castroville

Jamaica Beach RV Park, Galveston

Shallow Creek RV Resort, Gladewater

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

Bentsen Palm Village RV Resort, Mission

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MINUTES OF JULY 28, 2016 PLANNING COMMISSION

2015 Top-Rated RV Parks

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Forest Retreat RV Park, New Caney

Northshore RV Resort, Onalaska

Ravford Crossing 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, Kennewick

Canada

Ontario

Fisherman's Cove Tent & Trailer Park, Kincardine

Bissell's Hideaway Resort, Pelham

Woodland Park, Sauble Beach

Quebec

Camping Alouette (Parkbridge), Saint-Mathieu-De-Beloil

Camping La Cle Des Champs RV Resort, Saint-Philippe

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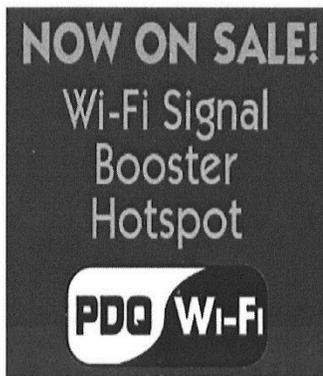
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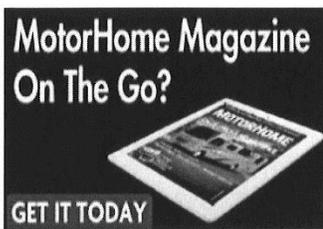
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2015 Top-Rated RV Parks

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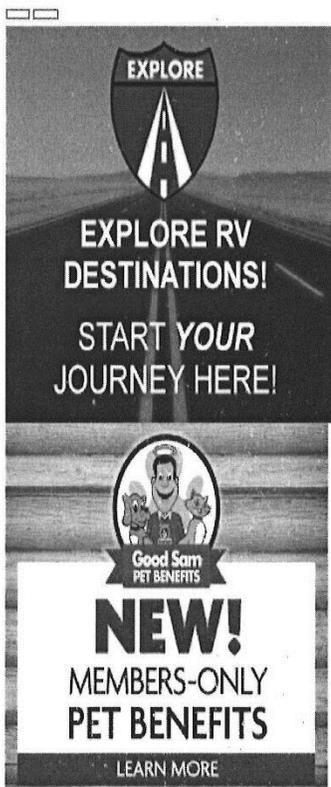


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2015 Top-Rated RV Parks

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Quick Tips

Chutes and a Ladder

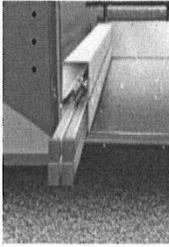
I own a 40-foot American Eagle motorhome with a storage area that goes all the way across underneath the coach. I bought a folding ladder from Camping World (item No.... [read story](#))

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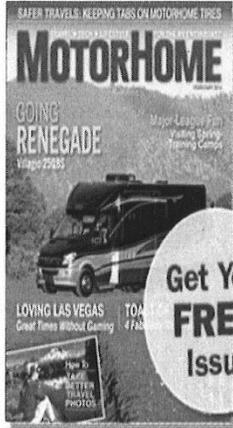
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“Exhibit H”

**Excerpt from 2016 Good Sam listing of first and second tier RV Resorts nationwide,
including Mississippi**

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Top Rated Good Sam Parks and Campgrounds – Your source for the best RV parks and c... Page 1 of 15



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TOP RATED RV PARKS

Toledo East/Stony Ridge KOA
Stony Ridge, OH

Great stay. we stayed 3 days, had good flat spaces with lots of room between campers. the faciliti... [Read More](#)

★★★★★

Meadville KOA
Meadville, PA

Great campground with large spaces and big areas for reunions, etc. hosts/staff were mostly helpful... [Read More](#)

★★★★★

Friendship Village Campground & RV Park
Bedford, PA

Great campground! well run and very active. spaces could be bigger but nival level i give the



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	Elberta, AL	10/10
Windemere Cove RV Resort	Langston, AL	10/10
Heritage Motorcoach Resort & Marina	Orange Beach, AL	10/10

Arkansas

Ozarks RV Resort On Table Rock Lake	Blue Eye, AR	10/10
Catherine's Landing At Hot Springs	Hot Springs, AR	10/10

Arizona

Superstition Sunrise RV Resort	Apache Junction, AZ	10/10
Black Canyon Ranch RV Resort	Black Canyon City, AZ	10/10
Moon River RV Resort	Bullhead City, AZ	10/10
Vista Del Sol RV Resort	Bullhead City, AZ	10/10
Distant Drums RV Resort	Camp Verde, AZ	10/10
Palm Creek Golf & RV Resort	Casa Grande, AZ	10/10
Sundance 1 RV Resort	Casa Grande, AZ	10/10
Pueblo El Mirage Golf & RV Resort	El Mirage, AZ	10/10
Eagle View RV Resort At Fort McDowell	Fort McDowell, AZ	10/10
Gold Canyon RV & Golf Resort	Gold Canyon, AZ	10/10
Apache Wells RV Resort	Mesa, AZ	10/10
Good Life RV Resort	Mesa, AZ	10/10
Mesa Regal RV Resort	Mesa, AZ	10/10
Sun Life RV Resort	Mesa, AZ	10/10
Desert Shadows RV Resort	Phoenix, AZ	10/10
Desert's Edge RV-The Purple Park	Phoenix, AZ	10/10
Far Horizons Tucson Village RV Resort	Tucson, AZ	10/10
Rincon Country East RV Resort	Tucson, AZ	10/10
Rincon Country West RV Resort	Tucson, AZ	10/10
Del Pueblo RV Park And Tennis Resort	Yuma, AZ	10/10
Shangri-La RV Resort	Yuma, AZ	10/10
Westwind RV & Golf Resort	Yuma, AZ	10/10

California

The Springs At Borrego RV Resort & Golf Course	Borrego Springs, CA	10/10
Indian Waters RV Resort & Cottages	Indio, CA	10/10
Jackson Rancheria RV Park	Jackson, CA	10/10
Emerald Desert RV Resort - Sunland	Palm Desert, CA	10/10
Redding Premier RV Resort	Redding, CA	10/10

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- **Fuel Discounts**
- **Plus Much More!**

LEARN MORE

Pechanga RV Resort	Temecula, CA	10/10★/10
Colorado		
Tiger Run RV Resort	Breckenridge, CO	10/10★/10
Royal View @ Royal Gorge 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 Waters 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 Palms RV Resort	Henderson, LA	10/10★/10
Coushatta Luxury RV Resort At Red Shoes Park	Kinder, LA	10/10★/10
A+ Motel & RV Park	Lake Charles, LA	10/10★/10
Paragon Casino RV Resort	Marksville, LA	10/10★/10
Reunion Lake RV Resort	Ponchatoula, LA	10/10★/10
Massachusetts		
Cape Cod Campresort & 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 Casino RV Park	Manistee, MI	10/10★/10
Soaring Eagle Hideaway RV Park	Mount Pleasant, MI	10/10★/10
Petoskey Motorcoach Resort	Petoskey, MI	10/10★/10
Traverse Bay RV Resort	Traverse City, MI	10/10★/10
Minnesota		
Grand Casino Hinckley 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
Chipmunk 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
Fayetteville 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
Lvm 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
Sparks Marina RV Park	Sparks, 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

Skyway Camping Resort Inc	Ellenville, NY	10/10★/10
Black Bear Campground Inc	Florida, NY	10/10★/10
The Villages At Turning Stone	Verona, NY	10/10★/10
Ohio		
Cross Creek Camping Resort	Columbus, OH	10/10★/10
Evergreen Park RV Resort	Mount Eaton, OH	10/10★/10
Autumn Lakes	Sunbury, OH	10/10★/10
Oklahoma		
Winstar RV Park	Thackerville, OK	10/10★/10
Oregon		
Seven Feathers RV Resort	Canyonville, OR	10/10★/10
Olde Stone Village RV Park	McMinnville, OR	10/10★/10
Pacific Shores Motorcoach Resort	Newport, OR	10/10★/10
Hee Hee Illahee RV Resort	Salem, OR	10/10★/10
Bend/Sisters Garden RV Resort	Sisters, OR	10/10★/10
Casey's Riverside RV Park	Westfir, OR	10/10★/10
Pheasant Ridge RV Resort	Wilsonville, OR	10/10★/10
Pennsylvania		
Shenango Valley RV Park	Sharon, PA	10/10★/10
Tennessee		
Smoky Bear Campground	Gatlinburg, TN	10/10★/10
Twin Creek RV Resort	Gatlinburg, TN	10/10★/10
Two Rivers Landing RV Resort	Sevierville, TN	10/10★/10
Texas		
K.E. Bushman's Camp	Bullard, TX	10/10★/10
Mill Creek Ranch Resort	Canton, TX	10/10★/10
Alsatian RV Resort & Golf Club	Castroville, TX	10/10★/10
Galveston Island RV Resort	Galveston, TX	10/10★/10
Jamaica Beach RV Park	Galveston, TX	10/10★/10
Shallow Creek RV Resort	Gladewater, TX	10/10★/10
San Jacinto Riverfront RV Park	Highlands, TX	10/10★/10
Advanced RV Resort	Houston, TX	10/10★/10
Katy Lake RV Resort	Katy, TX	10/10★/10
Buckhorn Lake Resort	Kerrville, TX	10/10★/10
Johnson Creek RV Resort & Park	Kerrville, TX	10/10★/10
Rio Bonito RV & Cabin	Liberty Hill, TX	10/10★/10
Fernbrook Park	Longview, TX	10/10★/10
Bentsen Palm Village RV Resort	Mission, TX	10/10★/10
Forest Retreat RV Park	New Caney, TX	10/10★/10
Texas Lakeside RV Resort	Port Lavaca, TX	10/10★/10
Northlake Village RV Park	Roanoke, TX	10/10★/10
Rayford Crossing RV Resort	The Woodlands, TX	10/10★/10
Oak Creek RV Park	Weatherford, TX	10/10★/10
Utah		
Mountain Valley RV Resort	Heber City, UT	10/10★/10
Washington		
Spokane RV Resort At Deer Park Golf Club	Deer Park, WA	10/10★/10
Columbia Sun RV Resort	Kennewick, WA	10/10★/10
North Spokane RV Campground	Spokane, WA	10/10★/10

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Ontario		
Bissell's Hideaway Resort	Pelham, ON	10/10★/10
Quebec		
Camping Alouette - Parkbridge	Saint-Mathieu-De-Beloeil, QC	10/10★/10
Camping La Cle Des Champs RV Resort	Saint-Philippe, QC	10/10★/10
Other Top Rated Parks		Rating
Alaska		
Tok RV Village & Cabins	Tok, AK	9/10★/10
Big Bear RV Park	Wasilla, AK	9/10★/10
Diamond M Ranch Resort	Kenai, AK	8.5/10★/10
River's Edge RV Park & Campground	Fairbanks, AK	8.5/10★/9.5
Alaskan Angler RV Resort & Cabins	Ninilchik, AK	9/10★/9
Eagle's Rest RV Park & Cabins	Valdez, AK	8.5/10★/9.5
Alabama		
Quail Creek RV Resort	Hartselle, AL	10/9.5★/9.5
Capital City RV Park	Montgomery, AL	9/10★/10
Pandion Ridge Luxury RV Resort	Orange Beach, AL	10/9.5★/9.5
Deer Run RV Park	Troy, AL	9.5/10★/9.5
Buena Vista Coastal RV Resort	Orange Beach, AL	9/9.5★/10
Eagles Landing RV Park	Auburn, AL	8/10★/10
Johnny's Lakeside RV Resort	Foley, AL	9.5/10★/8.5
Azalea Acres RV Park	Robertsdale, AL	8/10★/10
Arkansas		
Harrison Village Campground & RV Park	Harrison, AR	10/10★/9
Parkers RV Park	Harrison, AR	9/10★/10
Wanderlust RV Park	Eureka Springs, AR	9.5/9.5★/9.5
Ivy's Cove RV Retreat	Russellville, AR	9/9.5★/10
Tom Sawyer's RV Park	West Memphis, AR	8.5/10★/10
Magnolia RV Park, LLC	Magnolia, AR	8/10★/10
Arizona		
Meridian RV Resort	Apache Junction, AZ	10/10★/9.5
Sunrise RV Resort	Apache Junction, AZ	10/9.5★/10
Butterfield RV Resort	Benson, AZ	10/10★/9.5
Desert Gold RV Resort	Brenda, AZ	10/9.5★/10
Colorado River Oasis Resort	Bullhead City, AZ	10/10★/9.5
Casa Grande RV Resort & Cottages	Casa Grande, AZ	10/10★/9.5
Desert Gardens RV Park	Florence, AZ	10/9.5★/10
Canyon Vistas RV Resort & Superstition Views Resort	Gold Canyon, AZ	10/10★/9.5
Superstition Views Resort & Canyon Vistas RV Resort	Gold Canyon, AZ	10/10★/9.5
Destiny Phoenix RV Resorts	Goodyear, AZ	10/9.5★/10
Towerpoint Resort	Mesa, AZ	10/9.5★/10
Val Vista Village RV Resort	Mesa, AZ	10/10★/9.5
Valle Del Oro RV Resort	Mesa, AZ	10/10★/9.5
Phoenix Metro RV Park	Phoenix, AZ	10/10★/9.5
Picacho Peak RV Resort	Picacho, AZ	10/10★/9.5
Desert Palms RV Resort	Salome, AZ	10/9.5★/10
Sunflower RV Resort	Surprise, AZ	9.5/10★/10
Tombstone Territories RV Park	Tombstone, AZ	10/9.5★/10
Mission View RV Resort	Tucson, AZ	10/9.5★/10

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Sun Vista RV Resort	Yuma, AZ	9.5/10
Villa Alameda RV Resort	Yuma, AZ	9.5/10
De Anza RV Resort	Amado, AZ	10/9
La Hacienda RV Resort	Apache Junction, AZ	9.5/10
Weaver's Needle RV Resort	Apache Junction, AZ	10/10
Black Rock RV Village	Brenda, AZ	9.5/9.5
Orchard Ranch RV Resort	Dewey, AZ	10/9
River Breeze RV Park & Ohv Resort	Ehrenberg, AZ	9.5/9.5
J & H RV Park	Flagstaff, AZ	9/10
Arizonian RV Resort	Gold Canyon, AZ	9.5/10
Cotton Lane RV & Golf Resort	Goodyear, AZ	9.5/10
Venture Out At Mesa	Mesa, AZ	9.5/9.5
Munds Park RV Resort	Munds Park, AZ	9/10
Payson Campground And RV Resort	Payson, AZ	9/10
Saddle Mountain RV Park	Tonopah, AZ	9.5/9.5
Western Way RV Resort	Tucson, AZ	9.5/9.5
Grand Canyon Railway RV Park	Williams, AZ	10/10
Meteor Crater RV Park	Winslow, AZ	9/10
Cocopah Bend RV & Golf Resort	Yuma, AZ	9.5/9.5
Desert Holiday RV Resort	Yuma, AZ	10/10
Las Colinas RV Park	Eloy, AZ	10/9
Blake Ranch RV Park	Kingman, AZ	9/10
Valley Of The Sun RV Resort	Marana, AZ	10/9.5
Pleasant Harbor RV Resort	Peoria, AZ	9.5/9.5
Prince Of Tucson RV Park	Tucson, AZ	10/9.5
Horspitality RV Park	Wickenburg, AZ	9/9.5
Blue Sky RV Resort	Yuma, AZ	9.5/9.5
Sundance RV Resort	Yuma, AZ	9.5/9.5
San Pedro Resort Community	Benson, AZ	10/8.5
Zane Grey RV Park	Camp Verde, AZ	8/10
Arizona Oasis RV Resort	Ehrenberg, AZ	9/9.5
Silverado RV Resort (Formerly Desert Valley RV Park)	Eloy, AZ	9.5/9
Lexington Pines Resort LLC	Safford, AZ	9/9.5
Rancho Sedona RV Park	Sedona, AZ	8/10
Caravan Oasis RV Resort	Yuma, AZ	9.5/9
Fortuna De Oro RV Resort	Yuma, AZ	9.5/9.5
California		
Bakersfield RV Resort	Bakersfield, CA	10/10
The Lakes RV & Golf Resort	Chowchilla, CA	10/10
Chula Vista RV Resort And Marina	Chula Vista, CA	10/10
Far Horizons 49er Village RV Resort	Plymouth, CA	10/10
Durango RV Resort	Red Bluff, CA	10/10
Coyote Valley RV Resort	San Jose, CA	10/10
Belabel RV Park	San Juan Bautista, CA	10/10
Vineyard RV Park	Vacaville, CA	9.5/10
Angels Camp RV & Camping Resort	Angels Camp, CA	9.5/9.5
A Country RV Park	Bakersfield, CA	10/10
Bakersfield River Run RV Park	Bakersfield, CA	10/10

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Sands RV & Golf Resort	Desert Hot Springs, CA	10/9.5★/9.5
Riverwalk RV Park & Campground	Fortuna, CA	10/10★/9
Yanks RV Resort	Greenfield, CA	10/10★/9
Golden Village Palms RV Resort - Sunland	Hemet, CA	10/10★/9
Rancho Los Coches RV Park	Lakeside, CA	10/10★/9
Flag City RV Resort	Lodi, CA	10/10★/9
Jaw RV Park	Redding, CA	9.5/10★/9.5
Mountain Gate RV Park	Redding, CA	10/10★/9
The Californian RV Resort	Acton, CA	10/9.5★/9
Mad River Rapids RV Park	Arcata, CA	9.5/9.5★/9.5
Orange Grove RV Park	Bakersfield, CA	9.5/9.5★/9.5
Almond Tree RV Park	Chico, CA	9.5/10★/9
Pomo RV Park & Campground	Fort Bragg, CA	8.5/10★/10
Napa Valley Expo RV Park	Napa, CA	9/10★/9.5
Palms River Resort	Needles, CA	9.5/9★/10
Novato RV Park	Novato, CA	9/10★/9.5
Orangeland RV Park	Orange, CA	10/10★/8.5
Pioneer RV Park	Quincy, CA	9/10★/9.5
Redding RV Park	Redding, CA	10/9.5★/9
Santee Lakes Recreation Preserve	Santee, CA	9.5/9.5★/9.5
Heritage RV Park	Corning, CA	9.5/9.5★/9
Sky Valley Resort	Desert Hot Springs, CA	9.5/9.5★/9
Rio Bend RV & Golf Resort	El Centro, CA	10/9★/9
Indian Wells RV Resort	Indio, CA	10/9★/9
Shadow Hills RV Resort	Indio, CA	9.5/9.5★/9
Desert View RV Resort	Needles, CA	9/9.5★/9.5
Newport Dunes Waterfront Resort & Marina	Newport Beach, CA	9.5/9.5★/9
Fountain Of Youth Spa RV Resort	Niland, CA	10/9★/9
Pismo Sands RV Park	Oceano, CA	10/9.5★/8.5
The Parkway RV Resort & Campground	Orland, CA	9/10★/9
Wine Country RV Resort	Paso Robles, CA	9.5/10★/8.5
Colorado		
Dakota Ridge RV Resort	Golden, CO	10/10★/9.5
Sky Ute Casino RV Park	Ignacio, CO	9.5/10★/9.5
Garden Of The Gods RV Resort	Colorado Springs, CO	9.5/9.5★/9.5
Sundance RV Park LLC	Cortez, CO	9/10★/9.5
RV Ranch At Grand Junction	Grand Junction, CO	9.5/10★/9
Bayfield Riverside RV Park	Durango, CO	9/10★/9
Monument RV Resort	Fruita, CO	9.5/10★/8.5
Cruise Inn - Junction West RV Park	Grand Junction, CO	9/9.5★/9.5
Ancient Cedars @ Mesa Verde RV Resort	Mancos, CO	9/10★/9
Grape Creek RV Park Campground & Cabins	Westcliffe, CO	8.5/9.5★/10
Connecticut		
Riverdale Farm Campsite	Clinton, CT	8.5/10★/10
Bear Creek Campground At Lake Compounce	Bristol, CT	8.5/10★/9.5
Delaware		
Yogi Bear's Jellystone Park At Delaware Beach	Lincoln, DE	9/9.5★/10
Florida		
Aztec RV Resort	Margate, FL	9.5/10★/10

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Emerald Beach RV Park	Navarre, FL	10/10★/9.5
Silver Palms RV Resort	Okeechobee, FL	9.5/10★/10
Riverside RV Resort & Campground	Port Charlotte, FL	10/10★/9.5
Holiday Cove RV Resort	Cortez, FL	9.5/10★/9.5
Camp Gulf	Destin, FL	10/10★/9
Dunedin RV Resort & The Blue Moon Inn	Dunedin, FL	9.5/9.5★/10
Coastline RV Resort	Eastpoint, FL	10/10★/9
Destin West RV Resort	Fort Walton Beach, FL	10/10★/9
Live Oak Landing	Freeport, FL	9.5/9.5★/10
Rainbow RV Resort	Frostproof, FL	9.5/10★/9.5
Whisper Creek RV Resort	La Belle, FL	9.5/10★/9.5
Santa Rosa RV Resort	Navarre, FL	10/10★/9
Pensacola Beach RV Resort	Pensacola, FL	10/10★/9
Quail Run Resort	Wesley Chapel, FL	10/9.5★/9.5
Sandy Oaks RV Resort	Beverly Hills, FL	9.5/10★/9
Paradise Oaks RV Resort	Bushnell, FL	9.5/10★/9
Carrabelle Beach RV Resort	Carrabelle, FL	10/9.5★/9
Cedar Key RV Resort	Cedar Key, FL	9.5/9.5★/9.5
Raintree RV Resort	Fort Myers, FL	9/9.5★/10
Siesta Bay RV Resort	Fort Myers, FL	9.5/10★/9
Road Runner Travel Resort	Fort Pierce, FL	9.5/10★/9
Pecan Park RV Resort	Jacksonville, FL	10/9★/9.5
Grand Oaks RV Resort	Lady Lake, FL	8.5/10★/10
Alliance Hill RV Resort	Marianna, FL	9.5/10★/9
North Lake Estates RV Resort	Moore Haven, FL	9.5/9.5★/9.5
Navarre Beach Campground	Navarre, FL	9.5/10★/9
Ocala Sun RV Resort	Ocala, FL	9/10★/9.5
Grand Lake RV & Golf Resort	Citra, FL	9.5/9★/9.5
Outdoor Resorts At Orlando, Inc	Clermont, FL	9.5/9.5★/9
Rock Crusher Canyon RV Resort	Crystal River, FL	9.5/9.5★/9
Twin Lakes Camp Resort	Defuniak Springs, FL	9/10★/9
Seminole Campground	Fort Myers, FL	8.5/10★/9.5
Upriver RV Resort	Fort Myers, FL	9/9.5★/9.5
Woodsmoke Camping Resort	Fort Myers, FL	9.5/9.5★/9
Indian Creek RV Resort And Manufactured Housing Community	Fort Myers Beach, FL	9/9.5★/9.5
Flamingo Lake RV Resort	Jacksonville, FL	9/9.5★/9.5
Tropical Palms RV Resort	Kissimmee, FL	9/9.5★/9.5
Yankee Traveler RV Park	Largo, FL	9.5/10★/8.5
Avalon Landing RV Park	Milton, FL	9/10★/9
Club Naples RV Resort	Naples, FL	9/10★/9
Daytona Beach RV Resort	Port Orange, FL	9.5/10★/8.5
Buttonwood Bay RV Resort & Manufactured Home Community	Sebring, FL	9.5/9★/9.5
Bay Bayou RV Resort	Tampa, FL	9/10★/9
Georgia		
Coastal Georgia RV Resort	Brunswick, GA	10/10★/9.5
River Vista Mountain Village	Dillard, GA	9.5/9★/10
Yogi Bears Jellystone Park-Camp Resort	Bremen, GA	9.5/9.5★/9

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Iowa		
On-Ur-Wa RV Park	Onawa, IA	9/10★/10
Interstate RV Park	Davenport, IA	9/10★/9.5
Lazy Acres RV Park	Urbana, IA	8.5/10★/10
Hickory Haven Campground	Keokuk, IA	8.5/10★/9.5
Idaho		
Mccall RV Resort	McCall, ID	9.5/10★/10
Mountain Home RV Park	Mountain Home, ID	10/10★/9.5
Ambassador RV Resort	Caldwell, ID	10/9.5★/9.5
Redrock RV And Camping Park	Island Park, ID	8.5/10★/10
Hi Valley RV Park	Boise, ID	9.5/9.5★/9
Wagonhammer RV & Campground	North Fork, ID	8/10★/10
Illinois		
Cedarbrook RV Park & Campground	Mulberry Grove, IL	10/9.5★/9.5
Lehman's Lakeside RV Resort	Marengo, IL	9.5/10★/9
Double J Campground & RV Park	Springfield, IL	9.5/9.5★/9.5
Whittington Woods Campground At Benton	Whittington, IL	9/9.5★/10
Leisure Lake Resort	Joliet, IL	9.5/9★/9.5
Hickory Hollow Campground	Utica, IL	9/9.5★/9.5
Indiana		
Follow The River RV Resort	Florence, IN	9.5/9.5★/10
Timberline Valley RV Resort	Anderson, IN	9/9.5★/10
Elkhart Campground	Elkhart, IN	9/10★/9
Kansas		
Deer Creek Valley RV Park LLC	Topeka, KS	10/9.5★/10
Lawrence / Kansas City Campground	Lawrence, KS	9/10★/9.5
Kentucky		
Elkhorn Campground	Frankfort, KY	10/9.5★/9
Laurel Lake Camping Resort	Corbin, KY	8.5/10★/9.5
Louisiana		
Lakeside RV Park	Livingston, LA	10/10★/9.5
Poche Plantation RV Resort	Convent, LA	9/9.5★/9.5
Massachusetts		
Boston Minuteman Campground	Littleton, MA	9/10★/10
Circle Cq Farm Campground	Bellingham, MA	9.5/9★/9.5
Peters Pond RV Resort	Sandwich, MA	9.5/9★/9.5
Maryland		
Cherry Hill Park	College Park, MD	9.5/10★/9.5
Merry Meadows Recreation Farm	Freeland, MD	9.5/9★/9.5
Ramblin' Pines Family Campground & RV Park	Woodbine, MD	9.5/9★/9.5
Maine		
Timberland Acres RV Park	Trenton, ME	9.5/9.5★/9
Michigan		
Yogi Bear's Jellystone Park Camp-Resort	Frankenmuth, MI	9.5/10★/9.5
Hidden Ridge RV Resort	Hopkins, MI	10/9.5★/9.5
Hungry Horse Campground	Dorr, MI	9/9.5★/10
Camp Turkeyville RV Resort	Marshall, MI	9/9.5★/10
Holiday Park Campground	Traverse City, MI	9/9.5★/10
Lakeside Camp Park	Cedar Springs, MI	9/9.5★/9.5

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Countryside Campground	Harrison, MI	9/10★/9
Greenwood Acres Family Campground	Jackson, MI	9.5/9.5★/9
Minnesota		
Stony Point Resort RV Park & Campground	Cass Lake, MN	9.5/9.5★/9.5
River View Campground	Owatonna, MN	8.5/10★/10
St Cloud/Clearwater RV Park	Clearwater, MN	8.5/10★/9.5
Country Campground	Detroit Lakes, MN	8.5/9.5★/10
St Cloud Campground & RV Park	St Cloud, MN	9/9.5★/9.5
Trails RV Park	Walker, MN	9/9★/10
Missouri		
Cooper Creek Campground & Resort	Branson, MO	9.5/10★/10
America's Best Campground	Branson, MO	9.5/9.5★/10
Musicland Kampground	Branson, MO	9.5/10★/9.5
Cottonwoods RV Park	Columbia, MO	9.5/10★/9.5
Lazy Day Campground	Danville, MO	10/9.5★/9.5
Riverview RV Park	Lake Ozark, MO	9/10★/10
Big Red Barn RV Park	Carthage, MO	9/9.5★/10
Lady Luck Casino & RV Park	Caruthersville, MO	8.5/10★/10
Branson Tree House Adventures & RV Park	Branson, MO	9/9★/10
Branson's Ozark Country Campground	Branson, MO	8.5/9.5★/10
Osage Prairie RV Park	Nevada, MO	10/9★/9
Osage Beach RV Park	Osage Beach, MO	9/9.5★/9.5
Peculiar Park Place	Peculiar, MO	9/10★/9
Basswood Resort	Platte City, MO	9.5/9.5★/9
Paradise In The Woods RV Park & Campground	Strafford, MO	9/9.5★/9.5
Mississippi		
Hollywood Casino RV Park- Gulf Coast	Bay St Louis, MS	10/10★/9.5
Yogi On The Lake	Pelahatchie, MS	9/10★/10
Ez Daze RV Park	Southaven, MS	10/10★/9
Bay Hide Away RV Park & Campground	Bay St Louis, MS	9/9.5★/10
Sun Roamers RV Resort	Picayune, MS	9.5/9.5★/9.5
Montana		
Jellystone RV Park	Missoula, MT	9.5/10★/9.5
Eagle Nest RV Resort	Polson, MT	9.5/10★/9.5
Nugget RV Park	St Regis, MT	9/9.5★/10
Yellowstone River RV Park & Campground	Billings, MT	9.5/9.5★/9
Yellowstone Grizzly RV Park	West Yellowstone, MT	8.5/9.5★/10
North Carolina		
Asheville Bear Creek RV Park	Asheville, NC	10/10★/9.5
Lakewood RV Resort	Hendersonville, NC	9.5/10★/10
Camp Hatteras	Rodanthe, NC	10/10★/9.5
North River Campground & RV Park	Shiloh, NC	10/10★/9
Rutledge Lake RV Resort	Fletcher, NC	9/9.5★/10
Midway Campground Resort	Statesville, NC	9/10★/9.5
Mama Gertie's Hideaway Campground	Swannanoa, NC	8.5/10★/10
Tranter's Creek Resort & Campground	Washington, NC	9/10★/9.5
Jaymar Travel Park	Hendersonville, NC	9/10★/9
Brunswick Beaches Camping Resort	Sunset Beach, NC	9/9.5★/9.5
Nebraska		

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<u>Camp A Way</u>	Lincoln, NE	9/9.5★/9.5
New Hampshire		
<u>Mountain Lake Camping Resort</u>	Lancaster, NH	9/10★/10
<u>Crown Point Campground</u>	Strafford, NH	9.5/9.5★/10
<u>Ames Brook Campground</u>	Ashland, NH	9/10★/9.5
<u>Friendly Beaver Campground</u>	New Boston, NH	9/10★/9
New Jersey		
<u>Timberlane Campground</u>	Clarksboro, NJ	9.5/10★/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	9/9.5★/9.5
<u>Driftwood RV Resort & Campground</u>	Clermont, NJ	9/9.5★/9.5
<u>Country Oaks Campground</u>	Dorothy, NJ	9/9★/10
<u>Pomona RV Park</u>	Galloway, NJ	9/9.5★/9.5
<u>Shady Pines RV Resort</u>	Galloway, NJ	9/9.5★/9.5
<u>Atlantic City North Family Campground</u>	Tuckerton, NJ	9/10★/9
New Mexico		
<u>American RV Park</u>	Albuquerque, NM	10/10★/9
<u>Usa RV Park</u>	Gallup, NM	9.5/10★/9.5
<u>Elephant Butte Lake RV Resort</u>	Elephant Butte, NM	9/10★/9.5
<u>Santa Fe Skies RV Park</u>	Santa Fe, NM	8/10★/10
Nevada		
<u>Oasis Las Vegas RV Resort</u>	Las Vegas, NV	10/10★/9
<u>Desert Skies RV Resort</u>	Mesquite, NV	10/9.5★/9.5
<u>Shamrock 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 Country RV Resort</u>	Carson City, NV	9.5/9.5★/9.5
<u>Iron Horse RV Resort</u>	Elko, NV	9/10★/9.5
<u>Arizona Charlie's Boulder RV Park</u>	Las Vegas, NV	10/9.5★/9
<u>Hitchin' Post RV Park</u>	Las Vegas, NV	9.5/9.5★/9.5
<u>Lake Mead RV Village</u>	Boulder City, NV	9/9★/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>Camp Chautauqua Camping Resort</u>	Chautauqua, NY	9.5/9.5★/10
<u>Cooperstown-Shadow Brook Campground</u>	Cooperstown, NY	9/10★/10
<u>Jellystone Park (Tm) At Birchwood Acres</u>	Ellenville, NY	10/9.5★/9.5
<u>North Pole Resorts</u>	Wilmington, NY	9/10★/10
<u>Tall Pines Campground & Canoeing</u>	Bainbridge, NY	9/10★/9.5
<u>Hickory Hill Family Camping Resort</u>	Bath, NY	9/10★/9.5
<u>Southwoods RV Resort</u>	Byron, NY	9.5/9★/10
<u>King Phillips Campground</u>	Lake George, NY	9.5/10★/9
<u>Interlake 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	9/9.5★/9.5
<u>Hidden Valley Camping Area</u>	Jamestown, NY	8.5/10★/9.5

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Rip Van Winkle Campgrounds Inc	Saugerties, NY	10/9★/9
Holiday Hill Campground	Springwater, NY	9/9.5★/9.5
Ohio		
Arrowhead Campground	New Paris, OH	9/10★/10
Wood's Tall Timber Resort	New Philadelphia, OH	9.5/9.5★/10
Lazy River At Granville	Newark, OH	9.5/10★/9.5
Pleasant View Recreation	Van Buren, OH	9/10★/10
Wolfies Campground	Zanesville, OH	9/9.5★/10
Austin Lake RV Park & Cabins	Toronto, OH	8.5/10★/9.5
Oklahoma		
Little Turtle RV & Storage	Eufaula, OK	9/10★/9
Oregon		
Willamette Wine Country RV Park	Dayton, OR	10/10★/9.5
Premier RV Resorts - Eugene	Eugene, OR	10/10★/9.5
Premier RV Resorts - Salem	Salem, OR	10/10★/9.5
Mt View RV	Baker City, OR	10/10★/9
AAA Midway RV Park	Coos Bay, OR	9/10★/10
Portland Fairview RV Park	Fairview, OR	10/10★/9
Mallard Creek Golf & RV Resort	Lebanon, OR	9/10★/10
Jantzen Beach RV Park	Portland, OR	9.5/10★/9.5
Phoenix RV Park	Salem, OR	9/10★/10
Sea Perch RV Resort	Yachats, OR	9.5/10★/9.5
Blue Ox RV Park	Albany, OR	10/9★/9.5
Wildhorse RV Resort	Pendleton, OR	9/10★/9.5
Atrivers Edge RV Resort	Brookings, OR	8.5/9.5★/10
Pacific Pines RV Park & Storage, Inc	Florence, OR	9/10★/9
Woahink Lake RV Resort	Florence, OR	9/9★/10
Eagles Hot Lake RV Park	La Grande, OR	9/9.5★/9.5
Premier RV Resorts - Lincoln City	Lincoln City, OR	9/10★/9
Sandy Riverfront RV Resort	Troutdale, OR	9.5/9★/9.5
Pennsylvania		
Mountain Vista Campground	Stroudsburg, PA	9/10★/10
Gettysburg Campground	Gettysburg, PA	9.5/9.5★/9.5
Paradise Stream Family Campground	Loysville, PA	9/9.5★/10
Pinch Pond Family Campground	Manheim, PA	9/10★/9.5
Shady Grove Campground	Adamstown, PA	9/10★/9
Country Acres Campground	Lancaster, PA	9/9.5★/9.5
Stoneybrook Campground	Lehighton, PA	9/9★/10
Bear Run Campground	Portersville, PA	9.5/9.5★/9
South Carolina		
Cypress Camping Resort	Myrtle Beach, SC	10/9.5★/9.5
Oak Plantation Campground, Lp	Charleston, SC	9/9.5★/9.5
Camp Lake Jasper RV Resort	Hardeeville, SC	9/9.5★/9.5
Barnyard RV Park	Lexington, SC	8.5/10★/9.5
Pine Ridge Campground	Roebuck, SC	9/10★/9
Yogi Bear's Jellystone Park At River Bottom Farms	Swansea, SC	9/9.5★/9.5
South Dakota		
Elkhorn Ridge RV Resort & Golf Club	Spearfish, SD	10/9.5★/10
Beaver Lake Campground	Custer, SD	9/10★/9.5

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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★/10
Sioux Falls Yogi Bear	Sioux Falls, SD	9/10★/9.5
Rush No More RV Resort & Campground	Sturgis, SD	9/9.5★/10
Wylie Park & Storybook Land	Aberdeen, SD	9/9★/10
Whistler Gulch RV Park & Campground	Deadwood, SD	9.5/9.5★/9
Horse Thief Campground And Resort Inc	Hill City, SD	9/10★/9
Famil-E-Fun Campground & RV Park	Mitchell, SD	9/9.5★/9.5
Tennessee		
Clarksville RV Park LLC	Clarksville, TN	10/10★/9.5
Best Holiday Trav-L-Park	Chattanooga, TN	9/10★/10
Camp Leconte Luxury Outdoor Resort	Gatlinburg, TN	9/9.5★/10
Rocky Top Campground & RV Park	Kingsport, TN	9/10★/9.5
Nashville Shores Lakeside Resort	Nashville, TN	9.5/9.5★/9.5
Mill Creek Resort	Pigeon Forge, TN	9.5/10★/9
Pine Mountain RV Park	Pigeon Forge, TN	9/10★/9.5
River Plantation 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
Riverpark Campground	Jonesborough, TN	9/10★/9
Green Acres RV Resort	Savannah, TN	9/9.5★/9.5
Texas		
Lost Alaskan RV Resort	Alpine, TX	9.5/10★/10
Shady Creek RV Park And Storage	Aubrey, TX	9.5/10★/10
La Hacienda RV Resort	Austin, TX	9.5/10★/10
Houston East RV Resort	Baytown, TX	9.5/10★/10
Mont Belvieu RV Resort	Baytown, TX	10/9.5★/10
Lake Falling Star RV Resort	Dale, TX	9.5/10★/10
Eastlake RV Resort	Houston, TX	10/9.5★/10
Fallbrook RV Resort	Houston, TX	10/9.5★/10
Westlake RV Resort	Houston, TX	10/9.5★/10
Sunset Point On Lake Lbj	Marble Falls, TX	9.5/10★/10
Blazing Star Luxury RV Resort	San Antonio, TX	10/10★/9.5
Bluebonnet Ridge RV Park & Cottages	Terrell, TX	9.5/10★/10
Fort Amarillo RV Resort	Amarillo, TX	9/10★/10
Texan RV Park	Athens, TX	9.5/10★/9.5
Brazos Valley RV Park	Caldwell, TX	9.5/9.5★/10
Colonia Del Rey RV Park	Corpus Christi, TX	10/10★/9
Fredericksburg RV Park	Fredericksburg, TX	9/10★/10
Sandpiper 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
Traders Village RV Park	Houston, TX	10/10★/9
Nature's Own RV Resort	Kingsville, TX	10/10★/9
Colorado Landing RV Park	La Grange, TX	9.5/9.5★/10
Pioneer Beach Resort	Port Aransas, TX	10/10★/9
Ancient Oaks RV Park	Rockport, TX	9.5/10★/9.5

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Coffee Creek RV Resort & Cabins	Santo, TX	10/10★/9
Shady Pines RV Park	Texarkana, TX	9/10★/10
Lazy Longhorn RV Park	Victoria, TX	10/10★/9
Oasis RV Resort	Amarillo, TX	10/9★/9.5
Gulf Coast RV Resort	Beaumont, TX	9.5/10★/9
Top Of The Hill RV Resort	Boerne, TX	9.5/10★/9
Canton I-20 RV Park	Canton, TX	9.5/9★/10
Destiny RV Resorts-Dallas	Denton, TX	9.5/10★/9
Traders Village RV Park	Grand Prairie, TX	10/10★/8.5
Amarillo Ranch RV Park	Amarillo, TX	9.5/9.5★/9
Oak Forest RV Park	Austin, TX	9.5/9.5★/9
Hidden Lake RV Resort	Beaumont, TX	8.5/10★/9.5
Houston West RV Park	Brookshire, TX	9.5/9.5★/9
Summit Vacation & RV Resort	Canyon Lake, TX	9/9.5★/9.5
Carthage RV Campground	Carthage, TX	9.5/10★/8.5
Karstens RV Resort	College Station, TX	9.5/10★/8.5
Antique Capital RV Park	Gladewater, TX	8.5/10★/9.5
The Vineyards Campground & Cabins	Grapevine, TX	9.5/8.5★/10
Allstar RV Resort	Houston, TX	9.5/9.5★/9
Southlake RV Resort	Houston, TX	8.5/9.5★/10
Take-It-Easy RV Resort	Kerrville, TX	9.5/10★/8.5
Texan RV Ranch	Mansfield, TX	9/10★/9
Medina Highpoint Resort	Medina, TX	9.5/9.5★/9
Bentsen Grove Resort MHP	Mission, TX	9.5/9.5★/9
Admiralty RV Resort	San Antonio, TX	9.5/9.5★/9
Pecan Park Riverside RV & Cabins	San Marcos, TX	9/9.5★/9.5
Wichita Falls RV Park	Wichita Falls, TX	9/10★/9
Mesa Verde RV Park	Wolfforth, TX	9/10★/9
Utah		
Zion River Resort	Virgin, UT	10/9.5★/9.5
Willowwind RV Park	Hurricane, UT	9/10★/9.5
Mountain Shadows RV Park & MHP	Draper, UT	9.5/10★/8.5
Pony Express RV Resort	North Salt Lake, UT	10/9.5★/8.5
Lakeside RV Campground	Provo, UT	9/10★/9
Mcarthur's Temple View RV Resort	St George, UT	9/10★/9
Virginia		
American Heritage RV Park	Williamsburg, VA	9.5/10★/10
Anvil Campground	Williamsburg, VA	10/10★/9
Misty Mountain Camp Resort	Greenwood, VA	9/9.5★/10
Fort Chiswell RV Park	Wytheville, VA	9/10★/9.5
Kings Dominion Camp Wilderness	Doswell, VA	9/9.5★/9.5
Davis Lakes And Campground	Suffolk, VA	8.5/9.5★/10
Vermont		
Lake Champagne Campground	Randolph Center, VT	8.5/10★/9.5
Washington		
Hells Canyon RV Resort & Marina	Clarkston, WA	10/10★/9.5
Horn Rapids RV Resort	Richland, WA	9.5/10★/10
Wine Country RV Park	Prosser, WA	10/10★/9
Aldenwood RV Express	Spokane, WA	9.5/10★/9.5

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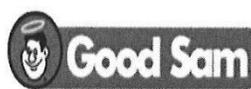
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Columbia Riverfront RV Park	Woodland, WA	10/10★/9
Toutle River RV Resort	Castle Rock, WA	10/10★/8.5
Granite Lake Premier RV Resort	Clarkston, WA	9/10★/9.5
Suncrest Resort	Moses Lake, WA	10/9.5★/9
Harmony Lakeside RV Park	Mossyrock, WA	8.5/10★/10
American Sunset RV Resort	Westport, WA	9.5/10★/9
Midway RV Park	Centralia, WA	9/10★/9
The Cedars RV Resort	Ferndale, WA	9.5/9.5★/9
Gig Harbor RV Resort	Gig Harbor, WA	9.5/9.5★/9
Brookhollow RV Park	Kelso, WA	9/9.5★/9.5
Icicle River RV Resort	Leavenworth, WA	9/9.5★/9.5
Elwha Dam RV Park	Port Angeles, WA	9/9.5★/9.5
Blue Valley RV Park	Walla Walla, WA	8.5/10★/9.5
Wisconsin		
Stoney Creek RV Resort	Osseo, WI	9.5/10★/10
Christmas Mountain Village Campground	Wisconsin Dells, WI	10/9.5★/10
Baileys Grove Campground	Baileys Harbor, WI	9/10★/10
Westward Ho RV Resort & Campground	Fond Du Lac, WI	9/10★/10
Treeland Farm RV Resort	Hayward, WI	9/10★/10
Hidden Valley RV Resort & Campground	Milton, WI	9/10★/10
Evergreen Campsites & Resort	Wild Rose, WI	9/10★/10
Sherwood Forest Camping & RV Park	Wisconsin Dells, WI	9/10★/10
Quietwoods South Camping Resort	Brussels, WI	8.5/10★/10
Jellystone Warrens	Warrens, WI	8.5/10★/10
Hiawatha Trailer Resort	Woodruff, WI	9/10★/9.5
Fox Hill RV Park & Campground	Baraboo, WI	8.5/9.5★/10
Ho-Chunk Houisa Chi' Nuk RV Park	Baraboo, WI	8.5/10★/9.5
Buffalo Lake Camping Resort	Montello, WI	8.5/9.5★/10
Alberta		
Glowing Embers RV Park & Travel Centre	Edmonton, AB	8.5/10★/10
Sherk's RV Park Ltd.	Valleyview, AB	8.5/10★/10
Bow Riversedge Campground	Cochrane, AB	8.5/10★/9.5
Diamond Grove RV Campground	Edmonton, AB	9/10★/9
Kinsmen RV Park	St Albert, AB	8/10★/10
Camp 'N Class RV Park	Stony Plain, AB	8/10★/10
British Columbia		
Fairmont Hot Springs Resort Ltd	Fairmont Hot Springs, BC	10/9.5★/10
Burnaby Cariboo RV Park And Campground	Burnaby, BC	9.5/10★/9.5
Hazelmere RV Park & Campground	Surrey, BC	9.5/10★/9.5
Eagle Wind RV Park	Aldergrove, BC	10/9.5★/9
Holiday Park Resort	Kelowna, BC	9.5/9.5★/9.5
Oceanside RV Resort - Parkbridge	Victoria, BC	8.5/9.5★/10
New Brunswick		
Pokemouche	Pokemouche, NB	9.5/10★/10
Camping Colibri	Caraquet, NB	9.5/10★/9.5
Yogi Bear's Jellystone Park	Woodstock, NB	9.5/10★/9.5
Camper's City RV Resort	Moncton, NB	9/10★/9.5
Century Farm Family Campground	Saint-Martins, NB	8.5/10★/10

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Ocean Surf RV Park	Shediac, NB	9/10★/9.5
Nova Scotia		
Baddeck Cabot Trail Campground	Baddeck, NS	9/10★/10
Bras D'or Lakes Campground	Baddeck, NS	9/10★/10
Scotia Pine Campground	Truro, NS	9/10★/9.5
Dunromin Campsite	Annapolis Royal, NS	8.5/10★/9.5
Rayport Campground	Martin'S River, NS	8.5/10★/9.5
Ontario		
Quinte's Isle Campark	Cherry Valley, ON	9.5/10★/10
N.E.T. Camping Resort	Vineland, ON	10/10★/9
Wildwood Golf & RV Resort	Essex, ON	9.5/9.5★/9.5
Campers Cove	Wheatley, ON	8.5/10★/10
Campark Resorts	Niagara Falls, ON	9.5/9.5★/9
Yogi Bear's Jellystone Park Camp-Resort	Niagara Falls, ON	9/10★/9
Emerald Lake Trailer Resort & Waterpark	Puslinch, ON	9.5/9.5★/9
Prince Edward Island		
Jellystone Park Pei	Borden-Carleton, PE	9/10★/9.5
Pine Hills RV Park	Charlottetown, PE	9/10★/9.5
Quebec		
Camping Le Domaine Champetre	Saint-Vallier, QC	9.5/10★/10
Domaine De La Chute - Parkbridge	Saint-Apollinaire, QC	9/10★/10
Camping Transit	Levis, QC	9/10★/9.5
Domaine Parc-Estrie - Parkbridge	Magog, QC	8.5/10★/10
Camping Annie	Metis-Sur-Mer, QC	9/10★/9.5
Camping L'estrival-Parkbridge	Granby, QC	9/10★/9
Camping Panoramique - Parkbridge	Portneuf, QC	8.5/10★/9.5
Camping Choisy	Rigaud, QC	9/10★/9
Saskatchewan		
Indian Head Campground	Indian Head, SK	9.5/9.5★/9



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Questions? Call us at 1-866-205-7451. Available 6am – 9pm MT, 7 days a week.

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**MINUTES OF JULY 28, 2016
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“Exhibit I”

**Listing of parcels and tax information as to parcels adjacent to land owned by Golden Bay
Investment, LTD**

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ADJOINING LANDOWNERS

NAME	PARCEL I.D.	TAXES
Collie, Joyce	0512G-03-002.000	\$389.13-pd
Fuchs, Terry Y	0512G-03-003.00	\$447.33-pd
Woodcock, William E. & Frieda L	0512G-03-004.00	\$752.52-pd
Norris, Robert F & Rebecca W	0512G-03-005.00	\$868.70-pd
Gascon, Joseph & Cheryl B	0512G-03-006.000	\$1,192.41-pd
Wilder, Charles A. Jr & Grace Su	0512G-03-006.001	\$935.54-pd
Livengood, D. Michael & R. Karen	0512J-01-017.000	\$510.01-pd
Thornton, Harvy G - Est-c/o Maria Cunningham	0512J-01-016.000	\$458.00-pd
McGee, Brenda Jones	0512J-01-015.000	\$498.19 - not pd
Bui, Huy The	0512J-01-014.000	\$427.74-pd
Ralph, Thomas	0512J-01-013.000	\$468.09-pd
Defelice, Lynnda Marie	0512J-01-012.000	\$458.00-pd
Blanton, Marvin Henry Jr & Jane	0512J-01-011.000	\$583.77-pd
Terrapin Holdings, LLC	0512J-01-015.000	\$648.04-pd
Lansdale, William E & Mary Carl	0512J-01-009.001	\$176.19-pd
Lansdale, William E. & Mary Carl	0512J-01-009.000	\$176.19-pd
Peters, Steven D	0512J-01-008.000	\$503.24-not pd
Kurelis, Dennis M	0512J-01-007.001	\$473.12-pd
Groh, George L & Nannette Autin	0512J-01-007.000	\$407.57-pd
Buckley, Barbara H	0512J-01-006.000	\$447.30-pd

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Finkelstien, Sherrill P	0512J-01-005.000	\$453.23-pd
Bridges, Samuel H	0512J-01-004.000	\$317.09-pd
Bridges, Samuel H	0512J-01-003.000	\$437.83-pd
Young, Lisa Rogers, et al	0512J-01-002.000	\$600.92-not pd
Brody, Daniel Patrick	0512H-03-025.000	\$915.52 - not pd
Garcia, Christine D	0512H-03-024.000	\$1142.43-pd
Kijonka, Alexander & Erin	0512H-03-023.000	\$976.31-pd
Williams, Josephine Lester Cred c/o James A. Williams III - Trust	0512H-03-022.000	\$2282.06-pd
Wedgeworth, Sidney N & Wife	0512H-03-021.000	\$201.54-pd
Garin, Thomas A & Janet A	0512H-03-020.000	\$1336.92-pd
Kramer, James W. And Wife	0512I-03-026.000	\$224.17-pd
Coto, Patricia A	0512I-03-025.000	\$1679.53-pd
Rogers, Stacey & Morand Kimberly	0512I-03-024.000	\$497.04-pd
Broadus, Marty M & Leigh Ann	0512I-03.023.000	\$516.93-pd
J&L Builders Company, Inc.	0512J-03.022.000	\$621.37-pd
Thompson, James R & Sandra M	0512I-03-021.000	\$621.37-pd
Barron, Lee & Christie	0512I-03-020.000	\$621.37-not pd
Melton, Nadine	0512I-03-019.000	\$621.37-not pd
Marchman, David A & Nelson Jane	0512I-03-018.000	\$621.37-pd
Pinnacle Towers, Inc.	0512I-03-017.000	\$572.68-pd
Pinnacle Towers, Inc.	0512I-03-016.000	\$745.56-pd
E.L. Reid Co., LLC	0512I-03-015.001	\$149.10-pd
Clay, Floyd M & Cheri Fay	0512I-03-015.002	\$149.10-pd
Demuth, Laura	0512I-03-015.003	\$149.10-pd

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Marcellus, Michael G	0512I-03-015.004	\$149.10-pd
Sedillo, Richard Est.	0512I-03-015.005	\$149.10-not pd
Bangs, Evelyn M. Dolin & Ivan	0512I-03-015.006	\$155.07-pd
Ryan, James III	0512I-03-015.007	\$149.10-pd
Daley, Robert M. & Jeremia R	0512I-03-015.008	\$149.10-not pd
Griffin, Larry D	0512I-03-015.009	\$149.10-not pd
O'Neal, Jed	0512I-03-015.010	\$149.10-pd
O'Neal, Jed - Est-	0512I-03-015.011	\$149.10-pd
Lee, Richmond & Robbie P	0512I-03-015.012	\$150.60-pd
Hardin, Glenda C	0512I-03-015.013	\$149.10-pd
Lee, Robert E L/E	0512I-03-015.014	\$156.55-not pd
E.L. Reid Co., LLC	0512I-03-015.015	\$149.10-pd
Elsamaloty, Mohamed	0512I-03-015.016	\$149.10-pd
Sawicki, Wayne & Anne	0512I-03-015.017	\$149.10-pd
Gerold, Sean Michael	0512I-03-015.018	\$149.10-pd
Hosey, Terry & Sherry Gail	0512I-03-015.019	\$149.10-pd
Hill, Edward M. & Diane D.	0512I-03-015.020	\$149.10-pd
Henslin, James M.	0512I-03-015.021	\$149.10-pd
Henslin, James M.	0512I-03-015.022	\$149.10-pd
E.L. Reid Co., LLC	0512I-03-015.023	\$149.10-pd
Golden Bay Investments, Ltd.	0512G-03-001.000	\$2,739.93-not pd
Golden Bay Investments, Ltd.	0512J-01-001.000	\$17,738.76-not pd

**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

“Exhibit J”
This was deleted on purpose

**MINUTES OF JULY 28, 2016
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“Exhibit K”

Recreation Vehicle Industry Association reports on RV Industry demographics and economic effects

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

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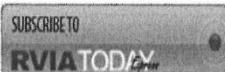
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RV Industry Pumps Nearly \$50 Billion into U.S. Economy; Employs Almost 300,000 Americans

RVs Move America, the first-ever economic impact study of the RV market, revealed the RV industry contributed \$49.7 billion to the U.S. economy in 2015 and provided 289,852 full-time jobs to American workers.

"The study demonstrates that the RV industry is a dynamic part of the U.S. economy," said Frank Hugelmeyer, president of the Recreation Vehicle Industry Association (RVIA), which commissioned the study. "American workers involved in our industry earned more than \$15.8 billion in wages and benefits, and, along with the firms that employed them, paid \$5.7 billion in federal, state and local business taxes."

The *RVs Move America* report includes all companies involved in the manufacture, sale, rental, repair, storage, and service of RVs, as well as the aftermarket industry and the financing and insurance of RV purchases and the economic impact of recreation vehicle travel.

Campgrounds Abound

According to the study, there are 16,750 RV-accessible campgrounds in the U.S. and the industry's impact on tourism is significant, with 72,494 total jobs and \$2.5 billion in related economic output. It's estimated that 22 million Americans are planning RV trips this summer, many heading to the country's national parks to participate in the Centennial celebration of the National Park Service.

Fueling Employment

Increased interest in RVs has spurred the need for an expanded workforce across a number of sectors. The study estimates there are 228 RV manufacturing facilities in the U.S. that in 2015 directly employed nearly 31,000 workers. According to Derald Bontrager, president & CEO of Jayco Inc. and chairman of the RVIA board, that number will continue to grow in 2016 and 2017 with every RV manufacturer currently hiring and adding production space to keep pace with accelerating demand.

In addition, the study estimates:

- RV dealers employed approximated 29,785 workers in the United States.
- Manufacturers of components used to assemble RVs, ranging from nuts and bolts to refrigerators and wood flooring, last year employed 13,108 workers.
- The industry is responsible for creating 60,562 jobs with firms related to the RV industry. These "indirect" firms provide a range of goods and services, including equipment, raw materials, personnel, financial, advertising, consulting, government, or transportation services. These firms generated about \$10.5 billion in economic activity.

In addition to data at the national level, the information can also be broken down further to state and congressional district levels by visiting [RVsMoveAmerica.org](#).

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The Recreation Vehicle Industry Association: RVIA Press Releases

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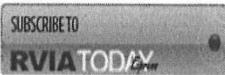
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RV Shipments to Maintain Robust Growth in 2016 and 2017

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 desiring to break from gadgets and reclaim the American outdoor way of life," said RVIA President Frank Hugelmeyer. "RV travel and camping helps them strengthen family relationships, enjoy outdoor adventures and be active."

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RV Ownership Trends

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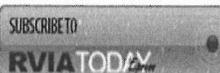
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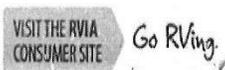


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RVIA News Release

Contact: Kevin Broom
Director of Public Relations
703-620-6003, ext. 304
kbroom@rvia.org

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."

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.

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The Recreation Vehicle Industry Association: RV Ownership Trends

Page 2 of 2

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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The clerk reported that sixty-one (61) notices of public hearing were sent by regular mail, to property owners within one hundred sixty feet (160') 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 **zoning map change**.

David M. Allen, Esq., 759 Vieux Marche Mall, Biloxi, MS 39530, on behalf of Huong Henry Le, 122 Caldwell Avenue, Biloxi, MS 39530, has filed an application for a Zone Map change 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 to C-2B, Beachfront Commercial, to match the existing C2-B zoning of the south portion of the lot to accommodate a RV Resort. The tax parcel number is 0512J-01-001.000. The legal description is as follows:

A Parcel of land situated in B. Pellerin claim 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, N00°52'11"W 425.30' to an "x"-mark on concrete sidewalk which is 100' South of the North line of Block 8 of Thomas Subdivision; thence parallel to said North line, N89°26'01"E 125.00' to an iron rod on the East line of Thomas Subdivision, said Point being the point of beginning and lying on the current North line of property zoned C-2B as per City of Long Beach Zoning Map; thence along said East line of Thomas Subdivision, N00°52'11"W 1107.54'; thence N89°13'53"E 504.12' to a point lying on the West line of the resurvey of Marcie Drive Subdivision; thence along said West line and extension thereof, S00°45'24"E 824.94' to the current North line of property zoned C-2B as per City of Long Beach Zoning Map; thence along said North line, S59°51'13"W 576.07' to the Point of Beginning, containing 11.162 acres.

The purpose of this proposed change is to promote uniformed development and improve public safety, thereby enhancing the quality of life for all Long Beach residents. A public hearing to consider the above zoning map change will be held in the City of Long Beach, Mississippi 39560, Thursday, July 28, 2016, 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

201 Jeff Davis • P.O. Box 929 • Long Beach, MS 39560 • 863-1556 • FAX 865-0822

**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

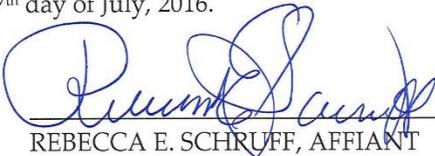
AFFIDAVIT

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 Hearing 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 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 July 7, 2016, she did cause to be mailed, Notice of Public Hearing, a copy of which is attached hereto, to 61 property owners within 160' of U.S. Highway 90, between Markham and Marcie Drive – Tax Parcel No. 0512J-01-001.000 notifying them that a public hearing will be held, July 28, 2016, to consider an application for Zone map change request filed by David M. Allen, Esq. on behalf of Golden Bay Investments, LTD.

Given under my hand this the 7th day of July, 2016.


REBECCA E. SCHRUFF, AFFIANT

SWORN TO AND SUBSCRIBED before me on this the 7th day of July, 2016.

-My Commission Expires-


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NEW ORLEANS LA 70119

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RICHMOND VA 23233

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LISA ANTON
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BATON ROUGE LA 70809

LEE AND CHRISTIE BARRON
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PRESTON MS 39354

MICHAEL AND KELLY BECK
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LOUISA KY 41230

HENRY AND JANE BLANTON
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LONG BEACH MS 39560

JENA BONAZZOLI
476 ALLING FARM ROAD
ORANGE CT 06477

SAMUEL BRIDGES
13557 BRAYTON BLVD
GULFPORT MS 39503

MARTY AND LEIGH ANNE BROADUS
162 LAKE RD
MCHENRY MS 39561

BARBARA BUCKLEY
16156 MARINER DR
GULFPORT MS 39503

HUY THE BUI
12165 HARMONY CR
GULFPORT MS 39503

PEGGY AND CLAYTON CARRUBBA
159 MARKHAM DR
LONG BEACH MS 39560

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SUE KELLY
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CHIPLEY FL 32428

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GWENDOLYN LEITZ
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JOHN LINDORFER
155 MARKHAM DR
LONG BEACH MS 39560

MICHAEL AND KAREN LIVENGOOD
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LONG BEACH MS 39560

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113 MARCIE DR
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DIAMONDHEAD MS 39525

PAUL MCKNIGHT
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SAUCIER MS 39574

NADINE MELTON
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**MINUTES OF JULY 28, 2016
PLANNING 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 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 zoning map change.
David M. Allen, Esq., 759 Vieux Marche Mall, Biloxi, MS 39530, on behalf of Huong Henry Le, 122 Caldwell Avenue, Biloxi, MS 39530, has filed an application for a Zone Map change 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 to C-2B, Beachfront Commercial, to match the existing C2-B zoning of the south portion of the lot to accommodate a RV Resort. The tax parcel number is 0512J-01-001.000. The legal description is as follows:
A Parcel of land situated in B. Peiler claim 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, N00 degrees 52'11"W 425.30' to an "x"-mark on concrete sidewalk which is 100' South of the North line of Block 8 of Thomas Subdivision; thence parallel to said North line, N99 degrees 26'01"E 125.00' to an iron rod on the East line of Thomas Subdivision, said Point being the point of beginning and lying on the current North line of property zoned C-2B as per City of Long Beach Zoning Map; thence along said East line of Thomas Subdivision, N00 degrees 52'11"W 1107.54'; thence N89 degrees 13'53"E 504.12' to a point lying on the West line of the resurvey of Marcie Drive Subdivision; thence along said West line and extension thereof, S00 degrees 45'24"E 824.94' to the current North line of property zoned C-2B as per City of Long Beach Zoning Map; thence along said North line, S59 degrees 51'13"W 576.07' to the Point of Beginning, containing 11.162 acres.
The purpose of this proposed change is to promote uniformed development and improve public safety, thereby enhancing the quality of life for all Long Beach residents. A public hearing to consider the above zoning map change will be held in the City of Long Beach, Mississippi 39590, Thursday, July 28, 2016, 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
ADV12,1TUE
-1578144

Proof of Publication

STATE OF MISSISSIPPI
COUNTY OF HARRISON

Before me, the undersigned Notary of Harrison County, Mississippi personally appeared Cruta 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 1 times in the following numbers and on the following dates of such paper, viz:

- Vol. 132 No., 283 dated 12 day of July, 2016
- 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.

Cruta Brackett

Clerk

Sworn to and subscribed before me this 12 day of

July, A.D. 2016

Latisha Price

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



MINUTES OF JULY 28, 2016 PLANNING COMMISSION

Commission Chairman recognized Mr. David M. Allen, Esq. representing Golden Bay Investments, LTD. Mr. Allen reiterated the aforementioned application, stating the following justifications:

- Change in the character of the neighborhood (Item I, of the application).
- There was a public need for high-end recreational vehicles. (Item II, of the application)
- Mistake in the original zoning (Item III, of the application)
- Increased tax base (Item IV, of the application)
- Compliance with, and support of, Long Beach, Mississippi February 2013 Comprehensive Plan (Item V, of the application)
- Stimulate development in the C2-B zoning area west of Marcie Road (Item VI, of the application)

Mr. Allen submitted for the record an opinion from David Nichols, a professional expert in the field of municipal planning, finance and general matters, as to why the property should not have a split zoning and to help reiterate a mistake in original zoning was made, as follows:

MINUTES OF JULY 28, 2016

PLANNING COMMISSION

David Allen, Attorney
Page, Mannino, Peresich and McDermott

RE: Golden Bay Investments
Tax Parcel Number 0512J-01-001.000

Dear David,

Per your request, I have reviewed the split zoning case concerning parcel number 0512J-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.

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

Public Need

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.

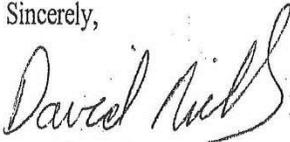
Recreational Vehicles have become a second home to many citizens across the United States. Many of the vehicles cost from \$250K to over a million dollars. One could assume that the average owner of a recreational vehicle has a high disposable income and would spend a portion of that income in the community.

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 JULY 28, 2016
PLANNING COMMISSION**

DAVID NICHOLS

357 Lakeview Boulevard
Biloxi, Mississippi 39531
228-388-7253-W
228-669-1261-C
email: niccons@bellsouth.net

Education: Master of Public Administration
University of Mississippi, May 1991

Bachelor of Business
University of Mississippi, December 1979

Work Experience:

July 2013-Present
City of Biloxi
Chief Administrative Officer

March 2011-July 2013
City of Gulfport
Director of Economic and Urban Development

January 2007-March 2011
Nichols Planning and Consulting, LLC
Self employed Planning Consultant

City of D'Iberville: Preparing the update to the Hazardous Mitigation Plan.

Biloxi Housing Authority: Prepared an East Biloxi Urban Renewal Plan to assist in the development of east Biloxi.

Harrison County: Prepared grant application and assisted in reimbursement of expenses related BP Oil spill.

City of Gulfport: Provided assistance in reimbursement for expenses related to the BP Oil spill.

City of Biloxi: Providing administrative assistance for the Community Development Block Grant Program.

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

City of Gulfport: Closing agent for the Community Development Block Grant Program down payment assistance program HOMELINE. Assist in applications for homeownership. Prepare income calculation for applicants to determine loan eligibility and technical assistance.

Gulf Coast Renaissance Corporation: Provide technical assistance for the Community Development Block Grant Program. Reviewed loan packages for approval and prepared income calculation. Also provides assistance in environmental review.

City of Biloxi: Prepared the five year consolidated plan and one year action plan for the Community Development Block Grant.

City of Pascagoula: Provides technical assistance to the Community Development Block Grant program. Prepared the one-year action plan and a 2008-year substantial amendment.

Renaissance Corporation: Assisted with contract negotiations and implementation of Katrina Community Development Block Grant Program.

Gulf Coast Community Foundation: Assisted with contract negotiations and implementation of Katrina Community Development Block Grant Program.

City of McComb: Preparing amendments to zoning text and map change to the City of McComb Zoning Ordinance.

Developers Diversified Realty: Prepared zoning text and map change to the City of Gulfport Zoning ordinance.

City of Gulfport: Prepared amendments to zoning ordinance and permitted uses table.

City of Biloxi: Prepared Long Term Workforce Housing ("LTWFH") round two grant application for the Community Development Block Grant.

City of Gulfport: Prepared LTWFH grant application for round one.

City of Moss Point: Prepared the five-year HUD Consolidated Plan for the City.

City of Pascagoula: Prepared Urban Renewal Plan for downtown revitalization.

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

City of Hattiesburg: Prepared the five-year HUD Consolidate Plan for the City.

City of Magnolia: Consultant to the City in the matter of the expansion of the boundaries of the City.

Mississippi Development Authority: Prepared financial analysis for selected coast governments.

Harrison County: Prepared Mississippi Tideland Grant Applications and submitted for funding.

Harrison County: Prepared Zoning Application and prepared planning commission report for change in use for County Library.

Mississippi Gaming Partners: Prepared financial impact statement and report for proposed casino location.

City of Biloxi: Prepared the Hazardous Mitigation Plan for the City of Biloxi. The plan is a requirement for the Community Rating System and the National Flood Insurance Program.

City of D'Iberville: Working with City of D'Iberville to determine eligible projects for funding through the Expanded Mitigation Strategies Grant. Preparing and submitting grant applications to FEMA.

January 2006-January 2007 Chief Administrative Officer City of Gulfport

Supervised general operation of the city government. Oversaw department directors and administrative staff. Participated in analysis, preparation, and presentation of departmental budget requests. Reviewed financial transactions for conformance with budget appropriations. Planned, organized and directed the full range of municipal government activities and services.

September 2001-December 2005 Nichols Planning and Consulting, LLC Self employed Planning Consultant

City of Jackson: Assisted City of Jackson in its initial case against the incorporation of Byram. The case was successfully dismissed. Byram has filed for incorporation again and that case is pending.

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

City of Jackson: Consultant in the Matter of the Expansion of the City of Jackson in the areas of municipal planning, municipal finance, and municipal operations.

County of Lauderdale: Consultant in a case opposing the City of Meridian annexation attempt. I am preparing to serve as an expert witness in the areas of municipal operations, municipal finance and municipal planning.

Tindall Corporation: Assisted in plant relocation and obtaining necessary zoning changes regarding the plant location.

City of Gulfport: Prepared revisions to zoning ordinance and subdivision ordinance.

City of Vicksburg: Prepared Urban Renewal Plan for downtown revitalization. Prepared and implemented Community Court.

City of Hattiesburg: Assisted with the preparation of the downtown Urban Renewal Plan.

Doug Newman: Assisted with the opposition to zoning variance request.

Treasure Bay Corporation: Prepared the Casino Master Plan. Assisted with obtaining permits for Conditional Use and Zoning change with the City of Biloxi. Assisted with obtaining permits from the Department of Marine Resources.

City of Magnolia: Assisted with changes to the zoning ordinance.

City of Magnolia: Consultant in the Matter of the Expansion of the City of Magnolia. I served as an expert in areas of municipal planning and municipal finance.

City of Summit: Consultant in the Matter of the Expansion of the City of Summit. Served as an expert in areas of municipal planning and municipal finance.

Olive Branch: Prepared annexation feasibility analysis.

Horne Lake: Prepared initial annexation feasibility analysis.

City of Madison: Consultant for the expansion of the City of Madison.

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

City of Hattiesburg: Assisted with resolution of numerous U. S. Department of Housing and Urban Development findings of the Community Development Block Grant Program.

City of Biloxi: Served as an expert witness for area of financial matters in the City of Biloxi's annexation case.

January 1994-August 2001

Chief Administrative Officer, City of Biloxi

Supervised general operation of the city government. Oversaw department directors and administrative staff. Participated in analysis, preparation, and presentation of departmental budget requests. Reviewed financial transactions for conformance with budget appropriations. Planned, organized and directed the full range of municipal government activities and services.

May 1991-December 1993

Director of Community Development, City of Biloxi

Responsible for planning, organizing, and directing activities in the planning, building, and code enforcement divisions in the Community Development Department. Administered over \$10 million in Community Development Block Grants. Supervised the preparation, submission and administration of grant applications. Involved in all aspects of the Community Development Block Grant Program. Responsible for clearing over \$5million in HUD audit findings. Attended numerous HUD workshops and other workshops for federal programs.

January 1991-May 1991

Planner, North Delta Planning and Development District

Responsible for administering state and federal programs including several CDBG projects.

October 1985-1989

Director of Public Safety, City of Laurel

Responsible for administration of the police, fire and civil defense budgets and the operation of the departments. Developed policy and procedures for departmental operations.

1982-1985

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

Sales/Store Manager, Laurel Rubber and Gasket

Serviced established accounts. Served as store manager during transition periods.

1981

Salesperson, Continental Emsco

Processed sales orders and maintained inventory.

1980-1981

State and Federal Program Coordinator, Jones County

Prepared and administered grant applications. Developed policy and procedures for jail operations.

*

*

Commission Chairman recognized Mr. Quentin Ball, a MS Certified General Real Estate Appraiser, Mr. Ball submitted for the record a report as to the effect the proposed RV Resort would have on the surrounding home values as follows:

**MINUTES OF JULY 28, 2016
PLANNING 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

**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

QUENTIN BALL MAI

NASH BALL
LARRY CHECKETTS
RICHARD GRAGG
CARRIE SALITURO

QUENTIN BALL APPRAISAL CO. LLC
Commercial Real Estate Appraisers Since 1965
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Gulfport, MS 39503
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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 JULY 28, 2016
PLANNING COMMISSION**

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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

**MINUTES OF JULY 28, 2016
PLANNING 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^{sq}ft).

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.

Quentin Ball Appraisal Co. LLC

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

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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.

Quentin Ball Appraisal Co. LLC

**MINUTES OF JULY 28, 2016
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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 JULY 28, 2016
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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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**MINUTES OF JULY 28, 2016
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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.

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**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

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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.

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**MINUTES OF JULY 28, 2016
PLANNING 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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MINUTES OF JULY 28, 2016
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NEIGHBORHOOD AERIAL



SUBJECT

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PLANNING COMMISSION

SUBJECT AERIAL



SUBJECT

Quentin Ball Appraisal Co. LLC

**MINUTES OF JULY 28, 2016
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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.

Quentin Ball Appraisal Co. LLC

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

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
Hancock County	31,893	37,814	42,967	43,848	44,435	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	132,699	133,994	134,243
Population - 3 Coastal Counties	312,238	341,548	363,988	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
CAGR:								
	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	1.39%	0.62%	-0.13%
Jackson County	127,961	130,201	130,694	132,922	139,668	1.33%	0.97%	0.61%
Population - 3 Coastal Counties	339,769	346,308	349,294	355,075	370,702	1.55%	0.86%	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%	1.85%	1.39%
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%	2.55%	2.70%
Population - 6 Southern Counties	432,921	440,800	445,191	452,235	466,900	1.64%	1.06%	0.47%
Net Increase/Decrease	(30,472)	7,879	4,391	7,044	14,665	67,000	88,525	21,525

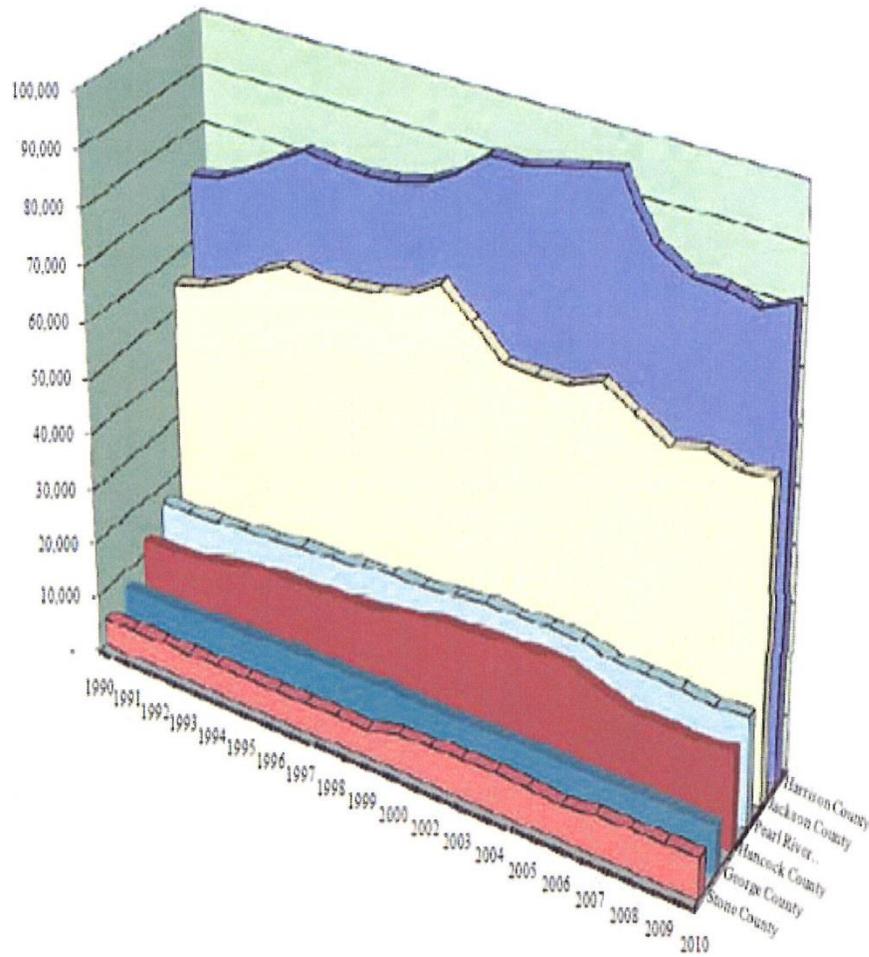
Source: MS Employment Security Commission; U. S. Census Bureau. CAGR - Compound Annual Growth Rate

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.

Quentin Ball Appraisal Co. LLC

MINUTES OF JULY 28, 2016
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Historical Labor Force (Residence Based)



Quentin Ball Appraisal Co. LLC

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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^{sq ft} to 165,000^{sq ft}, 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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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.

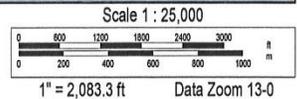
East-west rail service is provided by CSX, and Kansas City Southern Rail Line provides north-south service. Coast Transit Authority operates a public bus system in Hancock, Harrison, and Jackson counties.

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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

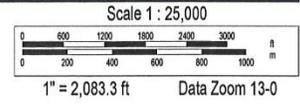
The 2010 population in Long Beach was just under 15,000. This was down approximately 14% from 2000 numbers. The area was severely damaged by Hurricane Katrina in 2005, and many residents left the area. Long Beach is still recovering with redevelopment that brings the return of residents and businesses.

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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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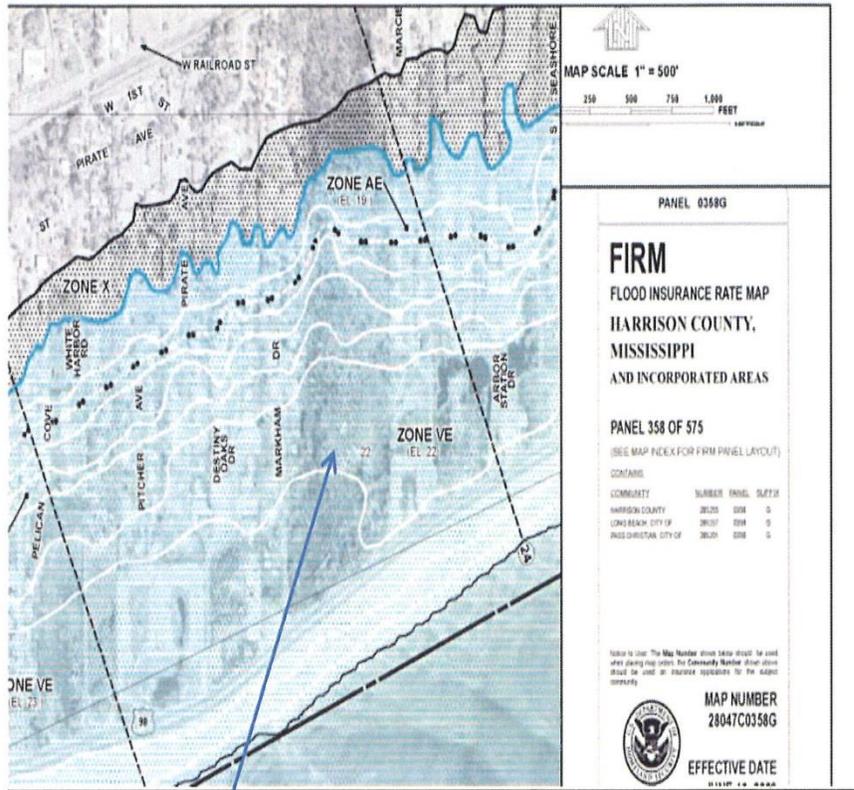
SITE DESCRIPTION

- 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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Wetlands Map-1

Jul 21, 2016



Wetlands

- Freshwater Emergent
- Freshwater Forested/Shrub
- Estuarine and Marine Deepwater
- Estuarine and Marine
- Freshwater Pond
- Lake
- Riverine
- Other

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.

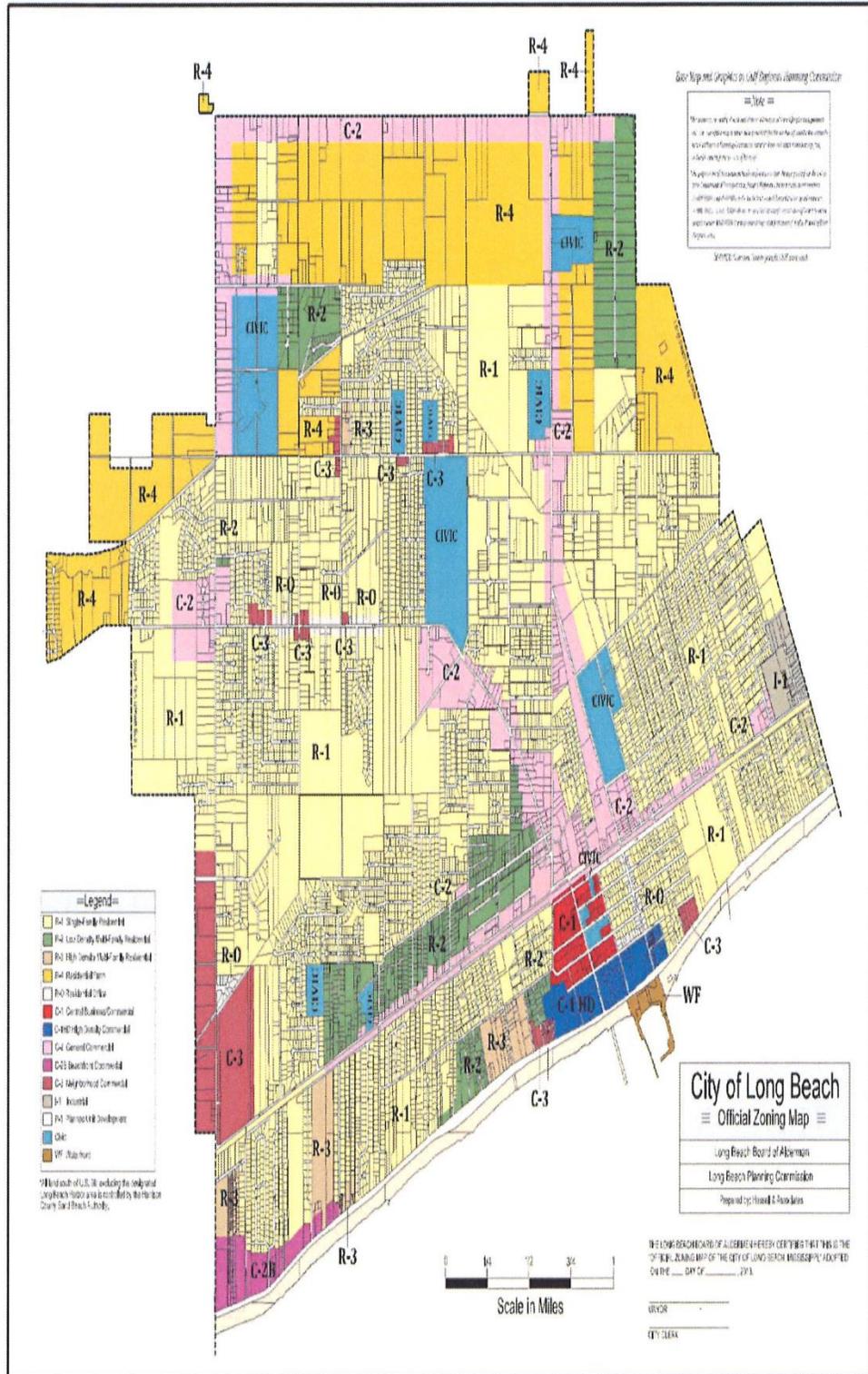
Parcel 2 – 0512G-03-001.000 (Northern Portion of Land)

This parcel is zoned R-1 (Single-Family Residential) District.

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ZONING MAP



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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.

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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 JULY 28, 2016 PLANNING COMMISSION

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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 Pascagoula. 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}ft, 500 Northpark Town Center, Atlanta, GA - 564,491^{sq}ft, 1818 Market Street Building, Philadelphia, PA - 1,192,531^{sq}ft, Tower Place, Atlanta, GA - 1,000,000^{sq}ft, 37 West 57th Street Building, Manhattan, New York City, NY - 70,767^{sq}ft, ARA Tower, Philadelphia, PA - 782,740^{sq}ft, The Goodwin Square Complex, Hartford, CT - 348,809^{sq}ft, Parkway Center, Marietta, GA - 520,000^{sq}ft, NationsBank Plaza, Charlotte, NC - 802,638^{sq}ft.

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.

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STATE OF MISSISSIPPI
MISSISSIPPI REAL ESTATE APPRAISER
LICENSE AND CERTIFICATION BOARD
LICENSE NO.
THIS IS TO CERTIFY THAT **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 Endorsments 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

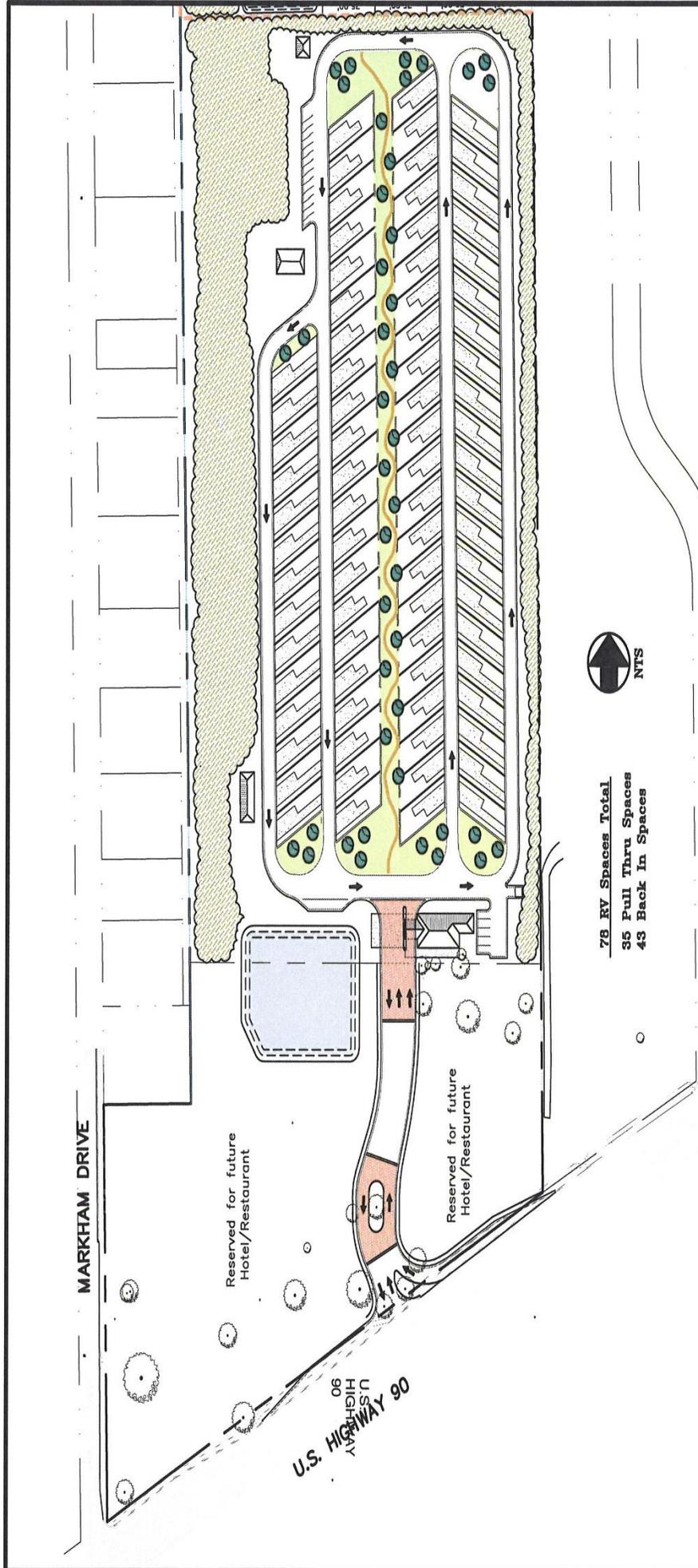
Authorized Representative OR

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](#)

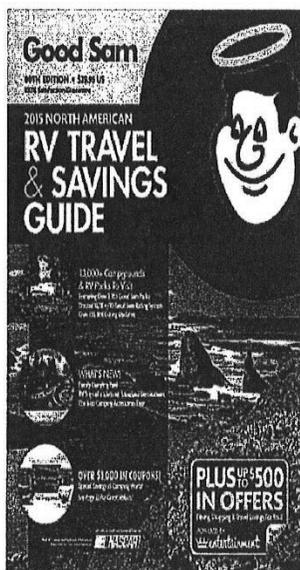
Good Sam RV Travel & Savings Guide Announces Top-Rated RV Parks

<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](#)

SHARE

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 Osprey 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 Refuge Golf & Country Club, Lake Havasu City

Mesa Spirit 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

Shanri-La RV Resort, Yuma

Westwind RV & Golf Resort, Yuma

Arkansas

Ozarks RV Resort On Table Rock Lake, Blue Eye

Catherine'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

Covote Valley RV Resort, San Jose

Colorado

Tiger Run RV Resort, Breckenridge

Pueblo South/Colorado City KOA, Colorado City

Mesa Verde RV Resort, Mancos

Connecticut

Aces High RV Park, East Lyme

Florida

Cross Creek RV Resort, Arcadia

Outdoor Resorts/Chokoloskee Island, Chokoloskee

<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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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 Coshatta Casino Resort, Kinder

A+ Motel & RV Park, Lake Charles

Paragon Casino RV Resort, Marksville

Maryland

Castaways RV Resort & Campground, Ocean City

Massachusetts

Cape Cod 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

<http://www.motorhome.com/motorhome-travel/rv-parks/good-sam-rv-travel-savings-guide...> 6/28/2016

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

2015 Top-Rated RV Parks

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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 Hinckley RV Resort, Hinckley

Missouri

Mark Twain Landing, Monroe City

Polson Motorcoach & RV Resort, Polson

Nevada

Las Vegas RV Resort, Las Vegas

LVM 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

Chautauqua Lake KOA, DeWittville

Skyway Camping Resort Inc, Ellenville

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

Winstar 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

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2015 Top-Rated RV Parks

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Oregon

Seven Feathers RV Resort, Canyonville

Olde Stone Village RV Park, Meminville

Pacific Shores Motorcoach Resort, Newport

Bend/Sisters Garden RV Resort, Sisters

Casev'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

Willowtree 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

Twin Creek RV Resort, Gatlinburg

Texas

K.E. Bushman's Camp, Bullard

Mill Creek Ranch Resort, Canton

Alsatian Resort & Golf Club, Castroville

Jamaica Beach RV Park, Galveston

Shallow Creek RV Resort, Gladewater

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

Bentsen Palm Village RV Resort, Mission

<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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Forest Retreat RV Park, New Caney

Northshore RV Resort, Onalaska

Ravford Crossing 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, Kennewick

Canada

Ontario

Fisherman's Cove Tent & Trailer Park, Kincardine

Bissell's Hideaway Resort, Pelham

Woodland Park, Sauble Beach

Quebec

Camping Alouette (Parkbridge), Saint-Mathieu-De-Beloil

Camping La Cle Des Champs RV Resort, Saint-Philippe

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2015 Top-Rated RV Parks

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Name (required)

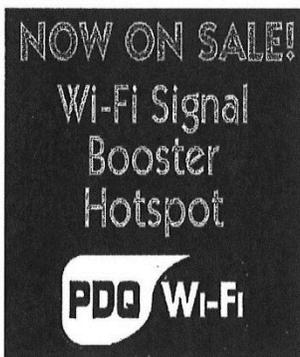
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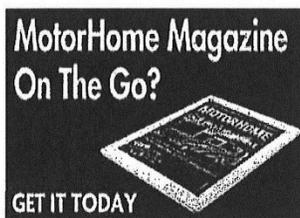
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MINUTES OF JULY 28, 2016
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2015 Top-Rated RV Parks

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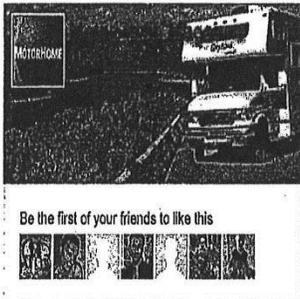
2015 Top-Rated RV Parks

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Name:
Address:
City:
State:
ZIP:

Campground Finder

City
State/Province
Park/Facility Type:
 Good Sam Parks Only 



Quick Tips

Chutes and a Ladder

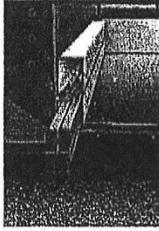
I own a 40-foot American Eagle motorhome with a storage area that goes all the way across underneath the coach. I bought a folding ladder from Camping World (item No.... [read story](#))

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2015 Top-Rated RV Parks

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[Freshwater Flume](#) April 21, 2016
[Dashboard Dish](#) April 21, 2016
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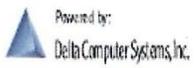
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City:	
State:	Zip:

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**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

Harrison County Mississippi



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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 : 6.30 LAND VALUE : 126788 IMPROVEMENTS : **NA** TOTAL VALUE : 126788 ASSESSED : 19018		
PARCEL 0512G-03-001.000 ADDRESS RAILROAD ST			
TAX INFORMATION			
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

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**
--------------------------	--------

EXEMPT CODE	LEGAL
HOMESTEAD CODE None	DR: 1264/0020 00/00/0000-5.7 AC(C) BEG AT INTER OF E LI
TAX DISTRICT 3L	NE OF THOMAS SUBD & S MAR OF RAILROA
PPIN 087411	D
SECTION 15	NELY ALONG RAILROAD
TOWNSHIP 08	537.2 FT S
RANGE 12	42.6 FT S 69 DGS W 212.8 FT S 100 F

Deed Book/Page References			
<u>Book</u>	<u>Page</u>	<u>Date</u>	<u>Type</u>
1264/0020			

**MINUTES OF JULY 28, 2016
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1263/0667
1263/0613
1078/0102

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 BILOXI
2009	ADAIR ASSET MGMT LLC/US BANK	6/20/2011 HUONG VAN LE
2008	ETC FBO WILLIAM CARRERAS IRA 501	5/27/2011 HENRY HUONG LE
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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Harrison County Mississippi

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Property Link

HARRISON COUNTY, MS

Current Date 7/27/2016

Tax Year 2015
Records Last Updated 7/26/2016

<p>PROPERTY DETAIL</p> <p>OWNER GOLDEN BAY INVESTMENT LTD C/O HUONG VAN LE 1286 FATHER RYAN AVE BILOXI MS 39530</p> <p>ACRES : 23.80 LAND VALUE : 820843 IMPROVEMENTS : **NA** TOTAL VALUE: 820843 ASSESSED : 123126</p>	<p>PARCEL 0512J-01-001.000 ADDRESS WEST BEACH BLVD</p> <p align="center">TAX INFORMATION</p> <table border="0" style="width: 100%;"> <tr> <td>YEAR 2015</td> <td>TAX DUE</td> <td>PAID</td> <td>BALANCE</td> </tr> <tr> <td>COUNTY</td> <td>4484.25</td> <td>0.00</td> <td>4753.31</td> </tr> <tr> <td>CITY</td> <td>6030.71</td> <td>0.00</td> <td>6392.55</td> </tr> <tr> <td>SCHOOL</td> <td>7223.80</td> <td>0.00</td> <td>7657.23</td> </tr> <tr> <td>TOTAL</td> <td>17738.76</td> <td>0.00</td> <td>18806.09</td> </tr> </table> <p align="right">6% Penalty + Print Fee</p>	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
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																		

Mail Payments To:

David V. Larosa, Sr., Tax Collector
P.O. Box 1270
Gulfport, MS 39502

Postmark will be used to determine penalty

Pay Tax

LAST PAYMENT DATE **NA**

MISCELLANEOUS INFORMATION

EXEMPT CODE		LEGAL DR: 1264/0023 00/00/0000-
HOMESTEAD CODE	None	23.8 AC(C) BEG AT INTER OF N M
TAX DISTRICT	3L	AR OF
PPIN	086591	HWY 90 & E MAR OF MARKHAM DR N
SECTION	22	ALONG MARKHAM DR 425.3 FT E 12
TOWNSHIP	08	5 FT
RANGE	12	TO E LINE OF THOMAS SUBD N ALO
		NG

Deed Book/Page References

<u>Book</u>	<u>Page</u>	<u>Date</u>	<u>Type</u>
1264/0023			

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PLANNING COMMISSION**

1264/0020
1263/0667
1263/0613
1078/0102

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	6/20/2011 HUONG VAN LE
2006	US BANK CUSTODIAN-SASS MUNI V DT	4/30/2008 PAGE MANNINO CK NO. 17630

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**MINUTES OF JULY 28, 2016
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MINUTES OF JULY 28, 2016
PLANNING COMMISSION



**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

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*

Commission Chairman asked for anyone speaking in favor of the request, as follows:

PUBLIC COMMENTS FAVOR	
PUBLIC HEARING SUBJECT MATTER: <u>Zone Map change - David Allen / Golden Bay Invest.</u>	
<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 DAVID M ALLEN 789 VIEUX MARCHE BILOXI, MS 374-2100	FAVOR
2 DENNIS STIEFFEL 13061 SHUNERS BLD, STE C, BILOXI, MS 39532	FAVOR
3 ROBERT JOHNSON 158 PINE	
4 <i>Quay Bell</i>	Favor
5	
6	
7	
8	
9	
10	

City of Long Beach
Planning Commission – Public Hearing
Date: July 28, 2016

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

*

*

Commission Chairman called for anyone speaking in opposition of the request, as follows:

Mr. Charlie Boggs, representing the opposition, came forward to state there are only two (2) reasons that justify a municipality amending zoning. 1.) There has to be a change in the character of the neighborhood and 2.) A mistake was made in original zoning, Mr. Boggs stated that the applicant has not met those requirements, he continued to state the following:

- The City would be putting residence at risk if they rezoned the subject property C-2B.
- There was no mistake made in the Comprehensive rezoning of 2013, the City made a decision to rezone the subject property with a split zone of R-1, Single Family Residential and C-2B, Beach Front Commercial.
- The problem of Hurricane Katrina changing the character of the neighborhood was resolved when he and other City officials view the zoning map, block by block making decisions on how to zone properties.

The following was made part of the record:

**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

PUBLIC COMMENTS OPPOSED

PUBLIC HEARING SUBJECT MATTER: Zone Map Change - David Allen / Golden Bay Invest.

- 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	CHARLES A. BOGGS	Wish to be heard
2	Charles Wilder - Tony	
3	Susan Wilder - Sue	
4	ROBERT NORRIS - BOB	
5	MARGARET MARTIN	
6	Dale Robinson	
7	Howard H. Cook	Wish to be heard
8	Dave Reed	
9	John Lindorfer	Wish to be heard
10	ROBERT HANSEN 158 MARIHAM	WISH TO BE HEARD

City of Long Beach
Planning Commission - Public Hearing
Date: July 28, 2016

**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

PUBLIC COMMENTS OPPOSED

PUBLIC HEARING SUBJECT MATTER: Zone map change - David Allen / Golden Bay Invest

- 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	Paul Taylor	re appraisal of property?
2	Babe Buckley	128
3		
4		
5		
6		
7		
8		
9		
10		

City of Long Beach
 Planning Commission – Public Hearing
 Date: July 28, 2016

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

Veronica Howard

From: John Lindorfer <wizard@datasync.com>
Sent: Tuesday, July 19, 2016 9:42 PM
To: veronica@cityoflongbeachms.com
Subject: Re: protest of zoning change

To: Long Beach Planning Commission

I live on the east side of Markham Drive. I am opposed to the proposed zoning change requested by David M. Allen on behalf of Huong Henry Le.

Section 221 of the Unified Development Ordinance #598 for the City of Long Beach states that the central issue is whether the proposed amendment advances the public health, safety or welfare. No where in the application does Mr. Allen address these issues. The land is surrounded on three sides by single family residential zones. not commercial property.

It is obvious that with the change to commercial zoning that there will be a large increase in commercial traffic, mainly large vehicles with three or more axles. Many of these vehicles will by error find their way up Markham or Marcie where there is no safe place to turn around a large vehicle. I am asking you to require Mr. Allen to commission a study to prove that this change will indeed promote public safety before you vote on this issue.

John Lindorfer

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

Veronica Howard

From: Maureen Tierney <tierneyconsulting@usa.net>
Sent: Thursday, July 21, 2016 5:04 PM
To: veronica@cityoflongbeachms.com
Subject: Zoning Change Request

To: Long Beach Planning Commission

I am strongly opposed to the proposed zoning change requested by David M. Allen on behalf of Huong Henry Le. Section 221 of the Unified Development Ordinance #598 for the City of Long Beach states that the central issue is whether the proposed amendment advances the public health, safety or welfare. No where in the application does Mr. Allen address these issues. The land is surrounded on three sides by single family residential zones, not commercial property.

It is obvious that with the change to commercial zoning we can expect that there will be a large increase in commercial traffic, mainly large vehicles with three or more axles. Many of these vehicles will by error find their way up Markham or Marcie, where there is no safe place to turn a large vehicle around. Exhaust from large vehicles will pollute the air of our residential community and may undermine the health standards currently in place. Children playing outdoors and others enjoying the reasonable and prudent expectations of daily life within the confines of a residential neighborhood may find those expectations undermined by the intrusion of factors associated with a shift to commercial zoning at our borders. I am asking you to require Mr. Allen to commission a study to prove that this change will indeed promote public health, safety and welfare before you vote on this issue.

Thank-you,
Maureen Tierney, MBA
121 Marcie Drive

**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

Veronica Howard

From: Dennis Kurelis <dmkurelis1@gmail.com>
Sent: Friday, July 22, 2016 9:48 AM
To: veronica@cityoflongbeachms.com
Subject: Opposition to proposed change

To: Long Beach Planning Commission

I am opposed to the proposed zoning change requested by David M. Allen on behalf of Huong Henry Le. Section 221 of the Unified Development Ordinance #598 for the City of Long Beach states that the central issue is whether the proposed amendment advances the public health, safety or welfare. No where in the application does Mr. Allen address these issues. The land is surrounded on three sides by single family residential zones. not commercial property

It is obvious that with the change to commercial zoning that there will be a large increase in commercial traffic, mainly large vehicles with three or more axles. Many of these vehicles will by error find their way up Markham or Marcie where there is no safe place to turn around a large vehicle. I am asking you to require Mr. Allen to commission a study to prove that this change will indeed promote public safety before you vote on this issue.

Thank-you,
Dennis M. Kurelis
3561 Calumet Dr.
Cincinnati, OH 45245

130 Markham Dr.

MINUTES OF JULY 28, 2016
PLANNING COMMISSION

July 27, 2016

To All This May Concern:

Here we go again.

The request for rezoning land between Markham and Marcie Drives from R-1 to C-beach front stirs up many thoughts and feelings that only lead to reasons why this proposed rezoning for an RV Park **should not** be allowed. I can think of so many **better** places for an RV Park in Long Beach and so many reasons not to put it here. The *left turn* for RV's onto Highway 90 alone makes me question the choice of this site, not to mention the incredible **run off** that will have to flow under Markham Dr.

Perhaps it's more *profitable* to buy R-1 property and have it rezoned for commercial purposes. It may be great for making a bigger profit, but not so great for the residents of Long Beach in the long run.

Let's promote the spirit of the comprehensive development plan for everyone's benefit including the land owner and developer. Please don't rezone or grant special use of this property zoned R-1. Let the developer find suitable land closer to downtown Long Beach. The following is an excerpt from the 2009 Long Beach Comprehensive Plan.

NATURAL ENVIRONMENT

Recognize the importance of the natural environment through the preservation of open spaces, farm land, and **critical environmental areas**. Balance the need for growth and economic development with the maintenance and improvement of the environment.
Treat natural resources as precious and finite.

The zoning plan also stresses the **importance of safety and unified zoning**. The requested zoning change for this project serves only the owner/developer and in no way protects Markham and Marcie landowners as far as safety and R-1 zoning is concerned.

Sincerely,

Babe Buckley

128 Markham Drive

**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

Veronica Howard

From: John Lindorfer <wizard@datasync.com>
Sent: Thursday, July 28, 2016 3:22 PM
To: Veronica Howard
Subject: Re: protest of zoning change

I recently received a copy of the Oak Landing RV Resort Application for zoning change submitted by David M. Allen, Esq. on behalf of Golden Bay Investments, LTD. The following comments reference the justifications and support for zoning change contained in that document.

I. Change in the character of the neighborhood. The application has mischaracterized the effects of Hurricane Katrina as "almost total destruction." In actual fact, the damage caused by Katrina, while admittedly severe, has for some time been in the process of being mitigated. As shown in the Google Earth photo below, Arbor Station apartments have been restored. Individual homes that survived the hurricane have been repaired. About half of the remaining currently unoccupied real estate is already zoned for commercial use. The "character of the neighborhood" for which the applicant seeks a zoning change remains a residential area in which growth is already taking place.

MINUTES OF JULY 28, 2016
PLANNING COMMISSION



The remark about "the appearance of the structures" is a biased judgment call, made many times previously by advocates of this change who obviously have a vested interest in promoting the unfortunate fiction that elevated structures are necessarily *unsightly*. Existing elevated homes in Long Beach are proof positive that some people *prefer* such structures and are willing to pay extra to build attractive ones. The desirability of such waterfront structures has been demonstrated not only by their current popularity as residences, but also as commercial establishments, such as Shaggy's Restaurant, Ajax Seafood Kitchen and Bar, and Bacchus Oyster House.

The applicant has provided no evidence whatever that "Elevated structured are typically not as easy to sell as conventional on-grade slab structures," but even if this were true, it is irrelevant. The people who have already built them cannot be any more ignorant of their potential future value than those who have yet to invest in such homes. Undoubtedly, some homes will be attractive to some potential purchasers and not to others, based in part on elevation requirements and insurance rates, but these do not necessarily mitigate against their new construction in a residential neighborhood.

II. Public Need. The applicant has submitted no evidence that the proposed residential area is in need, desperate or otherwise, of a RV park or that such a facility, if built, would attract only "high-end recreational vehicles." Indeed, the opposite is true. There is plenty of commercially zoned land in Long Beach that could be used for such a facility, if one were, in fact, needed. None of the RV parks listed in the application are even nearly full, or contain only what could be considered "high-end recreational vehicles" by any reasonable definition. A large

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

proportion of the transient residents of these parks are small travel trailers, including "pop outs." Some of the resident vehicles are commercial trailers and horse transporters. The applicant has not indicated why he feels that there is a need for such vehicles *in a residential area*.

The arguments the applicant has submitted for the proposed facility apply equally to *any* business that caters to the tourist industry. No doubt Long Beach and Southern Mississippi would greatly benefit from the tax revenue generated by such ventures. However, the applicant has submitted no evidence that such revenue would be greater from a rezoned area than from one *already* zoned for commercial enterprise.

III. Mistake in the original zoning. The applicant has submitted the opinions that "It was a mistake for the City not to *take actions* which might ameliorate the devastating effects brought about by Katrina" and that "it was a mistake not to enlarge the portion of the parcel zoned C-2B in order to justify the mathematics of development," but these *opinions* do not constitute any evidence whatever that there was *a mistake in the original zoning* on which the logic contained in the application depends. The fact is, the City put a great deal of effort and thought into its 2013 Comprehensive Plan. Nothing has happened since that plan was promulgated to change the decisions made then. That the current owner finds them inconvenient for his purposes three years later does not constitute an original mistake by the City or justification for the City not to stick with the decisions already made.

IV. Increased tax base. Taxes on real property will *always* increase with *increased value* of the property or revenue-generating commerce. If increased tax revenue were the *only* criterion for rezoning, one could convincingly argue that the area in question should be rezoned for *heavy industrial* use. The 2013 Comprehensive Plan takes into consideration the need for a *moderate and sustainable* tax base increase while preserving the charm and character of our beautiful City as a whole. This is best accomplished by attracting *long-term residents* who have a vested, personal interest in the growth of *their* city, the preservation of *their* cultural values, and the business, as well as recreational, opportunities for *their* children and future generations.

V. Compliance with, and support of, Long Beach, Mississippi February 2013 Comprehensive Plan. The Plan does indeed suggest that the City of Long Beach should attract a mix of development that would support a *sustainable* tax base to attract travelers, tourists and residents. It does not, however, even *imply* that this should be done in such a manner as to produce the infestation of urban blight that now infects the residential area around Majestic Oaks in Biloxi. The applicant appears to have provided convincing arguments for Long Beach to have a large, "high-end" RV park *somewhere*, but none whatever that it should be permitted at the expense of the residents who have continuously complied with the zoning requirements applicable at the time of the purchase of *their* homesteads.

VI. Stimulate Development in the C2-B Zoning Area west of Marcie Road. The assumption that the invasion of a large number of transients into what is now a quiet and peaceful residential area will somehow stimulate investment in the adjacent commercially zoned area is pure speculation at best, even if that were a desirable goal. If the owner wanted to establish businesses there, he *could* have done so long ago. Given the current ownership of this area, and the reasons proposed for the requested rezoning of the adjacent land, this speculation is itself suspect.

VII. Public safety of the existing community. There is a legitimate concern that the installation of a trailer park, whatever it is called, in the proposed area will have a negative effect on the health and safety of the existing residents and those of the park itself. It is obvious that with the change to commercial zoning that there will be an increase in commercial traffic, mainly large vehicles or combinations with three or more axles. Many of these vehicles will by error find their way up Markham or Marcie where there is no safe place to turn such a vehicle around.

Furthermore, the applicant has made a convincing argument that adjacent new homes, elevated in compliance

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

with building codes, will not be attractive to elderly residents. The only logical conclusion is that the area most at risk from large vehicles driven by recreational drivers will be that likely to contain young families with children. Large, heavy vehicular traffic and children is not a good mix.

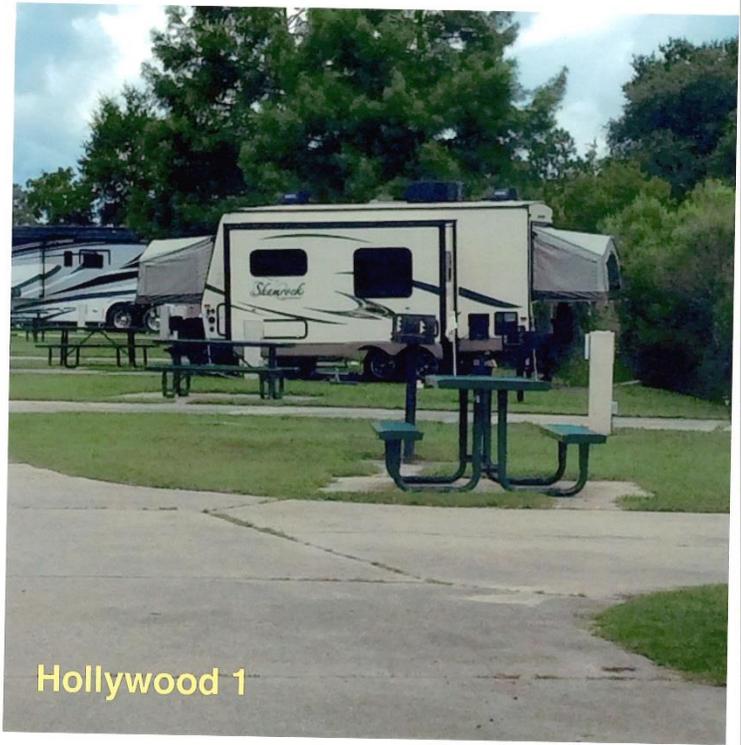
The applicant has not addressed this issue, nor that of the liability of the City when somebody from the park, unaware of the otherwise obvious danger of crossing Highway 90, gets killed going to the beach which is the park location's main, or perhaps *only*, attraction. The potential negative ramifications of news media attention to fatalities resulting from locating a tourist attraction congruent with a major arterial highway seem obvious.

I request that the Planning Commission take these considerations under advisement and require the applicant to address them prior to making a recommendation on this far-reaching matter.

John Lindorfer



MINUTES OF JULY 28, 2016
PLANNING COMMISSION



Hollywood 1



Hollywood 4



Hollywood 3



Woolmarket 2



Woolmarket 1

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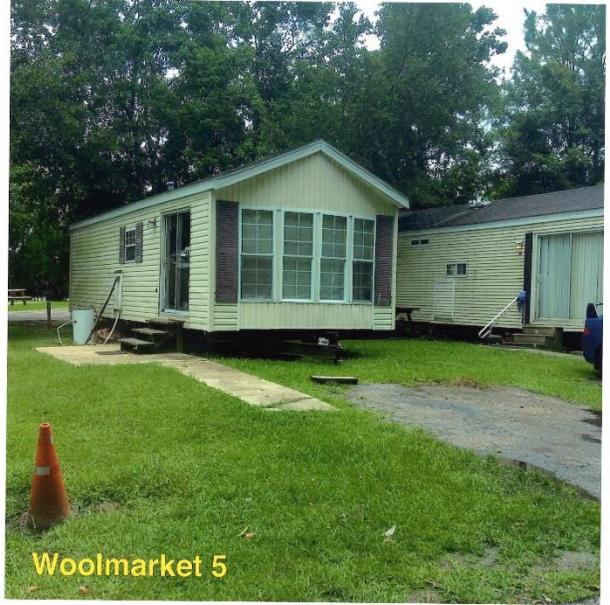
Woolmarket 4



Woolmarket 3



Woolmarket 6



Woolmarket 5

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

Statement of Tony Wilder to Long Beach Planning Commission
Re: Zoning Map Change, Tax parcel # 0512J-01-001.000
July 28, 2016

I am opposed to the proposed zoning change requested by David M. Allen on behalf of Huong Henry Le.

Section 221 of the Unified Development Ordinance #598 for the City of Long Beach states:

“the central issue is whether the proposed amendment advances the public health, safety or welfare. All other issues are irrelevant.”

Nowhere in the application does Mr. Allen address this issue.

It is obvious that with the change to commercial zoning that there will be a large increase in commercial traffic, mainly large vehicles with three or more axles. Many of these vehicles will by error find their way up Markham or Marcie where there is no safe place to turn around a large vehicle.

Recreational vehicles can be hard to maneuver and have large blind spots. The typical RV driver that Mr. Allen describes in his application is mostly inexperienced at operating oversized vehicles and will provide a potential danger to other traffic on an already congested HWY 90.

Ten per cent of RV drivers are over the age of 55 with challenges affecting their driving skills, including but not limited to steering, seeing and slow reaction to certain driving conditions. (Tracey & Fox, 6/24/2015).

In 2012, motorhomes of all classes accounted for 30 fatal accidents nationwide, or 6% of all crashes in their vehicle class. (U.S. Dept. of Transportation, 2012).

I am asking you to follow the guidance given to this Commission in Section 220(a) of Ordinance 598 and refer this issue for further study of the safety impacts of this request. Require Mr. Allen to commission a study to prove that this change will indeed promote public safety, not degrade it, before you vote on this issue.

As we all know, C2B zoning will allow any use if and when profits from this endeavor fall below projection. He may develop any commercial activity approved in the Matrix of Uses for C2B. we know from our past several meetings in this room that none of these uses are compatible in a R-1 zone.

On October 22, 2015 Commissioner Heinzl made motion denying this very same zone map change requested by Mr. Le because it did not advance public health, safety or welfare. This same body unanimously carried the motion to deny the request. (Planning Commission Minutes 10/22/2015)

I ask you to revalidate your decision of October 22, 2015 and deny this zoning change request.

**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

**MINUTES OF OCTOBER 22, 2015
PLANNING COMMISSION**

Be it remembered that a regular meeting of Long Beach, Mississippi, was begun at 5:30 o'clock p.m., Thursday, the 22nd day of October 2015, 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 was present and in attendance on said Commission and at the meeting the following named persons Commission Chairman Frank Olaivar, Commissioners Donald Frazer, Randy Fischer, Jim Heinzel, Chris Carrubba, Jeff Hansen, Nicholas Brown, Planning Commission Advisor/consultant Bill Hessell and minutes Clerk Veronica Howard.

Commissioner(s) Ron Robertson and Patricia Bennett were absent the meeting.

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

Commissioner Carrubba made motion seconded by Commissioner Heinzel and unanimously carried to approve the public hearing and regular meeting minutes of October 8, 2015 as submitted.

It came for consideration under old business a zone map change, public hearing held October 8, 2015, submitted by Dennis Stieffel on behalf of Huong Henry Le.

After considerable discussion Commissioner Heinzel made motion recommending denying the zone map change stating that a zone map change did not advance the public health, safety or welfare, upon further discussion Commissioner Carrubba seconded the motion and the motion was unanimously carried.

It came for consideration under new business a variance request from Ordinance No. 587 Sidewalks as follows:

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

7/26/2016

Recreational Vehicle (RV) Accident Facts & Stats

RECREATIONAL VEHICLE (RV) ACCIDENT FACTS & STATS

Posted By Tracey & Fox || 24-Jun-2015

Hitting the open road in a recreational vehicle for a vacation or driving tour is a favored pastime of many Americans. Motor homes, camper vans, popup camper vans, hybrid trailers and toy haulers are all within the RV grouping. People enjoy RVs since they can just be as luxurious and comfortable as their homes or more. However, Recreational Vehicles are prone to accidents due to lack of maneuverability, blind spots, and their size. An RV accident endangers lives of passengers, pedestrians, passengers in other vehicles, and cyclists on the road.

Although recreational vehicles are harder to maneuver and handle, state laws do not require special driving permits. A valid driver's license is the only requirement to drive a recreational vehicle in the United States with the driver being at least 21 years old.

Inexperienced drivers operating over-sized vehicles such as campers and motor-homes are a potential danger to other automobiles on the roads. Also, 10% of RV drivers are senior citizens above the age of 55 and most of them have some challenges affecting their driving. Such difficulties include steering, seeing, nervousness, and slow response to certain driving conditions.

Common Causes of Recreational Vehicle (RV) Accidents

RVs and motor homes are more susceptible to accidents because of their braking distance, poor maneuverability issues, and their sheer sizes. Other causes include:

- Inexperienced drivers
- Speeding
- Fatigued driving
- Overloading
- Runaway trailers
- Rollover caused by higher center gravity
- Poorly calculated turns
- Miscalculated stopping distances for heavy vehicles
- Poorly balanced loads
- A driver's failure to see a car in the recreational vehicle's large blind spot

Recreational Vehicle (RV) Accident Facts & Statistics

According to the Federal Motor Carrier Safety Administration's report in 2003 more than 70,000 people were involved in RV accidents. The Department of Transportation in the US said that there were thousands of fatal RV accidents within the same year.

In a revised FARS (Fatality Analysis Reporting System) analysis, a total of 212 people perished in motor homes accidents between 2000 and 2007 making up an average of approximately 26 deaths per year. This represents an average fatality rate of 1/3 of the average rate of all vehicles or 0.44 per 100 million vehicle miles versus 1.48 for all vehicles in the US.

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

7/26/2016

Recreational Vehicle (RV) Accident Facts & Stats

A report by the FMCSA, (Federal Motor Carrier Safety Administration) in 2012, indicated that more than 75,000 people were injured in RV accidents with some of the accidents being described as catastrophic. There were also thousands of fatalities reported in 2012 by the US Department of Transportation.

The federal law requires that all SUVs, charter buses, and semi-trucks should go through crash and rollover tests. Being involved in an RV accident can be frightening especially with the weight of these vehicles and depending on the scale the accidents can be tragic. Victims of RV accidents can sustain severe injuries or even fatal damages.

Some of the accidents sustained by recreational vehicle accident victims include:

- Broken bones
- Spine and back injuries
- Disfigurement
- Nerve damage
- Paralysis
- Torn muscles, tendons and ligaments
- Brain damage
- Amputation

Severe cases lead to the death of drivers, passengers or bystanders. The recreational vehicle may rear-end or sideswipe another vehicle, or items being towed may become loose and hit bystanders or damage other vehicles. No matter what type of damage or injury sustained, RV accident victims may deserve to obtain monetary compensation to help reimburse for their pain and suffering as well as medical bills.

Determining Fault in Recreational Vehicle Accident

Determining who is at fault in an RV accident can be challenging. Those who may be held responsible for your injuries include the driver, vehicle manufacturer/seller, or the property owner.

Insurance companies in most cases will not work to help accident victims even if the company or person at fault has insurance to cover your injuries. Most insurance companies are not so concerned about victims' injuries or how such injuries can affect the victims' future, and this is why you should consider seeking the services of a personal injury attorney.

Contact An RV Accident Attorney

If you or your loved one has been involved in an RV accident due to negligence, a manufacturing defect in the RV, or recklessness of another driver, a Houston injury lawyer from Tracey & Fox can assist you. Victims may be entitled to compensation for medical bills, property damage, lost wages and more.

More information about RV accidents

<http://www-nrd.nhtsa.dot.gov/Pubs/811659.pdf>

<http://www.rvia.org/?ESID=FAQs>

Categories: Personal Injury

MINUTES OF JULY 28, 2016
PLANNING COMMISSION



U.S. Department of Transportation

TRAFFIC SAFETY FACTS 2012



*A Compilation of Motor Vehicle Crash Data from the
Fatality Analysis Reporting System and the General Estimates System*

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

Chapter 3 ■ Vehicles

Table 37
Vehicles Involved in Fatal Crashes by Body Type

Body Type	Number	Percent	Body Type	Number	Percent
Passenger Cars	18,092	39.6	Large Trucks	3,802	8.3
Convertible	363	0.8	Step Van	15	*
2 Door Sedan, Hardtop, Coupe	2,543	5.6	Single Unit Truck (10,000 lb < GVWR ≤ 19,500 lb)	273	0.6
3 Door/2 Door Hatchback	635	1.4	Single Unit Truck (19,500 lb < GVWR ≤ 26,000 lb)	210	0.5
4 Door Sedan Hardtop	12,931	28.3	Single Unit Heavy Truck (GVWR > 26,000 lb)	598	1.3
5 Door/4 Door Hatchback	338	0.7	Single Unit Truck, Unknown GVWR	13	*
Station Wagon	1,141	2.5	Truck Tractor	2,502	5.5
Hatchback, Doors Unknown	2	*	Medium/Heavy Pickup (Ford Super Duty 450/550)	173	0.4
Other Auto	20	*	Unknown Medium Truck (10,000 lb < GVWR ≤ 26,000 lb)	2	*
Unknown Auto	96	0.2	Unknown Heavy Truck (GVWR > 26,000 lb)	5	*
Auto-Based Pickup	15	*	Unknown Large Truck Type	11	*
Auto-Based Panel Truck	1	*	Motorcycles	5,080	11.1
3-Door Coupe	7	*	Motorcycle	4,746	10.4
Light Trucks	17,254	37.8	Moped	156	0.3
Compact Utility	5,184	11.4	Three Wheel Motorcycle or Moped	17	*
Large Utility	1,556	3.4	Off-Road Motorcycle (Two Wheel)	46	0.1
Utility Station Wagon	330	0.7	Other Motorcycle/Minibike	88	0.2
Utility, Unknown Body Type	1	*	Unknown Motorcycle	27	0.1
Minivan	1,605	3.5	Buses	251	0.5
Large Van	535	1.2	School Bus	101	0.2
Step Van	10	*	Cross Country/Intercity Bus	34	0.1
Other Van Type	9	*	Transit Bus	77	0.2
Unknown Van Type	6	*	Van-Based Bus (GVWR > 10,000 lb)	30	0.1
Compact Pickup	2,113	4.6	Other Bus	7	*
Standard Pickup	5,804	12.7	Unknown Bus	2	*
Pickup with Camper	29	0.1	Other Vehicles	507	1.1
Convertible Pickup	1	*	Large Limousine	1	*
Unknown Pickup Style Truck	14	*	Three Wheel Auto or Auto Derivative	1	*
Cab Chassis-Based Light Truck	32	0.1	Light Truck-Based Motorhome	1	*
Other Conventional Light Truck	2	*	Medium/Heavy Truck-Based Motorhome	17	*
Unknown Light Truck Type (Not Pickup)	2	*	Unknown Truck Camper/Motorhome	12	*
Unknown Light Vehicle Type	20	*	All Terrain Vehicle	311	0.7
Unknown Truck	1	*	Snowmobile	16	*
			Farm Equipment Except Trucks	88	0.2
			Construction Equipment Except Trucks	10	*
			Motorized Wheelchair	2	*
			Golf Cart	10	*
			Other Vehicle	38	0.1
			Unknown Body Type	651	1.4
			Total	45,637	100.0

*Less than 0.05 percent.

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PLANNING COMMISSION

SWilder, 156 Markham Drive, Long Beach, MS
Planning Commission Public Hearing Comments July 28, 2016
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Response to

1. **Character of neighborhood.** The character of the neighborhood has not changed since the passage of the 2013 zoning change which took into account 8 years past hurricane Katrina impacts. There has been no significant changes in the neighborhood since 2013.
2. **Public need.** Yes there is a need for economic growth in Long Beach, we can all agree to that, but at what cost? Why rezone residential to commercial when there are many other opportunities for commercial zoning closer to the downtown area and its amenities? Why rezone a residential area to do this?
3. **Mistake in original zoning.** Again, since 2013 there are no significant changes in the neighborhood since passage of the tax payers funded comprehensive plan for the city passed in 2013. The comprehensive plan has original zoning decisions that were approved by the City of long beach and all its residents. Clearly more needs to be proven to show that there was some kind of mistake made in the comprehensive plan beyond the applicants opinion. The plan was vetted, voted and approved by the commission, the city of long beach and more importantly approved by the residents of long beach, nearly 10 years after the storm.

Further, this lot has been zoned residential since 1990. That is nearly 30 years ago with only the southern portion of the lot remaining in commercial zoning. Whether long beach missed an opportunity as the applicant suggests does not mean that a mistake was made. Long beach has approved residential zoning for this lot for nearly 30 years and now just because one land owner is interested in putting up an RV Park, a mistake is made? The mistake will be to set a precedent of spot zoning changes every time someone wants to rezone residential to commercial. And by the way, if you look at the lots that are zoned commercial today you will see that despite they are zoned commercial they are still made up of residential houses and not businesses. Despite the interest in zoning commercial along the beach highway, residents continue to persist in maintaining a residential feel to the neighborhoods along the highway. No errors were made in the comprehensive plan, the current residential zoning is what the people of Long Beach want along the beach highway in the southwestern corner of town.

4. **Increased tax Base.** Are these numbers correct? Or are they inflated? Even if the numbers are close, the value is very small compared to a tax base increase if the businesses came back to the downtown area and other empty lots around the main streets of long beach.
5. **Compliance.** The current residential zoning complies with the existing long beach approved 2013 comprehensive plan, any zoning changes will result in non-compliance with the plan and negate the overall purpose of the plan by destroying the vision of the plan.
6. **Stimulate development in C2B zone.** According to the applicant, "land that lies fallow does not benefit municipality..." but the residents of this neighborhood oppose this statement and feel just the opposite, that allowing the property to remain in woodland will enhance the municipality. The neighbors can not be more passionate about this as is shown by their continued presence at planning meetings, express opposition in petitions and in public hearings like this one to try to get the planning commission to think beyond a lot but for the overall enhancement of the long beach environment. By preserving the last wooded tract in existence between the railroad and the beach highway enhances the lives of all long beach residents and

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SWilder, 156 Markham Drive, Long Beach, MS
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provides a safe zone for natural resources that require these woods in their migratory stop over (see bird list attached). The neighborhood recognizes that this tract promotes a more charming and scenic long beach. Just recently one of our coastal towns along the Mississippi coast received a "best small town" awards by the Smithsonian institution, not because of its RV parks but because of its natural setting. Here in long beach we need to think beyond spot zoning and work towards celebrating the natural beauty we have along our shores. This is the comprehensive plan vision. This is what we approved in the 2013 plan. So let's stay the course and look for other opportunities that will fit better with the overall vision as laid out in the Comprehensive Plan for long beach.

I ask the planning commission to oppose this zoning change for the greater good of long beach.

LIST OF MIGRATORY AND RESIDENT BIRDS THAT UTILIZE THE HABITAT ON PARCEL NUMBER 0512J-01-001.000 85 TOTAL SPECIES (51 MIGRATORY AND 34 RESIDENT)

1 black and white warbler	Migrant	52 great horned owl	Resident
2 scissor tailed flycatcher	Migrant	53 red-tailed hawk	Resident
3 lark sparrow	Migrant	54 eastern bluebird	Resident
4 broad-winged hawk	Migrant	55 bobwhite quail	Resident
5 eastern kingbird	Migrant	56 barn owl	Resident
6 hooded warbler	Migrant	57 black capped chickadee	Resident
7 Harris' hawk	Migrant	58 tufted titmouse	Resident
8 red-shouldered hawk	Migrant	59 carolina wren	Resident
9 Mississippi kite	Migrant	60 northern cardinal	Resident
10 great-crested flycatcher	Migrant	61 osprey	Resident
11 sharp-shinned hawk	Migrant	62 rufous-sided towhee	Resident
12 cooper's hawk	Migrant	63 brown thrasher	Resident
13 bald eagle	Migrant	64 red-headed woodpecker	Resident
14 grey catbird	Migrant	65 pileated woodpecker	Resident
15 palm warbler	Migrant	66 yellow-bellied sapsucker	Resident
16 pine warbler	Migrant	67 downy woodpecker	Resident
17 ruby throated hummingbird	Migrant	68 hairy woodpecker	Resident
18 painted bunting	Migrant	69 great blue heron	Resident
19 indigo bunting	Migrant	70 great egret	Resident
20 rose-breasted grosbeak	Migrant	71 belted kingfisher	Resident
21 blue grosbeak	Migrant	72 boat-tailed grackle	Resident
22 ground dove	Migrant	73 red-winged blackbird	Resident
23 summer tanager	Migrant	74 common nighthawk	Resident
24 eastern phoebe	Migrant	75 red-bellied woodpecker	Resident
25 Kentucky warbler	Migrant	76 blue jay	Resident
26 yellow-rumped warbler	Migrant	77 northern mockingbird	Resident
27 white-throated sparrow	Migrant	78 fish crow	Resident
28 chipping sparrow	Migrant	79 blue-gray gnatcatcher	Resident
29 house finch	Migrant	80 brown-headed cowbird	Resident
30 American goldfinch	Migrant	81 mourning dove	Resident
31 chuck will's widow	Migrant	82 eurasian collard dove	Resident
32 yellow throated warbler	Migrant	83 white winged dove	Resident
33 American kestrel	Migrant	84 European starling	Resident
34 orchard oriole	Migrant	85 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		

**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

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

125 Markham Drive
Long Beach, MS 39560-5603
August 28, 2016

Planning and Zoning Commission
Long Beach, Mississippi

Commission Members:

Reference: Legal Notice – Public Hearing on a Zoning Change Request for Tax Parcel 0512J-01-001.000

We are property owners and residents in Ward 1 of the City of Long Beach. We are writing you in reference to the Application for a zoning change from Residential R-1 to C2B to allow the development an RV Resort on land referenced by tax parcel 0512J-01-001.000 owned by Golden Bay Investments.

According to Section 221 of the Long Beach Zoning Ordinances, “In deciding whether to adopt a proposed amendment to this ordinance, the central issue before the Mayor and Board of Aldermen is whether the proposed amendment advances public health, safety, or welfare.” This change does not “advance public safety”, it , in fact does just the opposite. Up to 80 RV's could be in this facility during the summer. Likely with little knowledge of the need to evacuate during hurricanes, local resources will be called upon to ensure that evacuations take place if a tropical system approaches the Mississippi coastline. That necessity will put additional stress on first responders and elected officials to ensure of evacuations occur. This burden will occur when the citizens of Long Beach need those services the most.

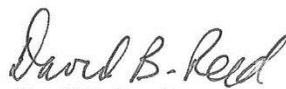
This change does not “promote uniformed development” as stated in the public hearing notice. In fact, this change does the opposite. From Marcie Drive to White Harbor, there are six (6) residential streets in a row with commercial/condominiums allowed near Hwy 90. This change would push commercial development farther from the beach, and that commercial development will sit between residential lots.

This change will reduce our property values. When we bought our home on Markham Drive in 2005 and rebuilt in 2010 after Katrina, we had the same expectation that Mr. Lee had, that the property in question was zoned R-1. This development will significantly reduce the desirability to build on lots on Markham and Marcie Drives, reducing property values. This detrimental effect will be especially felt by those who have already invested in Long Beach and rebuilt after Katrina. Any commercial development should be limited to the immediate beachfront and current C2B zoning.

In closing, we believe this proposed change will adversely affect our property values and will not “enhance the quality of life for all Long Beach Residents” as stated in the legal notice. This change will also negatively impact critical and limited emergency resources during times when the resources are already under extreme stress.



Vicki L. Reed
125 Markham Drive
Long Beach, MS 39560


David B. Reed

MINUTES OF JULY 28, 2016
PLANNING COMMISSION

Petition of Protest – Zoning Change

Date: 7/19/2016

To: City of Long Beach Planning and Zoning Commission
City of Long Beach Board of Aldermen

Applicant: Golden Bay Investments, LTD

Location: North of U.S. Highway 90; west of Marcie Drive; east of Markham Drive
identified by Advalorem Tax Parcel Number 0512J-01-001.000

Date of Hearing: July 28, 2016 Planning and Zoning Commission Public Hearing

The below signed residents of Long Beach object and oppose any change from R1 Single Family Residential for the property by identified by Advalorem Tax Parcel Number 0512J-01-001.000.

David & Vicki Reed
Name (Property Owner)

125 Markham
Address

David B. Reed Vicki Reed
Signature

Maryann Herodes
Name (Property Owner)

214 East Second St
Address

Maryann Y. Herodes
Signature

JOSEPH FLEMING
Name (Property Owner)

503 EVERGREEN DR.
Address

[Signature]
Signature

Linda J. Blah
Name (Property Owner)

222 OAK ST
Address Long Beach 3250

Linda J. Blah
Signature

Amelia Sorensen
Name (Property Owner)

102 Pimlico
Address

[Signature]
Signature

MINUTES OF JULY 28, 2016
PLANNING COMMISSION

Petition of Protest - Zoning Change

Date: 7/21/16

To: City of Long Beach Planning and Zoning Commission
City of Long Beach Board of Aldermen

Applicant: Golden Bay Investments, LTD

Location: North of U.S. Highway 90; west of Marcie Drive; east of Markham Drive
identified by Advalorem Tax Parcel Number 0512J-01-001.000

Date of Hearing: July 28, 2016 Planning and Zoning Commission Public Hearing

The below signed residents of Long Beach object and oppose any change from R1 Single Family Residential for the property by identified by Advalorem Tax Parcel Number 0512J-01-001.000.

WILLIAM E. WOODCOCK
Name (Property Owner)

162 Markham Drive
Address

Will E. Woodcock
Signature

ROBERT P. HANSEN
Name (Property Owner)

158 MARKHAM DR.
Address

Robert P. Hansen
Signature

CHERYL B. GASCON
Name (Property Owner)

158 Markham Dr.
Address

Cheryl B. Gascon
Signature

Shendon Skart
Name (Property Owner)

1165 Markham Dr.
Address

Shendon Skart
Signature

D. Michael Livengood
Name (Property Owner)

154 Markham
Address

Signature

MINUTES OF JULY 28, 2016
PLANNING COMMISSION

Petition of Protest -- Zoning Change

Date: July 28, 2016

To: City of Long Beach Planning and Zoning Commission
City of Long Beach Board of Aldermen

Applicant: Golden Bay Investments, LTD

Location: North of U.S. Highway 90; west of Marcie Drive; east of Markham Drive
identified by Advalorem Tax Parcel Number 0512J-01-001.000

Date of Hearing: July 28, 2016 Planning and Zoning Commission Public Hearing

The below signed residents of Long Beach object and oppose any change from R1 Single Family Residential for the property by identified by Advalorem Tax Parcel Number 0512J-01-001.000.

MARY Jo WEDGEWORTH
Name (Property Owner)

106 MARCIE DR.
Address

Mary Jo Wedgeworth
Signature

PATRICIA A. COTO
Name (Property Owner)

112 MARCIE DR
Address

Patricia A. Coto
Signature

RICHARD J. COTO
Name (Property Owner)

112 MARCIE DR
Address

Richard J. Coto
Signature

PHILIP L. MORAND
Name (Property Owner)

115 MARCIE DR.
Address

Philip L. Morand
Signature

Larry S. Fisher
Name (Property Owner)

117 Marcie Dr.
Address

Larry S. Fisher
Signature

MINUTES OF JULY 28, 2016
PLANNING COMMISSION

Petition of Protest - Zoning Change

Date: 7/25/16

To: City of Long Beach Planning and Zoning Commission
City of Long Beach Board of Aldermen

Applicant: Golden Bay Investments, LTD

Location: North of U.S. Highway 90; west of Marcie Drive; east of Markham Drive
identified by Advalorem Tax Parcel Number 0512J-01-001.000

Date of Hearing: July 28, 2016 Planning and Zoning Commission Public Hearing

The below signed residents of Long Beach object and oppose any change from R1 Single Family Residential for the property by identified by Advalorem Tax Parcel Number 0512J-01-001.000.

Alex & Erin Kijonka
Name (Property Owner)

102 Marcie Dr
Address Long Beach MS
39560

[Signature]
Signature

Sean Mueller
Name (Property Owner)

101 Marcie Dr., Long Beach, MS
Address 39560

[Signature]
Signature

Robin Mueller
Name (Property Owner)

101 Marcie Dr. Long Beach, MS
Address 39560

[Signature]
Signature

Doug Walker
Name (Property Owner)

100 Marcie Dr. LB
Address 39560

[Signature]
Signature

SUSAN WILDER
Name (Property Owner)

156 MARKHAM DR
Address LB 39560

[Signature]
Signature

MINUTES OF JULY 28, 2016
PLANNING COMMISSION

Petition of Protest – Zoning Change

Date: 7/28/16

To: City of Long Beach Planning and Zoning Commission
City of Long Beach Board of Aldermen

Applicant: Golden Bay Investments, LTD

Location: North of U.S. Highway 90; west of Marcie Drive; east of Markham Drive
identified by Advalorem Tax Parcel Number 0512J-01-001.000

Date of Hearing: July 28, 2016 Planning and Zoning Commission Public Hearing

The below signed residents of Long Beach object and oppose any change from R1 Single Family Residential for the property by identified by Advalorem Tax Parcel Number 0512J-01-001.000.

Charles A. Bobes
Name (Property Owner)

630 West Beach Blvd
Address

Charles A Bobes
Signature

MARGARET M MARTIN
Name (Property Owner)

132 DESTINY CRES PR
Address

Margaret M Martin
Signature

Heather M Sprague
Name (Property Owner)

131 Markham
Address

Heather M Sprague
Signature

Sam G. Sprague
Name (Property Owner)

131 Markham
Address

VANCE G. SPRAGUE JR
Signature

ROBERT & REBECCA NOLDS
Name (Property Owner)

160 MARKHAM
Address

[Signature]
Signature

MINUTES OF JULY 28, 2016
PLANNING COMMISSION

Petition of Protest - Zoning Change

Date: 7/26/16

To: City of Long Beach Planning and Zoning Commission
City of Long Beach Board of Aldermen

Applicant: Golden Bay Investments, LTD

Location: North of U.S. Highway 90; west of Marcie Drive; east of Markham Drive
identified by Advalorem Tax Parcel Number 0512J-01-001.000

Date of Hearing: July 28, 2016 Planning and Zoning Commission Public Hearing

The below signed residents of Long Beach object and oppose any change from R1 Single Family Residential for the property by identified by Advalorem Tax Parcel Number 0512J-01-001.000.

Barbara Buckley
Name (Property Owner)

128 MARKHAM DR
Address LB MS 39560

Barbara Buckley
Signature

Current address

16150 MARINER DR
GULFPORT MS, 39503

Lynnda Baker
Name (Property Owner)

Address 310 East Old Pass Rd
Long Beach, MS 39560

Lynnda Baker
Signature

Name (Property Owner)

Address

Signature

Name (Property Owner)

Address

Signature

Name (Property Owner)

Address

Signature

MINUTES OF JULY 28, 2016
PLANNING COMMISSION

Petition of Protest - Zoning Change

Date: 7/28/16

To: City of Long Beach Planning and Zoning Commission
City of Long Beach Board of Aldermen

Applicant: Golden Bay Investments, LTD

Location: North of U.S. Highway 90; west of Marcie Drive; east of Markham Drive
identified by Advalorem Tax Parcel Number 0512J-01-001.000

Date of Hearing: July 28, 2016 Planning and Zoning Commission Public Hearing

The below signed residents of Long Beach object and oppose any change from R1 Single Family Residential for the property by identified by Advalorem Tax Parcel Number 0512J-01-001.000.

Dale Robinson
Name (Property Owner)

132 DESTINY OAKS DR.
Address

Dale Robinson
Signature

Howard H. Loch
Name (Property Owner)

113 WYNNWICK ST. L.B.
Address

Mike Buchanan
Signature

Mike Buchanan
Name (Property Owner)

906 West RR Long Beach
Address

Signature

Name (Property Owner)

Address

Signature

Name (Property Owner)

Address

Signature

MINUTES OF JULY 28, 2016
PLANNING COMMISSION

Petition of Protest - Zoning Change

Date: 7/25/16

To: City of Long Beach Planning and Zoning Commission
City of Long Beach Board of Aldermen

Applicant: Golden Bay Investments, LTD

Location: North of U.S. Highway 90; west of Marcie Drive; east of Markham Drive
identified by Advalorem Tax Parcel Number 0512J-01-001.000

Date of Hearing: July 28, 2016 Planning and Zoning Commission Public Hearing

The below signed residents of Long Beach object and oppose any change from R1 Single Family Residential for the property by identified by Advalorem Tax Parcel Number 0512J-01-001.000.

Paul Tayh
Name (Property Owner)

135 Destiny Oak Dr
Address

Paul Tayh
Signature

Susan Taylor
Name (Property Owner)

135 Destiny Oaks Dr.
Address

Susan Taylor
Signature

John Lindorfer
Name (Property Owner)

155 Markham Dr.
Address

John Lindorfer
Signature

Karen Moran
Name (Property Owner)

2012 W 2nd Street
Address

Karen Moran
Signature

Amily Mancingus
Name (Property Owner)

215N Langme
Address

Amily Mancingus
Signature

MINUTES OF JULY 28, 2016
PLANNING COMMISSION

Petition of Protest - Zoning Change

Date: July 25, 2016

To: City of Long Beach Planning and Zoning Commission
City of Long Beach Board of Aldermen

Applicant: Golden Bay Investments, LTD

Location: North of U.S. Highway 90; west of Marcie Drive; east of Markham Drive
identified by Advalorem Tax Parcel Number 0512J-01-001.000

Date of Hearing: July 28, 2016 Planning and Zoning Commission Public Hearing

The below signed residents of Long Beach object and oppose any change from R1 Single Family Residential for the property by identified by Advalorem Tax Parcel Number 0512J-01-001.000.

Cynthia L. FISHER
Name (Property Owner)

117 MARCIE
Address

Cynthia L. Fisher
Signature

Eugenie L. MORAN
Name (Property Owner)

115 MARCIE
Address

Eugenie L. Moran
Signature

JAMES W. KRAMER
Name (Property Owner)

110 MARCIE DR.
Address

Dr. James Kramer
Signature

Brenda Chapman
Name (Property Owner)

111 Marcie Dr., L.B.
Address

Brenda Chapman
Signature

J. Nichole Young
Name (Property Owner)

104 Marcie Dr. L.B.MS
Address

J. Nichole Young
Signature

MINUTES OF JULY 28, 2016
PLANNING COMMISSION

Petition of Protest – Zoning Change

Date: 7/21/16

To: City of Long Beach Planning and Zoning Commission
City of Long Beach Board of Aldermen

Applicant: Golden Bay Investments, LTD

Location: North of U.S. Highway 90; west of Marcie Drive; east of Markham Drive
identified by Advalorem Tax Parcel Number 0512J-01-001.000

Date of Hearing: July 28, 2016 Planning and Zoning Commission Public Hearing

The below signed residents of Long Beach object and oppose any change from R1 Single Family Residential for the property by identified by Advalorem Tax Parcel Number 0512J-01-001.000.

BEBA KAREN LIVENGOOD
Name (Property Owner)

154 Markham Dr.
Address

Beba Karen Livengood
Signature

Dustin van Norden
Name (Property Owner)

701 JAMES Dr.
Address

[Signature]
Signature

F. A. PECOUL
Name (Property Owner)

134 DESTINY OAK
Address

[Signature]
Signature

Winda Pecoul
Name (Property Owner)

Address

Winda S. Pecoul
Signature

Matthew Paw
Name (Property Owner)

136 Destiny Oak Dr.
Address

[Signature]
Signature

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

- Every municipality makes changes in zoning to encourage growth by making accommodations.
- The type people the resort would attract would be controlled by the daily/per night rental fee of approximately \$50 to \$70.
- This would be a high quality development.
- The mistake made in the comprehensive rezoning of 2013 also includes the fact that the property is in a velocity zone, velocity zone issues were not addressed during the planning phase of the rezoning. Building requirements for building R-1, Single Family in the velocity is more stringent and not cost effective.

Upon rebuttal Mr. David Allen stated the following:

- There is a mistake in the City's Zoning Ordinance, Section 128 Recreational vehicles.

Per the requirements of section 128 the ordinance could not be satisfied to develop a RV Park on a 3-acre parcel. Submitted for the record lot sizes/sensitives supporting this statement as follows:

**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

If use minimum of 3 acres, with site bounded by R-1, the Ordinance cannot be satisfied. I utilized the following lot sizes/sensitivities:

300 wide by 435.6 deep (130,680 sq.ft.)

3 acre site	130, 680 site
LESS	
Minimum 40 sites @ 1,500 sq. ft.	60,000
1.5 parking spaces per site 8x18x60	8,640
Required common area	10,454
Front Set Back 50 x 300	15,000
Side Set Backs 50 x 435.6 x 2	43,560
Rear Set Back 50 x 300	<u>15,000</u>
	-21,974

400 wide by 326.7 (130,680 sq. ft.)

3 acre site	130, 680 site
LESS	
Minimum 40 sites @ 1,500 sq. ft.	60,000
1.5 parking spaces per site 8x18x60	8,640
Required common area	10,454
Front Set Back 50 x 400	20,000
Side Set Backs 50 x 326.7 x 2	32,670
Rear Set Back 50 x 300	<u>20,000</u>
	-21,084

361.5 wide by 361.5 (130,682.25 sq. ft)

3 acre site	130, 680 site
LESS	
Minimum 40 sites @ 1,500 sq. ft.	60,000
1.5 parking spaces per site 8x18x60	8,640
Required common area	10,454
Front Set Back 50 x 361.5	18,075
Side Set Backs 50 x 361.5 x 2	36,150
Rear Set Back 50 x 361.5	<u>18,075</u>
	-20,714

Each of these sensitivities does not include the required roadway, which would be a minimum of 18 feet (assumes one way, with parking on one side).

**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

* * *

Commissioner Robertson made motion seconded by Commissioner Heinzl and unanimously carried to close the public hearing.

After considerable discussion and debate, Commissioner Carrubba made motion recommending approval of the zone change, based upon the evidence provided by the applicant's representative, stating there has been a change in the character of the neighborhood and a need for additional C-2B zoning.

Upon further review Commissioner Fischer made substitute motion, seconded by Commissioner Robertson, recommending approval of the zone change, based upon evidence of a mistake in the City's Zoning Ordinance, Section 128: Recreational vehicles, which states a minimum of 40 lots are required to develop a RV park. After review of the subject property, the existing, C-2B zoning could not accommodate the City's minimum requirements to develop a RV park as, evidence by documentation submitted as part of Mr. Allen's rebuttal.

The motion being put to a roll call vote by the Commission Chairman, the results were as follows:

Commissioner Donald Frazer	Voted	AYE
Commissioner Randy Fischer	Voted	AYE
Commissioner Jim Heinzl	Voted	NAY
Commissioner Chris Carrubba	Voted	AYE
Commissioner Jeff Hansen	Voted	AYE
Commissioner Nicholas Brown	Voted	AYE
Commissioner Ron Robertson	Voted	AYE

The question having received the affirmative of all the Commissioner members present and voting, the Commission Chairman declared the motion carried.

Be it remembered that a regular meeting of Long Beach, Mississippi, was begun at 5:30 o'clock p.m., Thursday, the 28th day of July 2016, 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 was present and in attendance on said Commission and at the meeting the following named persons Commission Chairman Frank Olaivar, Commissioners Donald Frazer, Randy Fischer, Jim Heinzl, Chris Carrubba, Jeff Hansen, Nicholas Brown, Ron Robertson, Planning Commission Advisor/Consultant Bill Hessell and minutes Clerk Veronica Howard.

Noted for the record the resignation of Commissioner Patricia Bennett.

**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

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

Commissioner Carrubba made motion seconded by Commissioner Fischer and unanimously carried to approve the regular meeting minutes of July 14, 2016 as submitted.

It came for consideration under unfinished business tree removal request for one (1) Live Oak tree for property located at 309 White Harbor Road submitted by William Moorman.

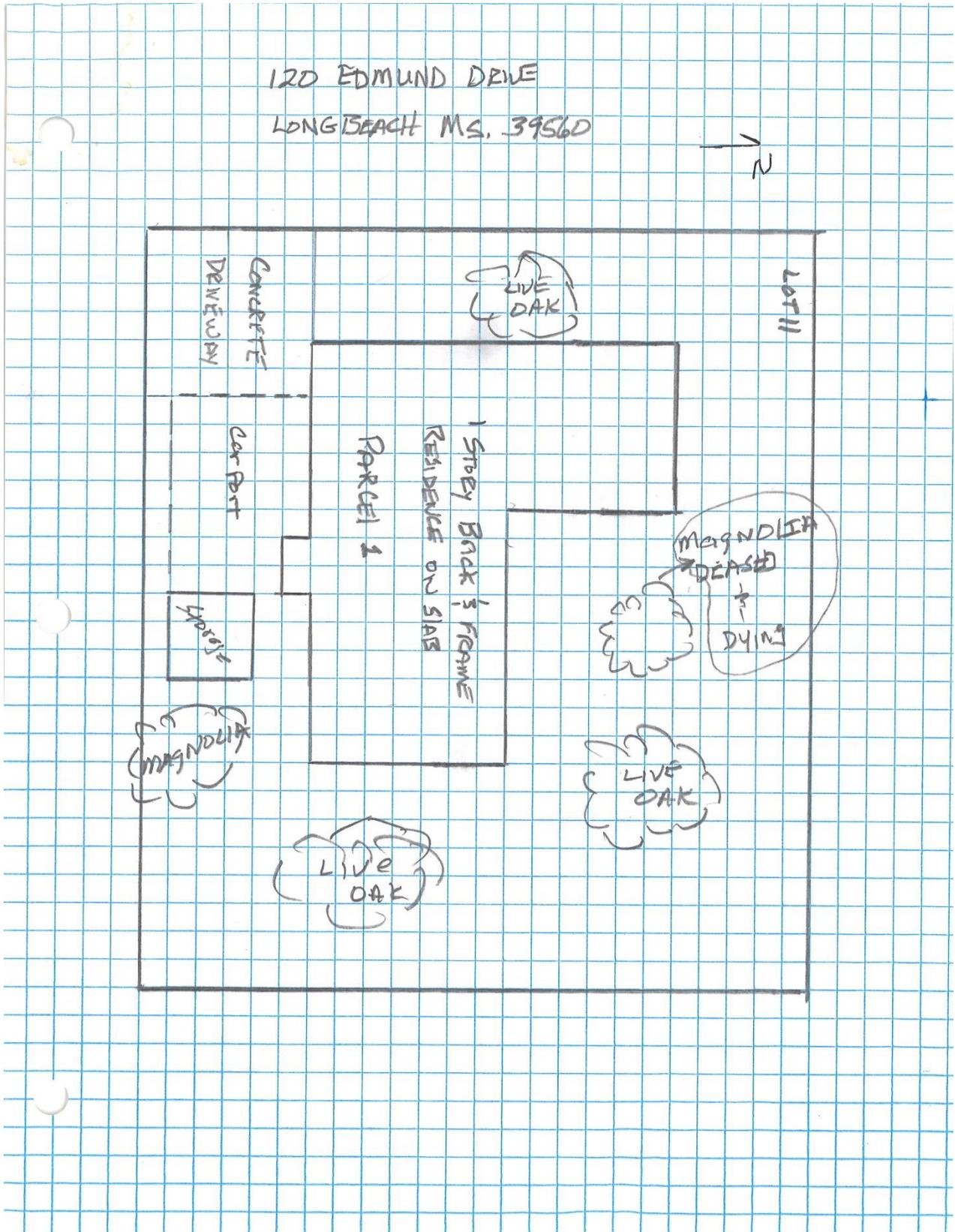
No action was taken.

It came for consideration discussion regarding amending zoning ordinance #598 to allow for application for special use permit approval in all zoning districts.

No action was taken.

It came for consideration under new business tree removal request for one (1) Magnolia tree for property located at 120 Edmund Drive submitted by Rebecca Gaskin as follows:

MINUTES OF JULY 28, 2016
PLANNING COMMISSION



MINUTES OF JULY 28, 2016
PLANNING COMMISSION



120 Edmund Dr. Long Beach

IMG_5880.JPG

https://mail.google.com/_scs/mail-static/_js/k=gmail.main.en.FnIT...



Proposed For Removal Magnolia
Deased & Dying ~~Side yard~~

1 of 1

7/18/2016 10:05 AM

MINUTES OF JULY 28, 2016
PLANNING COMMISSION

SCANNED



J. H. [Signature] 1st Judicial District
Instrument 2013 2550 D - J1
Filed/Recorded 4/22/2013 11:40 A
Total Fees \$ 12.00
3 Pages Recorded

PREPARED BY AND RETURN TO JERRY D RILEY / RILEY LAW FIRM
P O BOX 550 GULFPORT MS 39502 228-864-4511
Bar 5359

INDEX: Lot 11 Edmund HIGHTS

STATE OF MISSISSIPPI
COUNTY OF Harrison

WARRANTY DEED



FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, the undersigned, R. Levern Livingston, 821 Old Brick Lane, Charleston, SC 29492, 843-364-7370, does hereby sell, convey and warrant unto, Rebecca L. Gaskin, 120 Edmund Drive, Long Beach, MS 39560, 228-806-8778, an unmarried person, the following described land and property located and being situated in the First Judicial District of Harrison County, State of Mississippi and being more particularly described as follows, to-wit:

See Attached Exhibit "A"

THIS PROPERTY constitutes no part of the Grantor's homestead.

THIS CONVEYANCE is subject to any and all recorded restrictive covenants, rights of way, easements and the prior reservation of any oil, gas and other minerals.

IT IS AGREED and understood that the taxes for the current year have been pro-rated as of this date on an estimated basis. When said taxes are actually determined, if the proration as of this date is incorrect, then the Grantor agrees to pay to the Grantee, or its assigns, any deficit on an actual proration, and likewise, the Grantee agrees to pay to the Grantor, or its assigns, any amount overpaid by it.

Commissiner Heinzl, Certified Arborist, made motion seconded by Commissioner Carrubba and uanimously carried recommending removal of the Magnolia tree.

**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

It came for consideration a certificate of re subdivision for property located at 406 Mason Drive submitted by Michael and Pamela Lott as follows:

	<p>CITY OF LONG BEACH PLANNING DEPARTMENT 201 JEFF DAVIS AVENUE PO BOX 929 LONG BEACH, MS 39560 (228) 863-1554 (228) 863-1558 FAX</p>	<p align="center">Office use only</p> <p>Date Received <u>7/25/2016</u> Zoning <u>C-1</u> Agenda Date <u>7/28/2016</u> Check Number <u>1036</u></p>
<u>APPLICATION FOR CERTIFICATE OF RESUBDIVISION</u>		
<p>I. TYPE OF CASE: CERTIFICATE OF RESUBDIVISION</p>		
<p>II. ADVALOREM TAX PARCEL NUMBER(S): <u>0612G-02-033.000</u></p>		
<p>III. GENERAL LOCATION OF PROPERTY INVOLVED: <u>NW corner of</u> <u>Mason and 5th St Exhibit A</u></p>		
<p>IV. ADDRESS OF PROPERTY INVOLVED: <u>406 Mason Ave</u></p>		
<p>V. GENERAL DESCRIPTION OF REQUEST: Resubdivision of <u>said lot (Exhibit A)</u> Into <u>2 equal lots (Exhibit B)</u></p>		
<p>VI. REQUIRED ATTACHMENTS:</p> <p>A. Resubdivision Survey and Certificate (see attached example) on no less than 11" X 17" paper.</p> <p>B. Cash or Check payable to the City of Long Beach in the amount of \$250.00</p> <p>C. Proof of ownership (copy of recorded warranty deed), if applicable proof of authority to act as agent for owner.</p> <p>***NOTE*** APPLICATION WILL NOT BE ACCEPTED WITHOUT THE ABOVE LISTED DOCUMENTS.</p>		
<p>VII. OWNERSHIP AND CERTIFICATION: <u>READ BEFORE EXECUTING</u>, 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 fifteen (15) days before the 2nd or 4th Thursday of each month. Receipt of fee(s) does not constitute receipt of a completed application.</p> <p>Ownership: I the undersigned do 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.</p>		
<p><u>Michael G. Lott</u> Name of Rightful Owner (PRINT)</p> <p><u>P.O. Box 692</u> Owner's Mailing Address</p> <p><u>Long Beach MS 39560</u> City State Zip</p> <p><u>228-861-8500</u> Phone</p> <p><u>Michael G. Lott</u> <u>7/25/16</u> Signature of Rightful Owner Date</p>	<p><u>Pamela E Lott</u> Name of Agent (PRINT) <i>Owner</i></p> <p><u>P.O. Box 692</u> Agent's Mailing Address <i>Owner</i></p> <p><u>Long Beach MS 39560</u> City State Zip</p> <p><u>228-284-1125</u> Phone</p> <p><u>Pamela E. Lott</u> <u>7/25/16</u> Signature of Applicant Date</p>	

**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

This page must be completed if the property or properties involved have more than one owner. All persons listed as owners to the property or properties listed on page one must complete and sign this part of the application.

I 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.

NAME OF OWNER (PRINT) Michael G Lott
ADDRESS (STREET, CITY, STATE, ZIP CODE) 222 W. Fourth St 39560
PHONE # (H) 228-284-1125 (C) 228-861-8500
TAX PARCEL NUMBER(S) OWNED 0612 G-02-033.000
SIGNATURE Michael G. Lott

NAME OF OWNER (PRINT) Pamela E Lott
ADDRESS (STREET, CITY, STATE, ZIP CODE) 222 W. Fourth St 39560
PHONE # (H) 228-284-1125 (C) 228-669-1176
TAX PARCEL NUMBER(S) OWNED 0612 G-02-033.000
SIGNATURE Pamela E. Lott

NAME OF OWNER (PRINT) _____
ADDRESS (STREET, CITY, STATE, ZIP CODE) _____
PHONE # (H) _____ (C) _____
TAX PARCEL NUMBER(S) OWNED _____
SIGNATURE _____

NAME OF OWNER (PRINT) _____
ADDRESS (STREET, CITY, STATE, ZIP CODE) _____
PHONE # (H) _____ (C) _____
TAX PARCEL NUMBER(S) OWNED _____
SIGNATURE _____

(Use additional forms as needed)

IN CASES OF MULTIPLE APPLICANTS, PLEASE IDENTIFY THE PERSON WHO WILL BE ACTING AS YOUR SPOKES PERSON/AGENT FOR YOU: _____

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

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, **SHADRACH W. BARNETT and wife, PATRICIA J. BARNETT**, of 1039 Demourelle Road, Pass Christian, MS 39571, (228) 313-0427, do hereby sell, convey and warrant unto **MICHAEL G. LOTT and wife, PAMELA E. LOTT**, as joint tenants with full rights of survivorship and not as tenants in common, of P.O. Box 692, Long Beach, MS 39560, (228) 861-8500, the following described real property situated in the City of Long Beach, Harrison County, First Judicial District, State of Mississippi, described as:

PARCEL ONE; That certain lot of land having its beginning point and its Northeast corner at a point on the West margin of Mason Avenue, which point is 200 feet South of the South margin of Fourth Street and from said Point of Beginning thence running Southerly along the West line of Mason Avenue a distance of 100 feet, more or less, to Fifth Street; running thence Westerly along the North line of Fifth Street a distance of 146 feet, more or less, to land now or formerly of Kranz; running thence in a Northerly direction parallel with the West margin of Mason Avenue, a distance of 100 feet, more or less; running thence Easterly parallel to the North line of Fifth Street a distance of 146 feet to the West margin of Mason Avenue to the Point of Beginning.

Said property being bounded on the East by Mason Avenue, bounded on the South by Fifth Street, bounded on the West by lands of Kranz and on the North by lands of L.A. Marks, being in the Henderson-Shipman-Hughes Partition of the B. Pellerin Claim and being in the Town of Long Beach, Mississippi.

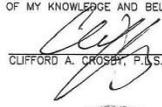
INDEX AS FOLLOWS: Parcel measuring 100'x140' bounded E by Mason Ave, S by 5th Avenue, W by Kranz and N by Marks; also part of Long Beach Section Block 16

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

NOTES:

- 1.) FIELD SURVEY PERFORMED WITH A COMBINATION OF TOPCON GR3 GPS RECEIVER AND TOPCON GPT-9005A ROBOTIC TOTAL STATION.
- 2.) STATE PLANE COORDINATES AND BEARINGS SHOWN HEREON ARE DERIVED BY COMBINATION OF GPS STATIC OBSERVATION AND EARL DUDLEY, INC. RTK NETWORK, AND ARE BASED ON SPC (2301 MS E). BEARINGS ARE GRID NORTH.
- 3.) ELEVATIONS SHOWN ARE BASED ON NAVD88.
- 4.) THIS SURVEY HAS BEEN PREPARED BY INFORMATION PROVIDED BY CLIENT AND LIMITED RESEARCH IN COURTHOUSE WITHOUT THE BENEFIT OF A CURRENT TITLE REPORT. THIS SURVEY MAY NOT SHOW ALL EASEMENTS AND OTHER RESTRICTIONS OF RECORD. SURVEYOR WILL BE MADE AVAILABLE TO ADD SUCH FEATURES TO THIS SURVEY IF A CURRENT TITLE REPORT OR ABSTRACT OF TITLE IS PROVIDED TO HIM BY PROPER AUTHORITY.
- 5.) UNLESS OTHERWISE NOTED THIS SURVEY IS LIMITED TO ABOVE GROUND AND VISIBLE UTILITIES. A MISSISSIPPI ONE CALL SHOULD BE MADE BEFORE ANY DIGGING @ 1-800-227-6477.
- 6.) BUILDING SETBACKS, ELEVATIONS, WETLAND DETERMINATION AND ET CETERA TO BE PRESCRIBED BY APPROPRIATE GOVERNING BODIES.

THIS IS TO CERTIFY THAT I HAVE MADE A SURVEY OF THE PROPERTY SHOWN HEREON AND THAT ALL DIMENSIONS AND OTHER DATA SHOWN ARE TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.



 CLIFFORD A. CROSBY, P.L.S. DATE 7/27/2016



REFERENCE MATERIAL:

- 1.) DEED BOOK 626, PAGE 197
- 2.) HARRISON COUNTY MAPPING INTERFACE
- 3.) INST. NO. 2016-0005114-D-J1



- LEGEND:**
- ⊗ -- IRON ROD FOUND
 - -- IRON PIPE FOUND
 - -- IRON ROD SET
 - ⊕ -- SPIKE FOUND
 - ⊖ -- SPIKE SET
 - ⊠ -- CONCRETE MONUMENT FOUND
 - -- CONCRETE MONUMENT SET
 - ⊡ -- LIGHTARD ANOD' FOUND
 - (M) -- AS MEASURED
 - (R) -- AS PER RECORD
 - APP -- AS PER PLAT
 - IRF -- IRON ROD FOUND
 - IRS -- IRON ROD SET

RECORD DESCRIPTION, INST. NO. 2016-5114-D-J1:

PARCEL ONE; That certain lot of land having its beginning point and its Northeast corner at a point on the West margin of Mason Avenue, which point is 200 feet South of the South margin of Fourth Street and from said Point of Beginning thence running Southerly along the West line of Mason Avenue a distance of 100 feet, more or less, to Fifth Street; running thence Westerly along the North line of Fifth Street a distance of 146 feet, more or less, to land now or formerly of Kranz; running thence in a Northerly direction parallel with the West margin of Mason Avenue, a distance of 100 feet, more or less; running thence Easterly parallel to the North line of Fifth Street a distance of 146 feet to the West margin of Mason Avenue to the Point of Beginning.

Said property being bounded on the East by Mason Avenue, bounded on the South by Fifth Street, bounded on the West by lands of Kranz and on the North by lands of L.A. Marks, being in the Henderson-Shipman-Hughes Partition of the B. Pellerin Claim and being in the Town of Long Beach, Mississippi.

INDEX AS FOLLOWS: Parcel measuring 100'x140' bounded E by Mason Ave, S by 5th Avenue, W by Kranz and N by Marks; also part of Long Beach Section Block 16

RESUBDIVISION OF TAX PARCEL NUMBER 0612G-02-033.000 INTO TWO PARCELS, LYING IN CLAIM SECTION 13, TOWNSHIP 8 SOUTH, RANGE 12 WEST, CITY OF LONG BEACH, FIRST JUDICIAL DISTRICT OF HARRISON COUNTY, MISSISSIPPI.

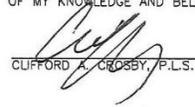
THIS PROPERTY IS LOCATED IN F.I.R.M. ZONE "AE", BFE=19 ACCORDING TO		
MAP NUMBER 28047C0357G		DATED JUNE 16, 2009
SURVEY CLASS -- "B"	FOR: MIKE AND PAM LOTT	BEARINGS SHOWN HEREON ARE DERIVED BY: GPS OBSERVATION, STATE PLANE GRID, NS EAST
SCALE: 1" = 30'		DATE OF FIELD WORK: 6/20/2016
 CROSBY SURVEYING PROFESSIONAL LAND SURVEYING 716 LIVE OAK DRIVE BILOXI, MISSISSIPPI 39532 PHONE: 228-234-1649		PARTY CHIEF: CAC
		INSTRUMENT MAN: CAC
		RODMAN: CAC
		DRAWN BY: CAC
		DRAWING NUMBER: 16261 RESUBDIVISION.DWG
		REVISED:

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

NOTES:

- 1.) FIELD SURVEY PERFORMED WITH A COMBINATION OF TOPCON GR3 GPS RECEIVER AND TOPCON GPT-9005A ROBOTIC TOTAL STATION.
- 2.) STATE PLANE COORDINATES AND BEARINGS SHOWN HEREON ARE DERIVED BY COMBINATION OF GPS STATIC OBSERVATION AND EARL DUDLEY, INC. RTK NETWORK, AND ARE BASED ON SPC (2301 MS E). BEARINGS ARE GRID NORTH.
- 3.) ELEVATIONS SHOWN ARE BASED ON NAVD88.
- 4.) THIS SURVEY HAS BEEN PREPARED BY INFORMATION PROVIDED BY CLIENT AND LIMITED RESEARCH IN COURTHOUSE WITHOUT THE BENEFIT OF A CURRENT TITLE REPORT. THIS SURVEY MAY NOT SHOW ALL EASEMENTS AND OTHER RESTRICTIONS OF RECORD. SURVEYOR WILL BE MADE AVAILABLE TO ADD SUCH FEATURES TO THIS SURVEY IF A CURRENT TITLE REPORT OR ABSTRACT OF TITLE IS PROVIDED TO HIM BY PROPER AUTHORITY.
- 5.) UNLESS OTHERWISE NOTED THIS SURVEY IS LIMITED TO ABOVE GROUND AND VISIBLE UTILITIES. A MISSISSIPPI ONE CALL SHOULD BE MADE BEFORE ANY DIGGING @ 1-800-227-6477.
- 6.) BUILDING SETBACKS, ELEVATIONS, WETLAND DETERMINATION AND ET CETERA TO BE PRESCRIBED BY APPROPRIATE GOVERNING BODIES.

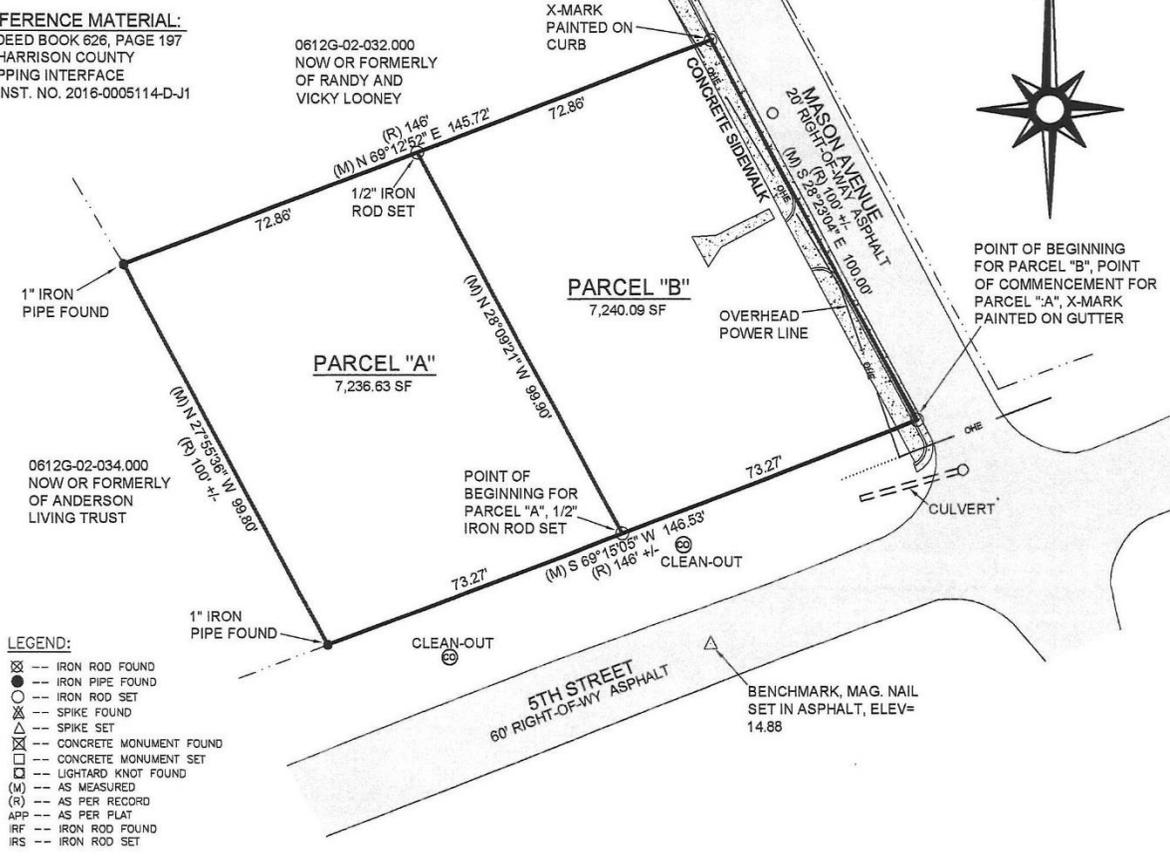
THIS IS TO CERTIFY THAT I HAVE MADE A SURVEY OF THE PROPERTY SHOWN HEREON AND THAT ALL DIMENSIONS AND OTHER DATA SHOWN ARE TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.


DATE 7/27/2016



REFERENCE MATERIAL:

- 1.) DEED BOOK 626, PAGE 197
- 2.) HARRISON COUNTY MAPPING INTERFACE
- 3.) INST. NO. 2016-0005114-D-J1



LEGEND:

- ⊗ -- IRON ROD FOUND
- -- IRON PIPE FOUND
- -- IRON ROD SET
- ⊗ -- SPIKE FOUND
- △ -- SPIKE SET
- ⊠ -- CONCRETE MONUMENT FOUND
- -- CONCRETE MONUMENT SET
- ⊠ -- LIGHTARD KNOT FOUND
- (M) -- AS MEASURED
- (R) -- AS PER RECORD
- APP -- AS PER PLAT
- IRF -- IRON ROD FOUND
- IRS -- IRON ROD SET

SURVEY DESCRIPTION FOR PARCEL "A":

A PARCEL OF LAND SITUATED IN CLAIM SECTION 13, 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 X-MARK AT THE POINT OF INTERSECTION OF THE WEST MARGIN OF MASON AVENUE WITH THE NORTH MARGIN OF 5TH STREET; THENCE ALONG SAID NORTH MARGIN OF 5TH STREET, S69°15'05"W 73.27' TO AN IRON ROD SET AT THE POINT OF BEGINNING; THENCE FURTHER ALONG SAID NORTH MARGIN OF 5TH STREET, S69°15'05"W 73.27' TO A 1" IRON PIPE FOUND; THENCE N27°55'36"W 99.80' TO A 1" IRON PIPE FOUND; THENCE N69°12'52"E 72.86' TO AN IRON ROD SET; THENCE S28°09'21"E 99.90' TO THE POINT OF BEGINNING, CONTAINING 7,236.63 SQUARE FEET.

SURVEY DESCRIPTION FOR PARCEL "B":

A PARCEL OF LAND SITUATED IN CLAIM SECTION 13, TOWNSHIP 8 SOUTH, RANGE 12 WEST, CITY OF LONG BEACH, FIRST JUDICIAL DISTRICT OF HARRISON COUNTY, MISSISSIPPI, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:
 BEGINNING AT AN X-MARK AT THE POINT OF INTERSECTION OF THE WEST MARGIN OF MASON AVENUE WITH THE NORTH MARGIN OF 5TH STREET; THENCE ALONG SAID NORTH MARGIN OF 5TH STREET, S69°15'05"W 73.27'; THENCE N28°09'21"W 99.90' TO AN IRON ROD SET; THENCE N69°12'52"E 72.86' TO AN X-MARK ON TOP OF A CONCRETE CURB ON THE WEST MARGIN OF MASON AVENUE; THENCE ALONG SAID WEST MARGIN OF MASON AVENUE, S28°23'04"E 100.00' TO THE POINT OF BEGINNING, CONTAINING 7,240.09 SQUARE FEET.

RESUBDIVISION OF TAX PARCEL NUMBER 0612G-02-033.000 INTO TWO PARCELS, LYING IN CLAIM SECTION 13, TOWNSHIP 8 SOUTH, RANGE 12 WEST, CITY OF LONG BEACH, FIRST JUDICIAL DISTRICT OF HARRISON COUNTY, MISSISSIPPI.

THIS PROPERTY IS LOCATED IN F.I.R.M. ZONE "AE", BFE=19 ACCORDING TO MAP NUMBER 28047C0357G DATED JUNE 16, 2009		
SURVEY CLASS -- "B" SCALE: 1" = 30'	FOR: MIKE AND PAM LOTT	BEARINGS SHOWN HEREON ARE DERIVED BY: GPS OBSERVATION, STATE PLANE GRID, MS EAST
 <p style="font-weight: bold; font-size: large;">CROSBY SURVEYING</p> <p style="font-size: small;"> PROFESSIONAL LAND SURVEYING 716 LIVE OAK DRIVE BILOXI, MISSISSIPPI 39532 PHONE: 228-234-1649 </p>		DATE OF FIELD WORK: 6/20/2016 PARTY CHIEF: CAC INSTRUMENT MAN: CAC RODMAN: CAC DRAWN BY: CAC DRAWING NUMBER: 16261 RESUBDIVISION.DWG REVISED:

MINUTES OF JULY 28, 2016
PLANNING COMMISSION



A. GARNER RUSSELL & ASSOCIATES, INC. / CONSULTING ENGINEERS

520 33RD STREET
GULFPORT, MS 39507

TEL (228) 863-0667
FAX (228) 863-5232

July 28, 2016

City of Long Beach
P.O. Box 929
Long Beach, MS 39560

RE: Certificate of Resubdivision – Tax Parcel No. 0612G-02-033.000

Ladies and Gentlemen:

We have received a request for minor subdivision for the referenced tax parcel at the northwest corner of Mason Ave. and 5th St. By the proposed subdivision, the existing parcel will be divided into two parcels and both new parcels will be in a C-1 zone. The zoning ordinance only requires **18 feet minimum width** for parcels in this zone! The proposed parcels certainly exceed this requirement; in fact, at approximately 72' in width, they nearly meet the requirement for R-1 parcels. While I have some question about the lot width specified in the City's zoning ordinance, the parcels certainly meet the "letter of the law" and the certificate itself appears in order. We therefore recommend approval of this subdivision, subject to the payment of any required tapping fees or special connection fees as determined by the City's public works department.

Sincerely,

David Ball, P.E.

DB:539

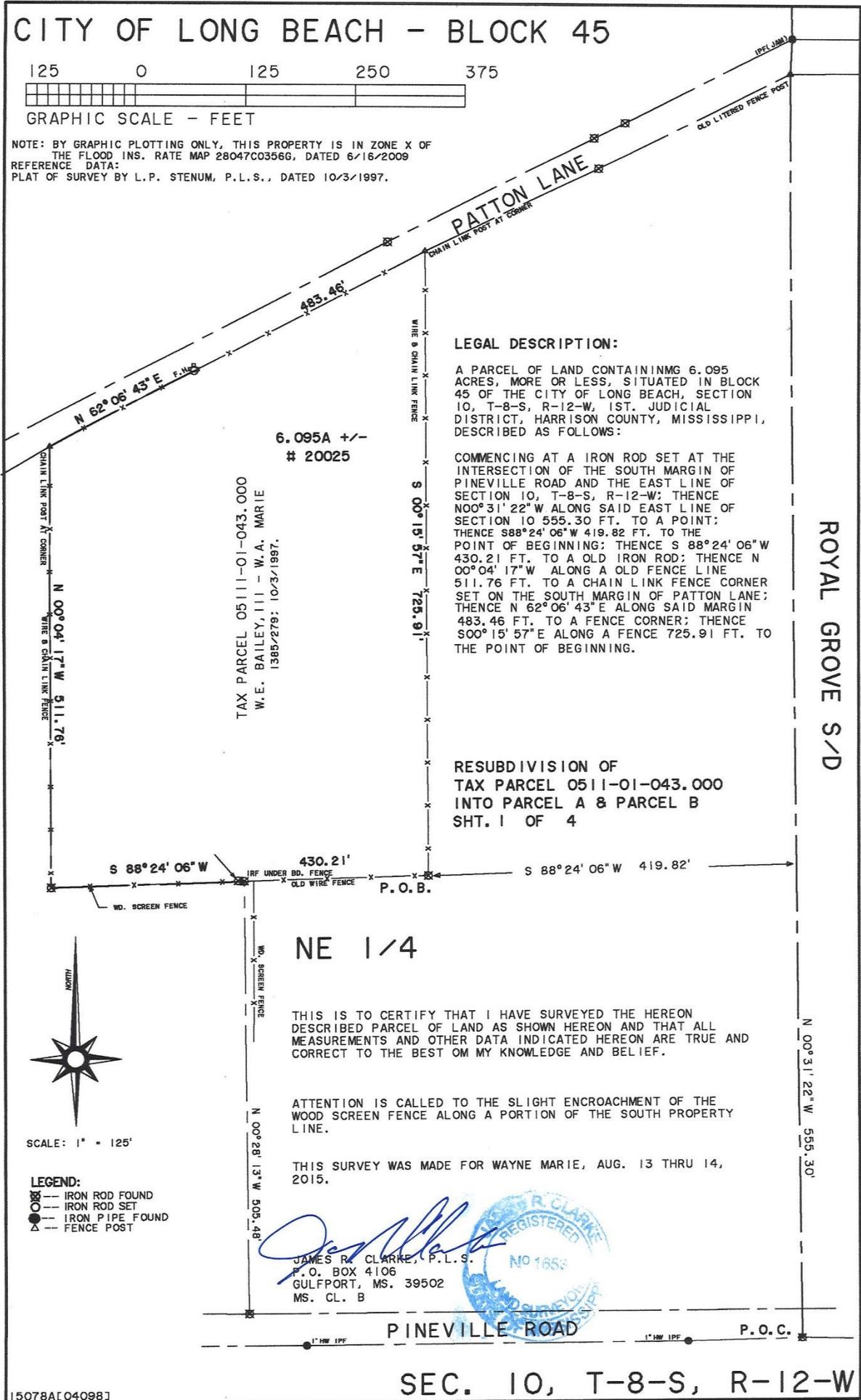
After review of the certificate of re subdivision, Commissioner Carrubba made motion, seconded by Commissioner Heinzl and unanimously carried, recommending Planning Commission approval to build R-1, Single Family Residential in a C-2, Central Business district and recommending approval of the re subdivision as submitted, based upon City Engineer David Ball's letter, Zoning Ordinance 598, Table 1 requirements and in accordance with the City's Subdivision Regulations, Article II, Section 3. MINOR SUBDIVISION APPROVAL.

MINUTES OF JULY 28, 2016 PLANNING COMMISSION

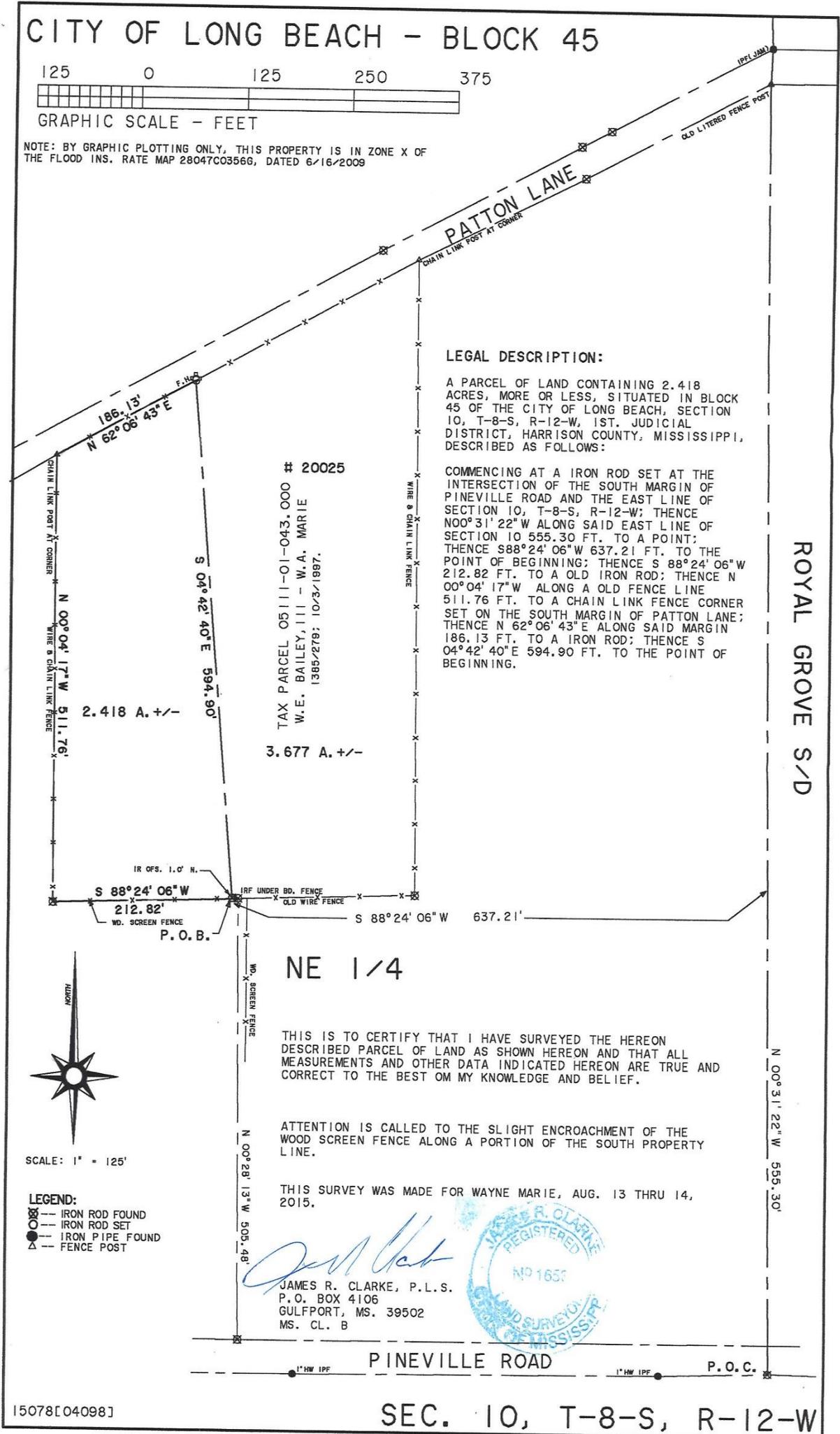
It came for consideration certificate of re subdivision for property located at 20025 Patton Road submitted by Wayne and Margaret Marie as follows:

	<p>CITY OF LONG BEACH PLANNING DEPARTMENT 201 JEFF DAVIS AVENUE PO BOX 929 LONG BEACH, MS 39560 (228) 863-1554 (228) 863-1558 FAX</p>	<p style="text-align: right; margin: 0;">Office use only</p> <p>Date Received <u>7/26/2016</u> Zoning <u>R-1</u> Agenda Date <u>7/28/2016</u> Check Number <u>15528</u></p>
<p><u>APPLICATION FOR CASE REVIEW</u></p>		
<p>I. TYPE OF CASE: CERTIFICATE OF RESUBDIVISION</p>		
<p>II. ADVALOREM TAX PARCEL NUMBER(S): <u>05112-01-043.000</u></p>		
<p>III. GENERAL LOCATION OF PROPERTY INVOLVED: <u>Runs between Daugherty Rd and Clower Ave.</u></p>		
<p>IV. ADDRESS OF PROPERTY INVOLVED: <u>20025 Patton Rd</u></p>		
<p>V. GENERAL DESCRIPTION OF REQUEST: Resubdivision of <u>1 piece of property</u> Into <u>2 pieces of property</u></p>		
<p>VI. REQUIRED ATTACHMENTS:</p> <p>A. Resubdivision Survey and Certificate (see attached example)</p> <p>B. Cash or Check payable to the City of Long Beach in the amount of \$250.00</p> <p>C. Proof of ownership (copy of recorded warranty deed), if applicable proof of authority to act as agent for owner.</p>		
<p>***NOTE*** APPLICATION WILL NOT BE ACCEPTED WITHOUT THE ABOVE LISTED DOCUMENTS.</p>		
<p>VII. OWNERSHIP AND CERTIFICATION:</p> <p>READ BEFORE EXECUTING. 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 fifteen (15) days before the 2nd or 4th Thursday of each month. Receipt of fee(s) does not constitute receipt of a completed application.</p> <p>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.</p>		
<p><u>Wayne A + Margaret P. Marie</u> Name of Rightful Owner (PRINT)</p> <p><u>20025 Patton Rd</u> Owner's Mailing Address</p> <p><u>Long Beach, Ms 39560</u> City State Zip</p> <p><u>228-380-6224</u> Phone</p> <p><u>Margaret P. Marie 7/6/16</u> Signature of Rightful Owner Date</p>	<p>_____ Name of Agent (PRINT)</p> <p>_____ Agent's Mailing Address</p> <p>_____ City State Zip</p> <p>_____ Phone</p> <p>_____ Signature of Applicant Date</p>	
<p><u>Wayne A. Marie 7/6/16</u></p>		

MINUTES OF JULY 28, 2016
 PLANNING COMMISSION



**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**



**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

CERTIFICATE OF RESUBDIVISION
IN ACCORDANCE WITH ARTICLE 11, SECTION 3 OF THE CODE OF ORDINANCE (SUBDIVISION REGULATIONS) OF THE CITY OF LONG BEACH AS AMENDED, ITS IS HEREBY CERTIFIED THAT THE LONG BEACH PLANNING COMMISSION CHAIRMAN AND BOARD OF ALDERMEN HAVE REVIEWED AND APPROVED THE TAX ATTACHED PLAT. THE FOLLOWING PROPERTY HAS BEEN SUBDIVIDED FROM THE HARRISON COUNTY PARCEL NUMBER 05111-01-043.000 INTO TWO NEW PARCELS. THE SUBJECT PROPERTY IS GENERALLY DESCRIBED AS BEING ADJACENT TO PATTON LANE.

LEGAL DESCRIPTION OF LAND PRIOR TO THIS RESUBDIVISION

PARCEL NO. 05111-01-043.000 (WAYNE A. & MARGARET P. MARIE)
A PARCEL OF LAND CONTAINING 6.092 ACRES, MORE OR LESS, SITUATED IN BLOCK 45 OF THE CITY OF LONG BEACH, SECTION 10, T-8-S, R-12-W, 1ST. JUDICIAL DISTRICT, HARRISON COUNTY, MISSISSIPPI, DESCRIBED AS FOLLOWS:

COMMENCING AT A IRON ROD SET AT THE INTERSECTION OF THE SOUTH MARGIN OF PINEVILLE ROAD AND THE EAST LINE OF SECTION 10, T-8-S, R-12-W; THENCE N00°31'22"W ALONG SAID EAST LINE OF SECTION 10 595.30' TO A POINT; THENCE S88°24'08"W 419.83 FT. TO THE POINT OF BEGINNING; THENCE S88°24'08"W 430.21 FT. TO A OLD IRON ROD; THENCE N00°04'17"W ALONG A OLD FENCE LINE 511.76 FT. TO A CHAIN LINK FENCE CORNER SET ON THE SOUTH MARGIN OF PATTON LANE; THENCE N82°05'43"E ALONG SAID MARGIN 483.46 FT. TO A FENCE CORNER; THENCE S00°15'57"E ALONG A FENCE LINE 725.91 FT. TO THE POINT OF BEGINNING.

LEGAL DESCRIPTION OF THE (2) NEW PARCELS READS AS FOLLOWS:

LEGAL DESCRIPTION OF PARCEL A
DESCRIBED AS FOLLOWS:
A PARCEL OF LAND CONTAINING 3.622 ACRES, MORE OR LESS, SITUATED IN BLOCK 45 OF THE CITY OF LONG BEACH, SECTION 10, T-8-S, R-12-W, 1ST. JUDICIAL DISTRICT, HARRISON COUNTY, MISSISSIPPI, COMMENCING AT A IRON ROD SET AT THE INTERSECTION OF THE SOUTH MARGIN OF PINEVILLE ROAD AND THE EAST LINE OF SECTION 10, T-8-S, R-12-W; THENCE N00°31'22"W ALONG SAID EAST LINE OF SECTION 10 595.30' TO A POINT; THENCE S88°24'08"W 419.83 FT. TO THE POINT OF BEGINNING; THENCE S88°24'08"W 217.39 FT. TO A POINT; THENCE N04°42'40"W 594.90 FT. TO A POINT ON THE SOUTH MARGIN OF PATTON LANE; THENCE N82°05'42"E ALONG A FENCE LINE 297.33 FT. TO A FENCE CORNER; THENCE S00°15'57"E ALONG A FENCE LINE 725.91 FT. TO THE POINT OF BEGINNING.

LEGAL DESCRIPTION OF PARCEL B

A PARCEL OF LAND CONTAINING 2.418 ACRES, MORE OR LESS, SITUATED IN BLOCK 45 OF THE CITY OF LONG BEACH, SECTION 10, T-8-S, R-12-W, 1ST. JUDICIAL DISTRICT, HARRISON COUNTY, MISSISSIPPI, DESCRIBED AS FOLLOWS:
COMMENCING AT A IRON ROD SET AT THE INTERSECTION OF THE SOUTH MARGIN OF PINEVILLE ROAD AND THE EAST LINE OF SECTION 10, T-8-S, R-12-W; THENCE N00°31'22"W ALONG SAID EAST LINE OF SECTION 10 595.30 FT. TO A POINT; THENCE S88°24'08"W 437.21 FT. TO THE POINT OF BEGINNING; THENCE S88°24'08"W 212.82 FT. TO A POINT ON IRON ROD; THENCE N00°04'17"W ALONG A OLD FENCE LINE 511.76 FT. TO A CHAIN LINK FENCE CORNER SET ON THE SOUTH MARGIN OF PATTON LANE; THENCE N82°05'43"E ALONG SAID MARGIN 189.19 FT. TO IRON ROD; THENCE S04°42'40"E 594.90 FT. TO THE POINT OF BEGINNING.

CERTIFICATE OF OWNERSHIP:

I HEREBY CERTIFY THAT I AM THE OWNER OF THE PROPERTY DESCRIBED HEREON, WHICH PROPERTY IS WITHIN THE SUBDIVISION REGULATION JURISDICTION OF THE CITY OF LONG BEACH, AND THAT I FREELY ADOPT THIS PLAT OF SUBDIVISION.

DATE: July 28, 2016
WAYNE A. MARIE
SUBSCRIBED AND SWORN TO BEFORE ME IN MY PRESENCE THIS 28th DAY OF July, 2016
NOTARY PUBLIC IN AND FOR THE COUNTY OF HARRISON, STATE OF MISSISSIPPI
NOTARY PUBLIC EXPIRES: April 7, 2018
ID # 5212
HARRISON COUNTY
Commission Expires 04/07/2018
HOLLY D. AINSWORTH

13078DCLBSDA1

CERTIFICATE OF OWNERSHIP

I HEREBY CERTIFY THAT I AM THE OWNER OF THE PROPERTY HEREON, WHICH IS WITHIN THE SUBDIVISION REGULATION JURISDICTION OF THE CITY OF LONG BEACH, AND I FREELY ADOPT THIS PLAT OF SUBDIVISION.

DATE: July 28, 2016
MARGARET P. MARIE
SUBSCRIBED AND SWORN TO BEFORE ME IN MY PRESENCE THIS 28th DAY OF July, 2016
NOTARY PUBLIC IN AND FOR THE COUNTY OF HARRISON, STATE OF MISSISSIPPI
NOTARY PUBLIC EXPIRES: April 7, 2018
ID # 5212
HARRISON COUNTY
Commission Expires 04/07/2018
HOLLY D. AINSWORTH

CERTIFICATE OF SURVEY & ACCURACY

I HEREBY CERTIFY THAT THIS PLAT DRAWN BY COMMITTEE OR DRAWN UNDER MY SUPERVISION FROM A ACTUAL SURVEY MADE BY ME OR UNDER MY SUPERVISION AND WAS PREPARED IN ACCORDANCE WITH ALL APPLICABLE CODES AND ORDINANCES. I WITNESS MY ORIGINAL SIGNATURE, REGISTRATION NUMBER AND SEAL THIS THE 28 DAY OF July, 2016

JAMES G. CLARKE, P.L.S.
REGISTRATION NO. MS 1653

NOTARY PUBLIC IN AND FOR THE COUNTY OF HARRISON, STATE OF MISSISSIPPI, THIS THE 28 DAY OF July, 2016
SUBSCRIBED AND SWORN TO BEFORE ME, IN MY PRESENCE

NOTARY PUBLIC
MY COMMISSION EXPIRES: _____

CERTIFICATE OF APPROVAL:

I HEREBY CERTIFY THAT THE MINOR SUBDIVISION SHOW ON THIS PLAT DOES NOT INVOLVE THE CREATION OF A NEW STREET, OR ANY CHANGE IN THE EXISTING PUBLIC STREETS, THE EXTENSION OF PUBLIC WATER OR SEWER SYSTEMS OR THE INSTALLATION OF DRAINAGE PUBLIC ELEMENTS THROUGH ONE OR MORE LOTS TO SERVE ONE OR MORE LOTS, THAT THE SUBDIVISION SHOW IS IN COMPLIANCE WITH THE CITY ORDINANCES OF LONG BEACH AND THAT THEREFORE THIS PLAT HAS BEEN APPROVED BY THE ADMINISTRATOR SUBJECT TO ITS BEING RECORDED IN THE HARRISON COUNTY COURTHOUSE WITHIN SIXTY (60) DAYS OF THE DATE BELOW.

ADMINISTRATOR _____ DATE _____

PLANNING COMMISSION:

SUBMITTED TO AND APPROVED BY THE CITY OF LONG BEACH PLANNING COMMISSION AT THE REGULARLY SCHEDULED MEETING ON THE _____ DAY OF _____, 20____.

ADMINISTRATOR _____ DATE _____

APPROVAL: SUBMITTED TO ACCEPTED BY THE CITY OF LONG BEACH, BOARD OF ALDERMEN, AT THE REGULARLY SCHEDULED MEETING ON THE _____ DAY OF _____, 20____.

ATTESTED: _____ ADOPT: _____

CITY CLERK _____ MAYOR _____

PREPARED BY: _____
CITY OF LONG BEACH
PLANNING COMMISSION
201 JEFF DAVIS AVENUE
LONG BEACH, MS. 38960
RESUBDIVISION OF PARCEL 05111-01-043.000
INTO PARCEL A & PARCEL B
SHT. 4 OF 4

**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

STATE OF MISSISSIPPI

BOOK **1385** PAGE **279**

COUNTY OF HARRISON

FIRST JUDICIAL DISTRICT

WARRANTY DEED

For and in consideration of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, we, **WILLIAM E. BAILEY, III and wife, JUDITH NEILL BAILEY**, do hereby sell, convey and warrant unto **WAYNE A. MARIE and wife, MARGARET P. MARIE**, 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, Mississippi, described as:

Beginning at a point on the West line of the property conveyed to G.C. Allen by E.R. and P.O. Allen on July 17, 1934 as shown of record in Book 201 at page 541 of the Record of Deeds of Harrison County, Mississippi, which said point is 480 feet East and 506 feet North of the Southwest corner of the SE ¼ of the NE ¼ of Section 10, Township 8 South, Range 12 West; running thence from said point North (along West side of the said G.C. Allen tract) 542 feet to a point on Patton Road (said Point being the Southwest corner of the 26 acre tract of land formerly belonging to J.E. Allen); thence Northeasterly along said Patton Road and the South line of the said 26 acre tract formerly belonging to J.E. Allen to a point 428 feet East at right angles from the West line or extension thereof from the said G.C. Allen property (said point being 418 feet West of the East line of said Section 10); thence South along the East line of the above mentioned G.C. Allen property to a point 506 feet North of the ½ section line running East and West through said Section 10; thence West 428 feet to the Point of Beginning. Being the North six acres, more or less, of the above mentioned property sold to G.C. Allen by E.R. and P.O. Allen.

Said property also being more fully and better shown by a survey prepared by Lugene P. Stenum, P.L.S., dated October 3, 1997, a copy being attached hereto and made a part hereof.

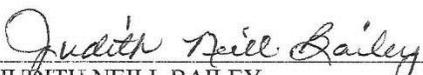
The above described property is conveyed subject to restrictions, reservations and easements of record.

It is agreed and understood that the taxes for the current year have been prorated as of this date on an estimated basis, and that 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 years taxes are specifically assumed by the Grantees herein

WITNESS our signatures this 3rd day of October, 1997.



WILLIAM E. BAILEY, III



JUDITH NEILL BAILEY

MINUTES OF JULY 28, 2016
PLANNING COMMISSION



A. GARNER RUSSELL & ASSOCIATES, INC. / CONSULTING ENGINEERS

520 33RD STREET
GULFPORT, MS 39507

TEL (228) 863-0667
FAX (228) 863-5232

June 9, 2016

City of Long Beach
P.O. Box 929
Long Beach, MS 39560

RE: Certificate of Resubdivision – Tax Parcel No. 05111-01-043.000

Ladies and Gentlemen:

We have received a request for minor subdivision for the referenced tax parcel on Patton Road. The existing parcel is on the south side of Patton, and is proposed for division into 2 new parcels. Each parcel will meet or exceed the minimum requirements for parcels in an R-1 zone for lot width, street frontage, and lot size. The certificate itself appears in order and we recommend approval of this subdivision, subject to the payment of any required tapping fees or special connection fees as determined by the City's public works department.

Sincerely,

David Ball, P.E.

DB:539

After review of the certificate of re subdivision, Commissioner Carrubba made motion, seconded by Commissioner Heinzl and unanimously carried, recommending approval of the re subdivision as submitted, based upon City Engineer David Ball's letter and in accordance with the City's Subdivision Regulations, Article II, Section 3. MINOR SUBDIVISION APPROVAL.

**MINUTES OF JULY 28, 2016
PLANNING COMMISSION**

There being no further business to come before the Planning Commission at this time Commissioner Carrubba made motion seconded by Commissioner Heinzl and unanimously carried to adjourn the meeting until the next regular scheduled meeting in due course.

APPROVED:

Commission Chairman, Frank Olaiivar

Date: _____

ATTEST:

Veronica Howard, Minutes Clerk