



LOUISIANA NATURAL AND SCENIC RIVERS SYSTEM

PERMIT APPLICATION

Permit # 854 (Assigned by Department)

The Louisiana Department of Wildlife and Fisheries' Scenic Rivers program is authorized by LRS title 56, Chapter 9 Part II. This law requires permits authorizing activities in or affecting rivers that have been designated by the Louisiana Legislature as Natural and Scenic. Information provided on this form will be used in evaluating the application for a permit. Information in this application is made a matter of public record through issuance of a public notice. Disclosure of the information requested is voluntary, however, the data requested are necessary in order to communicate with the applicant and to evaluate the permit application. If necessary information is not provided, the permit application cannot be processed nor can a permit be issued.

APPLICANT INFORMATION

Name of Applicant	Resource Bank	Name of Agent (if any)	Keith Villere
Address	1695 West Causeway Approach	Address	110 East 7th Ave
Address	dferrer@bankonresource.com	Address	Keith@VillereTownPlanning.com
City, State, Zip	Mandeville, LA 70471	City, State, Zip	Covington, LA 70433
Phone	985.605.1130	Phone	985.869.2984

DESCRIPTION OF THE PROPOSED ACTIVITY

Brief summary of the description and purpose of the proposed activity (details to be attached as a separate document)

Construction of a single family residence on 7+ acres on the Tchefuncete River at its junction with Horseshoe Bayou in Covington, LA

Is any portion of the activity complete? YES NO (If yes indicate month and year of completion)

LOCATION OF PROPOSED ACTIVITY

Stream Name	Tchefuncete River	Names, Addresses, Phone Numbers of Adjacent Property Owners
Parish	St. Tammany	Don McMath 2535 Lakeshore Dr. Mandeville, LA 70448
Section	Section 45	
Township	T7S	City of Covington
Range	R11E	PO Box 778 Covington, 70434 985-892-1811
Latitude/Longitude	30°27'10"N - 90° 05'15"W	

ENVIRONMENTAL ASSESSMENT

Must be a separate document. See the attached instruction sheet for completing the assessment.

CONFIRMATION OF INFORMATION ACCURACY

Application is hereby made for a Scenic River Use Permit to authorize the activities described herein. I certify that I am familiar with the information contained in this application, and that, to the best of my knowledge and belief, such information is true, complete, and accurate. I further certify that I possess the authority to undertake the proposed activities, or I am acting as the duly authorized agent of the applicant.


 Signature

9-18-12
 Date

RESOURCE BANK
 BY: DOUGLAS U. FERRER
 EXECUTIVE VICE PRESIDENT



September 18, 2012

Mr. Keith Cascio
Louisiana Department of Wildlife and Fisheries
Scenic Rivers Program
368 Century Tel Drive
Monroe, LA 71203

RE: Scenic Streams Permit Application
for Ann Street Property, Covington, LA

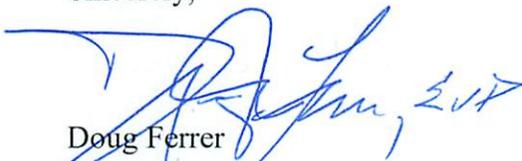
Dear Mr. Cascio:

Attached please find an application and check no. 40745 in the amount of \$100 for a Scenic Streams permit for property located on the Tchefuncte River in Covington. We are requesting at this time a permit to allow for the construction one single family residence to be constructed on this 7+ acre property.

If you should have any questions or require any additional information, please do not hesitate to contact me or Keith Villere at 985.869.2984.

Thank you for your immediate consideration of this permit request.

Sincerely,



Doug Ferrer
Executive Vice President



September 18, 2012

Louisiana Department of Wildlife and Fisheries
Scenic Rivers Program
368 Century Tel Drive
Monroe, LA 71203

RE: Statement of Compliance History;

To Whom This May Concern:

Please be advised that neither Resource Bank nor have any of its agents have been cited for a violation of the Scenic Rivers Act.

If you should have any questions or require any additional information, please do not hesitate to contact me.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Doug Ferrer', is written over a faint, larger version of the signature.

Doug Ferrer
Executive Vice President

ATTACHMENTS AND ENVIRONMENTAL ASSESSMENT

1. A complete description of the proposed project (including drawings).
2. A map showing the exact location of the project on the river.
3. Photographs of the project site from both banks of the river (if possible) and an upstream and downstream view of the project site from the project side of the river.
4. A list of all other local, state and federal permits required for this project.
5. An environmental assessment which includes separate evaluation of impacts on each of the following:
 - a. Existing Land Use
 - b. Historical/Archeological Sites
 - c. Economic Impact of the Project
 - d. Wilderness/Rural Quality
 - e. Scenic/Aesthetic Value
 - f. Recreational Use/Opportunities
 - g. Ecological Systems Present
 - h. Fish and Wildlife in the Area
 - i. Botanical Elements (Vegetation)
 - j. Geological Features
 - k. Hydrological Features
 - l. Water Quality/Quantity

For each of these criteria, detail existing conditions, potential adverse impacts, if any, and mitigative measures being taken to minimize, eliminate or compensate for those impacts. Provide a statement of justification for each proposed action and a discussion of any alternative locations and/or methods that were considered. If no impacts are projected for a criterion, then state that no impact is expected and give the reasons for that conclusion.

6. The signed original of the enclosed legal agreement.
7. A statement of the applicant's compliance history. (Has the applicant ever been cited for a violation of the Scenic Rivers Act?)
8. A detailed listing of the steps that the applicant has taken in the development of the project to minimize and/or offset potential impacts to the river.
9. A listing of alternatives to the proposed project.

FEES AND OTHER CHARGES

The administrative fee for each application is \$100.00 and must be submitted with the application. A fee of \$135.00/day will be assessed for site visits and field evaluations if they are necessary. Make check payable to: State of Louisiana Scenic River Fund

Mail the completed application along with six (6) complete copies, the fee, and any additional charges to:

**Louisiana Department of Wildlife and Fisheries
Scenic Rivers Program
368 Century Tel Drive
Monroe, LA 71203
Telephone: (318) 343-4045**

INFORMATION ON THE SCENIC RIVER PERMIT PROCESS

The Louisiana Legislature has prohibited certain uses on designated watercourses to preserve, protect, develop, reclaim and enhance their natural and scenic qualities (Act 947 of 1988). Prohibited uses are: (1) channelization, (2) channel realignment, (3) clearing and snagging and (4) reservoir construction (impoundment), (5) clearcutting of trees for commercial purposes within 100 feet of the ordinary low water mark of a designated Natural and Scenic River.

Uses other than those that are prohibited that have potential of causing direct and significant degradation to a Scenic River or its tributaries are regulated by a permit process and multi-agency review by the Department of Wildlife and Fisheries, Department of Environmental Quality, Department of Agriculture and Forestry, Department of Culture, Recreation, Tourism, and the Office of State Planning & Budget, and frequently in collaboration with other State and Federal regulatory functions. Examples of these include crossings by roads, pipelines and utilities, discharges, mining, piers, bulkheads and other non-conforming structures and activities.

After a complete and sufficient application has been assigned a permit number by the Scenic Rivers Coordinator, the copies are distributed to the review agencies for a full and thorough evaluation of thirty (30) days duration. During this time the coordinator may schedule and make a site inspection. The applicant publishes a description of the proposed use in selected newspapers and sends evidence of this to the Coordinator. The public comment period is forty-five (45) days and begins with the date of publication in the official state journal. If there is sufficient interest from the public, a public hearing may be held. The decision by the Administrator (Secretary of the Department of Wildlife and Fisheries) to grant or deny the permit will be made within fifteen (15) days after the public comment period or the public hearing (if one is held). Most permits are valid for the useful life of the project, but are invalidated if the permitted activity has not begun within eighteen (18) months. Applicants may appeal denial of a permit to the 19th Judicial District Court after an administrative hearing in accordance with the State Administrative Procedure Act.

In serious and urgent situations, the waiting periods for standard permitting procedures may be waived and an emergency permit granted by the Administrator. For these emergency procedures to be applicable, it must be clearly indicated in the application and the site inspection that circumstances are sufficiently dire, through no fault of the applicant, to represent imminent harm to human health or the immediate environment and that those circumstances would significantly worsen during the review period required by standard procedure.

CHECKLIST OF APPLICANT RESPONSIBILITIES IN THE SCENIC RIVER PERMIT PROCESS

1. Submit the original application along with six complete copies. In addition to addressing each of the twelve (12) criteria of the environmental assessment, the application must also contain the following information:

<input checked="" type="checkbox"/> a. Project description & scaled drawings	<input checked="" type="checkbox"/> f. Statement of compliance history
<input checked="" type="checkbox"/> b. Vicinity map of project location	<input checked="" type="checkbox"/> g. List of steps taken to minimize impact
<input checked="" type="checkbox"/> c. Color photos of project site (7 sets)	<input checked="" type="checkbox"/> h. List of project alternatives
<input checked="" type="checkbox"/> d. List of other permits required	<input type="checkbox"/> i. \$100 permit fee
<input type="checkbox"/> e. Signed legal agreement	<input type="checkbox"/> j. Site visit fees (if applicable)
2. Publish public notices in the official state journal and the official parish journal of the parish where the project is located. Mail proof of publication to the Scenic Rivers Coordinator.
3. Begin permitted activity within eighteen months of permit issuance.

INSUFFICIENT OR INCOMPLETE APPLICATIONS WILL BE RETURNED TO THE APPLICANT

INFORMATION ON PUBLIC NOTICES FOR SCENIC RIVER PERMITS

The forty-five (45) day public comment period begins with the publication of notice in the official state journal. It is the applicants responsibility to place public notice in one (1) issue of the official state journal (The Advocate, P.O. Box 588, Baton Rouge, LA 70821, Phone: 225-388-0128, Fax: 225-388-0164) and three (3) consecutive issues of the official parish journal of the parish(es) in which the project is to be done. The name of the official parish(es) journal can be obtained from the Scenic Rivers staff at (504) 765-2334 if it is not known.

Once public notices have been placed, the applicant is to send proof of publication to: Louisiana Department of Wildlife and Fisheries, Scenic Rivers Program, P.O. Box 98000, Baton Rouge, LA 70898. A permit cannot be issued until proof of publication has been received.

The suggested format for the public notice (with appropriate insertions) is as follows:

PUBLIC NOTICE

Request for Scenic River Permit on (name of Scenic River)

The Secretary of the Louisiana Department of Wildlife and Fisheries as Administrator of the Louisiana Natural and Scenic Rivers System is currently considering the application of (applicant's name) for a permit to (brief description of proposed activity) on (name of Scenic River). The decision to grant or deny this permit in the public interest will be based on an evaluation of the probable impacts of the proposed activity on (name of Scenic River).

Copies of the application can be seen by the public at the Department of Wildlife and Fisheries main office, Room 432, 2000 Quail Drive, Baton Rouge, LA and at the District Office in the District where the proposed activity is located. The public is invited to comment on this permit request for a period of forty-five (45) days. Responses should convey sound reasoning for or against the proposal and be mailed to Scenic Rivers Program, LDWF, P.O. Box 98000, Baton Rouge, LA 70898-9000.



State of Louisiana

KATHLEEN BABINEAUX BLANCO
GOVERNOR

DEPARTMENT OF WILDLIFE AND FISHERIES

BRYANT O. HAMMETT, JR.
SECRETARY

Dear Scenic River Permit Applicant:

Please review and concur on the following statement regarding the issuance of permits by the Louisiana Department of Wildlife and Fisheries. This agreement must be signed and returned before a Scenic River Permit can be issued.

"I have been advised and do understand that by applying for and accepting a Scenic Rivers permit issued by the Louisiana Department of Wildlife and Fisheries, I am being allowed to engage in an activity which would otherwise be prohibited by law or for which a permit is required. I understand that the permit is not a license and confers no property right upon me. I specifically agree to abide by all State and Federal fish and wildlife laws and regulations, and all State and Federal laws and regulations which relate to this permit or the permitted activity, and by all other terms and conditions of this permit. I understand that the permit for which I am applying may be suspended, annulled, withdrawn or revoked and that I may be assessed civil penalties, all in accordance with the provision of the Louisiana Administrative Procedure Act, and that I may be denied future permits as a consequence of my failure to fully and completely comply with the terms and conditions of the permit, as well as other laws and regulations pertinent thereto. If served with or notified of a cease and desist order signed by the Scenic Rivers Administrator, I agree to immediately and without delay cease all activities and operations which relate to the permitted activity or which are impacting the Scenic River, until such time as the matter can be resolved in an adjudicatory hearing pursuant to the Louisiana Administrative Procedure Act. I understand and agree that any permit issued to me by the Louisiana Department of Wildlife and Fisheries is in the nature of a privilege which is being voluntarily extended to me by the Department and the failure on my part to cooperate with the Department can result in the loss of the privilege conferred and the denial of future requests for permits. By accepting this permit, I evidence my agreement to be bound by all conditions and stipulations set forth herein."


Authorized Signature

RESOURCE BANK
BY: DOUGLAS M. FERRER
EXECUTIVE VICE PRESIDENT

9-18-12
Date

REV. 12/7/98

P.O. BOX 98000 • BATON ROUGE, LOUISIANA 70898-9000 • PHONE (225) 765-2800
AN EQUAL OPPORTUNITY EMPLOYER

**ANN STREET PROPERTY
COVINGTON, LA**

**LOUISIANA NATURAL AND SCENIC RIVERS SYSTEM
PERMIT APPLICATION**

ATTACHMENTS AND ENVIRONMENTAL ASSESSMENT

Resource Bank
1695 West Causeway Approach
Mandeville, LA 70471

SEPTEMBER 17, 2012

VILLERE TOWN PLANNING ASSOCIATES, LLC
LANDSCAPE ARCHITECTURE - TOWN PLANNING - ENVIRONMENTAL DESIGN

110 East Seventh Avenue Keith Villere, FASLA
Covington, LA 70433 985.869.2984
www.VillereTownPlanning.com Keith@VillereTownPlanning.com

Project Description

Resource Bank is requesting a permit to construct a single family residence, bulkhead and boat house on property at the intersection of the Tchefuncte River and Horseshoe Bayou in Covington, LA.

The property is comprised of \pm 7.4 acres of bottomland hardwood forest. Improvements include the construction of a gravel drive, single family residence, boathouse, 450 ft. timber bulkhead and 250 ft. x 5 ft. wide wooden boardwalk.

Resource Bank acquired the property from the previous property owner who obtained a Corps of Engineers permit to construct a roadway, residence, bulkhead and boathouse in March of 2002. Subsequent construction included a roadway and fill. The roadway was not constructed in the permitted location and as a result, unauthorized fill was placed on the property.

Resource Bank is applying for a modification to the original permit to allow for the construction of the roadway, bulkhead, boathouse and boardwalk. Included in this modification is a change to the original permit to preserve over 38,000 sf of high value wetlands to offset the placement of the unauthorized fill. Additionally, over 21,000 square feet of unauthorized fill will be removed to allow the native vegetation to re-vegetate.



Figure 2 illustrates the improvements and the location of the 100 ft buffer zone from both the Tchefuncte River and Horseshoe Bayou.

No significant tree removal is planned in the construction of the residence and accessory building as they are located in a clear area. Minimal disturbance to the bank of the river will occur with the construction of the bulkhead and boardwalk.

Since there is currently bulk heading of the Tchefuncte River in the vicinity, it is preferable to construct the bulkhead and boathouse on this river as opposed to constructing these improvements on Horseshoe Bayou.

Horseshoe Bayou is planned to remain in a natural state.

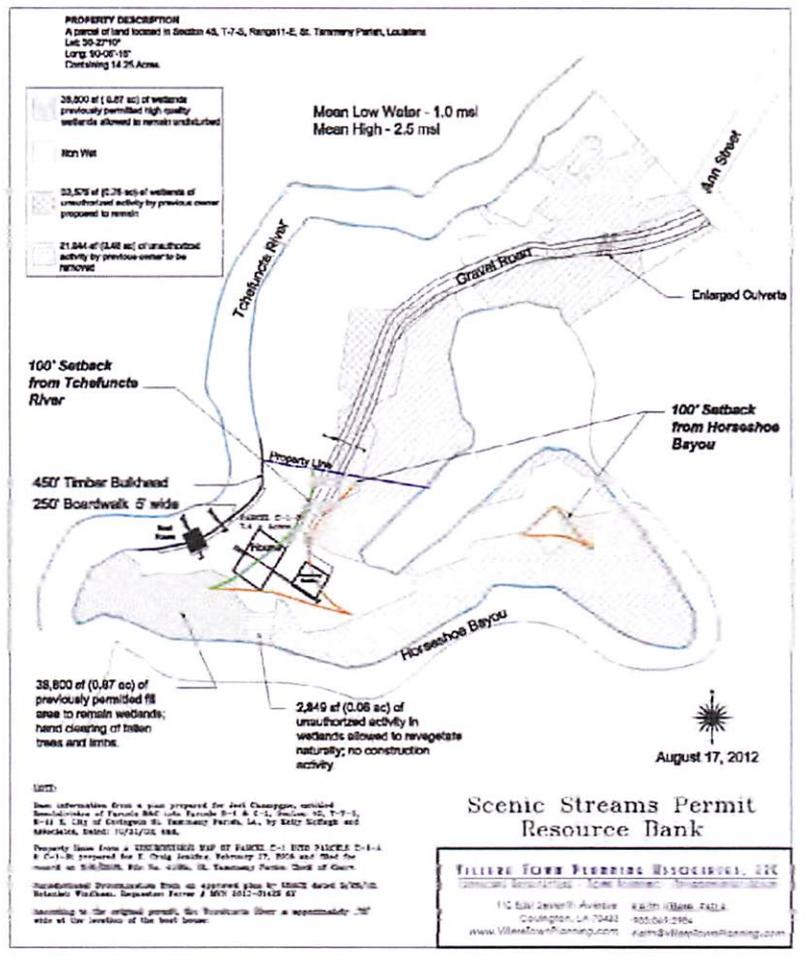


Figure 2 Plan

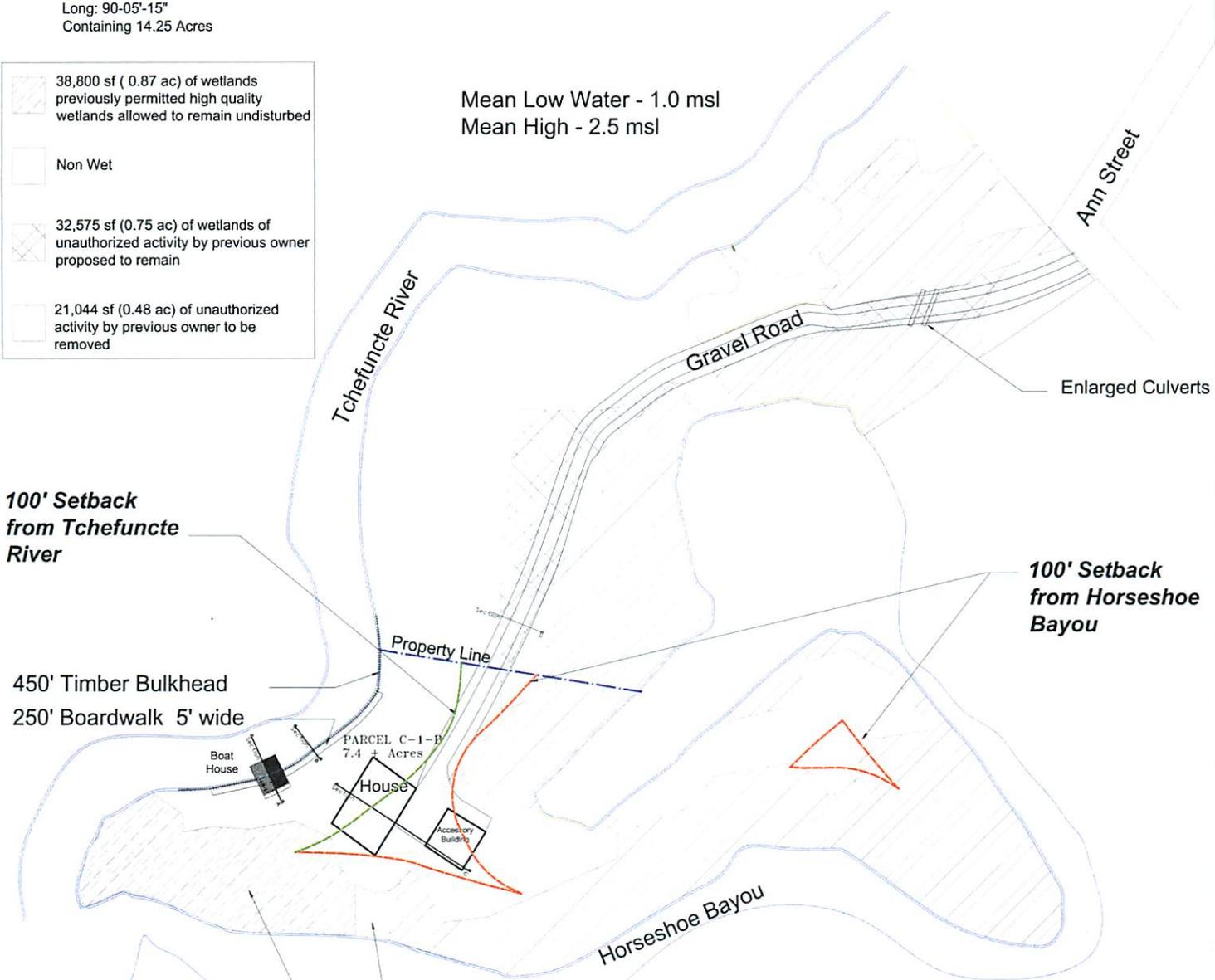
Plans

PROPERTY DESCRIPTION

A parcel of land located in Section 45, T-7-S, Range 11-E, St. Tammany Parish, Louisiana
 Lat: 30-27'10"
 Long: 90-05'-15"
 Containing 14.25 Acres

-  38,800 sf (0.87 ac) of wetlands previously permitted high quality wetlands allowed to remain undisturbed
-  Non Wet
-  32,575 sf (0.75 ac) of wetlands of unauthorized activity by previous owner proposed to remain
-  21,044 sf (0.48 ac) of unauthorized activity by previous owner to be removed

Mean Low Water - 1.0 msl
 Mean High - 2.5 msl



100' Setback from Tchefuncte River

100' Setback from Horseshoe Bayou

450' Timber Bulkhead
 250' Boardwalk 5' wide

38,800 sf (0.87 ac) of previously permitted fill area to remain wetlands; hand clearing of fallen trees and limbs.

2,849 sf (0.06 ac) of unauthorized activity in wetlands allowed to revegetate naturally; no construction activity.



August 17, 2012

NOTE:

Base information from a plan prepared for Joel Champgne, entitled Resubdivision of Parcels B&C into Parcels B-1 & C-1, Section 45, T-7-S, R-11 E, City of Covington St. Tammany Parish, LA., by Kelly McHugh and Associates, Dated: 10/31/03; and.

Property lines from a RESUBDIVISION MAP OF PARCEL C-1 INTO PARCELS C-1-A & C-1-B; prepared for E. Craig Jenkins, February 17, 2005 and filed for record on 3/8/2006, File No. 4168A, St. Tammany Parish Clerk of Court

Jurisdictional Determination from an approved plan by USACE dated 3/26/12. Botanist: Windham, Requestor: Ferrer # MVN 2010-01429 5Y

According to the original permit, the Tchefuncte River is approximately 170' wide at the location of the boat house.

Scenic Streams Permit Resource Bank

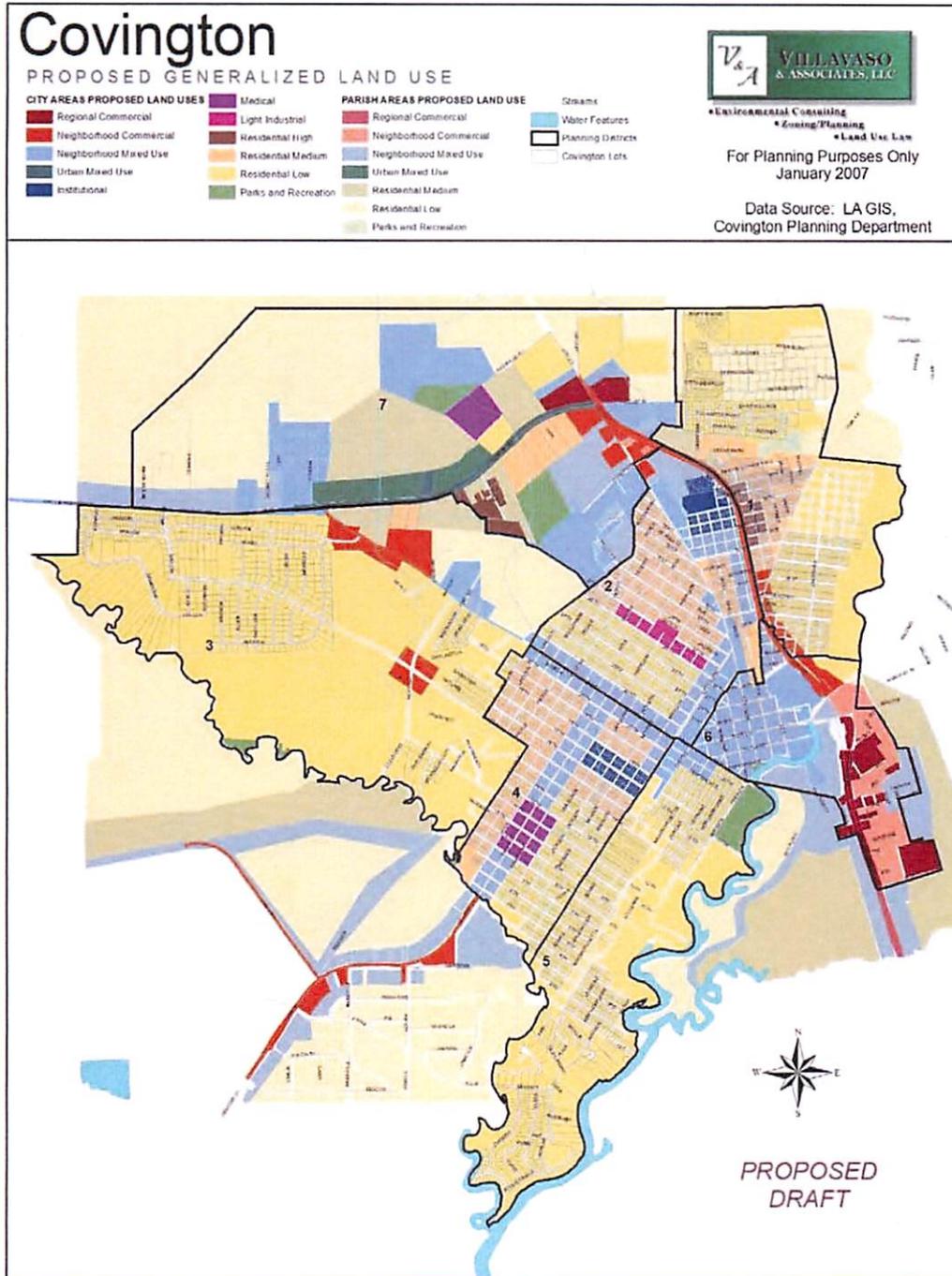
VILLERE TOWN PLANNING ASSOCIATES, LLC
 LANDSCAPE ARCHITECTURE - TOWN PLANNING - ENVIRONMENTAL DESIGN

110 East Seventh Avenue Keith Villere, FASLA
 Covington, LA 70433 985.869.2984
 www.VillereTownPlanning.com Keith@VillereTownPlanning.com

Environmental Assessment

Environmental / Cultural Resources Checklist

A. Existing Land Use



The existing land use is Residential Low density.

B. HISTORICAL/ARCHEOLOGICAL SITES

There is no indication that the project will have an adverse affect to any buildings or structures that are over 45 years of age (or will be over 45 years at the time of implementation) or those of historical significance. All work will be done in accordance with the National Historic Preservation Act.

Project is in an area of previously undisturbed ground with no known potential for the presence of archeological resources.

National Historic Preservation Act - Archeological Resources
National Environmental Policy Act (NEPA)

C. ECONOMIC IMPACT OF THE PROJECT

It is anticipated that the residential construction will have a positive economic impact on the area by creating construction jobs and purchasing building materials.

D. WILDERNESS/RURAL QUALITY

There are no known threatened or endangered species or critical habitat present in the project area or within the City of Covington. Hurricane Katrina damaged much of the over story plant materials adversely affecting the wilderness/rural quality of the area.

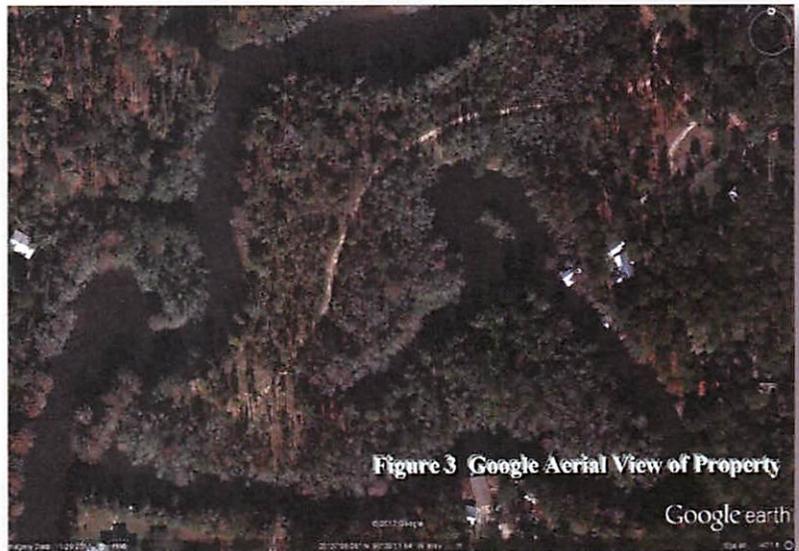


Figure 3 Google Aerial View of Property

Google earth

E. SCENIC/AESTHETIC VALUE

The Tchefuncte River and its tributaries from its origin in Tangipahoa Parish to its juncture with the Bogue Falaya River are part of the Louisiana Natural and Scenic Rivers system. Although not specifically named, Horseshoe Bayou is considered a tributary of the river.

The project is located some 0.81 miles above the juncture of the Tchefuncte and Bogue Falaya Rivers.

The property is bordered by the Tchefuncte River on the west and Horseshoe Bayou on the south, east and north. The property offers residents and visitors access to this scenic stream.

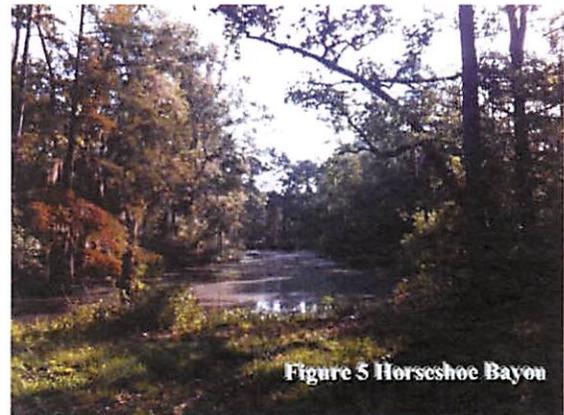


F. RECREATIONAL USE/OPPORTUNITIES

The development of a boathouse and boat lift will offer immediate access for recreation for the residents and guests to experience the natural beauty of the area.

G. ECOLOGICAL SYSTEMS PRESENT

The property is bordered by the river and bayou on 3 sides. Low density, large lot residential development is the predominant development in the area. The site has been slightly modified from its natural forested state impacted by human



activities the construction of the roadway. Wetlands are present on the site and all of the property is located in the 100 year flood zone.

Best Management Practices will be used during construction to insure the least amount of disruption to the natural environment.

H. FISH AND WILDLIFE AREAS

Although the proposed project does require the permanent removal of vegetation and is within 100 ft of the Tchefuncte River, Horseshoe Bayou will remain in a natural state. There are no known threatened or endangered species or critical habitat present in the project area or within the City of Covington.

The vegetation will remain along the banks of Horseshoe Bayou to preserve the riparian edge.

Endangered Species Act and Fish & Wildlife Coordination Act

I. BOTANICAL ELEMENTS (VEGETATION)



Figure 6 Bottomland Hardwood

Existing vegetation consists of bottomland hardwood forest vegetation including mixtures of broadleaf deciduous, needleleaf deciduous with a limited number of evergreen trees and shrubs. Natural plant communities include Hackberry-American Elm-Green Ash Bottomland Forest and Sweetgum-Water Oak Bottomland Forest. Due to the construction of the road, black willow has volunteered along with a limited amount of Chinese Tallow. There is not much

evidence of Chinese Tallow Trees invading the site due to the little amount of disturbance to the natural plant community.

There is no sizable merchantable timber on the site.

Efforts will be made to restore the natural plant community along that portion of Horseshoe Bayou that was disturbed by mechanical clearing.

Mean annual precipitation is 55 to 73 inches. Mean annual air temperature: 55 to 79 degrees F. Frost-free period: 219 to 272 days

J. GEOLOGICAL FEATURES

St. Helena, Tangipahoa, Washington, and St. Tammany Parishes comprise the eastern half of the "Florida Parishes," an area strategically located between two major producing provinces, the Cretaceous and Wilcox production of south Mississippi to the north and the prolific Miocene production of south Louisiana to the south.

Strata seen to date range in age from surface Pleistocene terraces and recent alluvium to the Lower Cretaceous.¹

Wells in St. Tammany Parish yield large quantities of soft water from sands of Miocene, Pliocene, and Quaternary Ages. Wells generally range in depth from 400-2,400 feet.

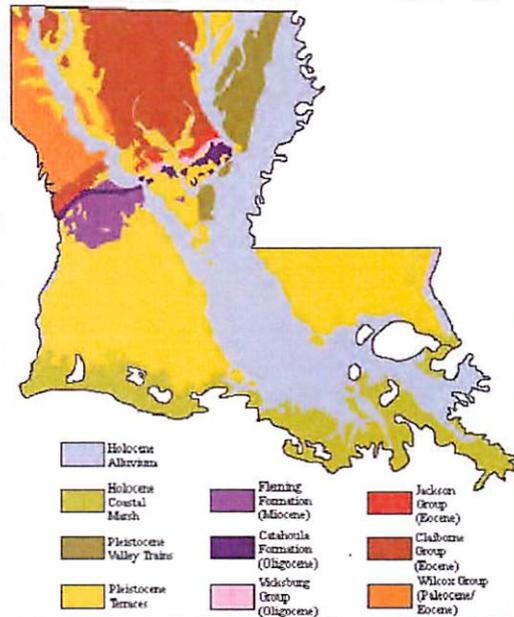


Figure 7 Image courtesy Gulf of Mexico Program <http://geology.about.com/library/bl/maps/blouisianamap.htm>

¹ <http://search.datapages.com/data/doi/10.1306/A1ADF17F-0DFE-11D7-8641000102C1865D>, collected February 16, 2009.

The base of fresh water aquifers in St. Tammany Parish is at greater depths than any known aquifers in Louisiana.



Soil type is AR-Arat silty clay loam.

- Arat and similar soils: 100 percent

Description of Arat²

Setting

- Landform: Swamps
- Parent material: Semifluid loamy backswamp deposits

Properties and qualities

- Slope: 0 to 1 percent
- Depth to restrictive feature: More than 80 inches
- Drainage class: Very poorly drained
- Capacity of the most limiting layer to transmit water (Ksat): Moderately low to moderately high (0.06 to 0.20 in/hr)
- Depth to water table: About 0 inches

² <http://websoilsurvey.nrcs.usda.gov/app/WebSoilSurvey.aspx>, collected September 4, 2012

- Frequency of flooding: Frequent
- Frequency of ponding: Frequent
- Maximum salinity: Nonsaline (0.0 to 2.0 mmhos/cm)
- Available water capacity: High (about 11.6 inches)

Typical profile

- 0 to 10 inches: Silty clay loam
- 10 to 70 inches: Silt loam

This soil is well suited to use as habitat or wetland wildlife. It provides roosting areas for migratory ducks and food and nesting sites for wood ducks, squirrels, alligators and nongame birds. This soil also provides suitable habitat for large numbers of crawfish and for furbearers, such as raccoon, nutria and otter.³

The natural vegetation consists mainly of water tolerant trees and aquatic understory plants. The common trees are bald cypress and water tupelo. Understory and aquatic vegetation consist mainly of alligatorweed, watery hyacinth, bulltongue, arrowhead and pickerelweed.⁴



Figure 9 Tchefuncte River

K. HYDROLOGICAL FEATURES

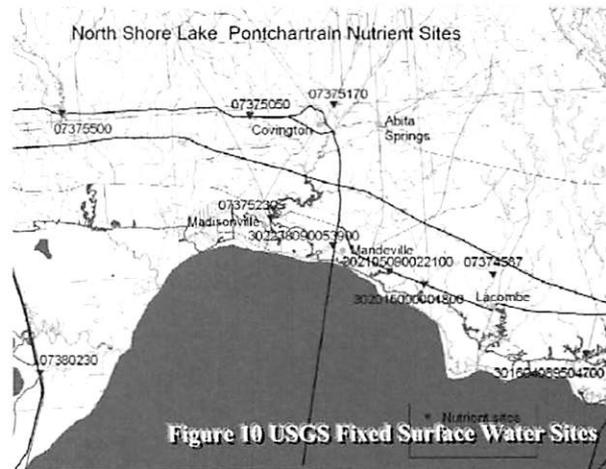
The property is subject to frequent inundation.

L. WATER QUALITY/QUANTITY

³ Soil Survey of St. Tammany Parish, Louisiana, United States Department of Agriculture, Soil Conservation Service, Page 14

⁴ Ibid

The Tchefuncte River's water quality at the project site is directly related to rainfall runoff from residential property across the river in the Flowers Estates Subdivision. Flowers Estates subdivision is composed of large lots with individual sewer systems.



The project includes the dredging or disposal of dredged material. All fill material and/or result in any modification to water bodies and/or wetlands designated as "waters of the U.S." as identified by the US Army Corps of Engineers and/or on the National Wetland Inventory will be according to a Modification of Permit No. EF-19-990-270-1 as approved by the US Army Corps of Engineers.

Clean Water Act, Rivers and Harbors Act and Executive Order 11990 (Protection of Wetlands)

OTHER

FARMLAND PROTECTION POLICY ACT

The project will not convert "prime" or "unique" farmland as defined by the Farmland Protection Policy Act outside community limits to any other use.

CLEAN AIR ACT

The project is not located in an attainment area, nor are there any permanent air emissions as a result of this project.

MAGNUSON-STEVENS FISHERY CONSERVATION AND MANAGEMENT ACT

LOUISIANA NATURAL AND SCENIC RIVERS SYSTEM APPLICATION

The project is not located within or near nor has the potential to affect Essential Fish Habitat.

MIGRATORY BIRD TREATY ACT

There are four (4) major named North American flyways including the Atlantic, the Mississippi, the Central and the Pacific Flyways. Flyway boundaries are not always sharply defined. Bird migration is generally a north-and-south movement. Heavier concentrations of birds follow the coasts, mountain ranges and major river valleys. Covington is located approximately 60 miles from the Mississippi River valley, which is one of the major flyways in North America.

<http://www.birdnature.com/flyways.html>

Based upon the work to be done, there are no anticipated impacts on the migratory flyways.

COASTAL ZONE MANAGEMENT ACT

The project is not in the Louisiana Coastal Zone. According to Section 2.2 of Ordinance No. 92-1607, COASTAL ZONE MANAGEMENT REGULATIONS, ST. TAMMANY PARISH, LOUISIANA, St. Tammany Parish Coastal Zone is defined as the area in St. Tammany Parish bounded on the north by Interstate 12 and Interstate 10, on the west by Tangipahoa Parish, on the east by the State of Mississippi; and on the south by Lake Pontchartrain. The City of Covington is located north of Interstate 12.

COASTAL BARRIER RESOURCES ACT

The project is not in or connected to a CBRA Unit or Otherwise Protected Area.

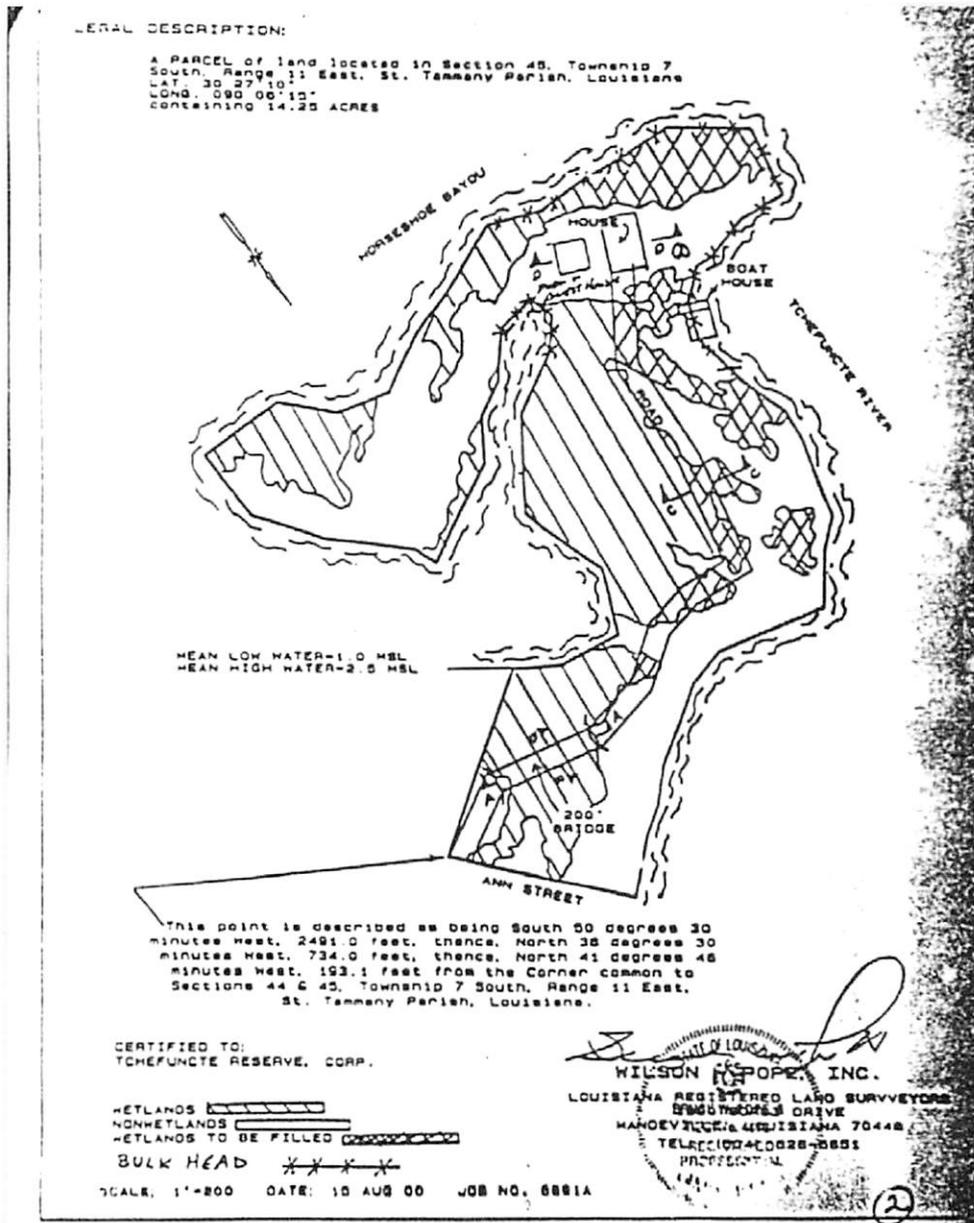
HAZARDOUS AND TOXIC MATERIALS

There is no reason to suspect there are contaminants from a current or past use on the property associated with the proposed project.

LOUISIANA NATURAL AND SCENIC RIVERS SYSTEM APPLICATION

ALTERNATIVE ACTIONS

The current plan of improvements is the preferred alternative to the originally permitted plan. The original plan included a bulkhead along both the Tchefuncte River and Horseshoe Bayou and filling of a significant amount of high value wetlands located at the juncture of these water bodies.



LOUISIANA NATURAL AND SCENIC RIVERS SYSTEM APPLICATION

Permits Required

City of Covington

Building Permit

US Army Corps of Engineers

Section 404 Permit

Photos



LOUISIANA NATURAL AND SCENIC RIVERS SYSTEM APPLICATION



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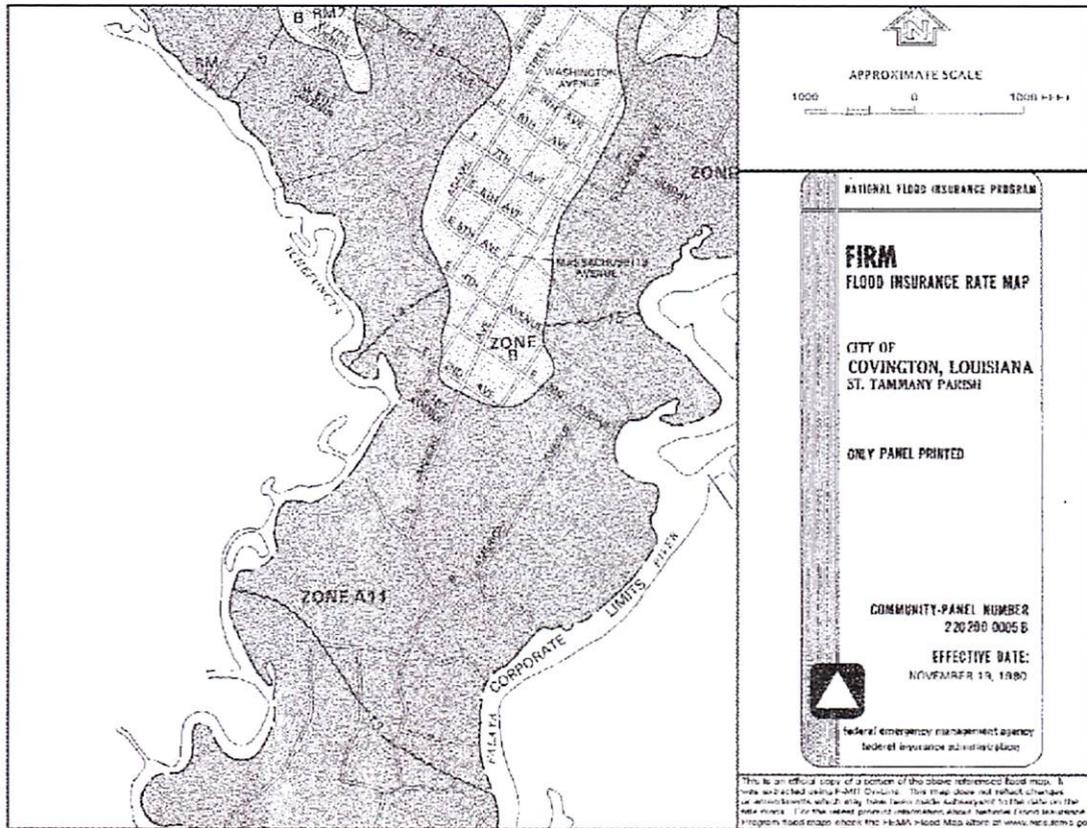


LOUISIANA NATURAL AND SCENIC RIVERS SYSTEM APPLICATION



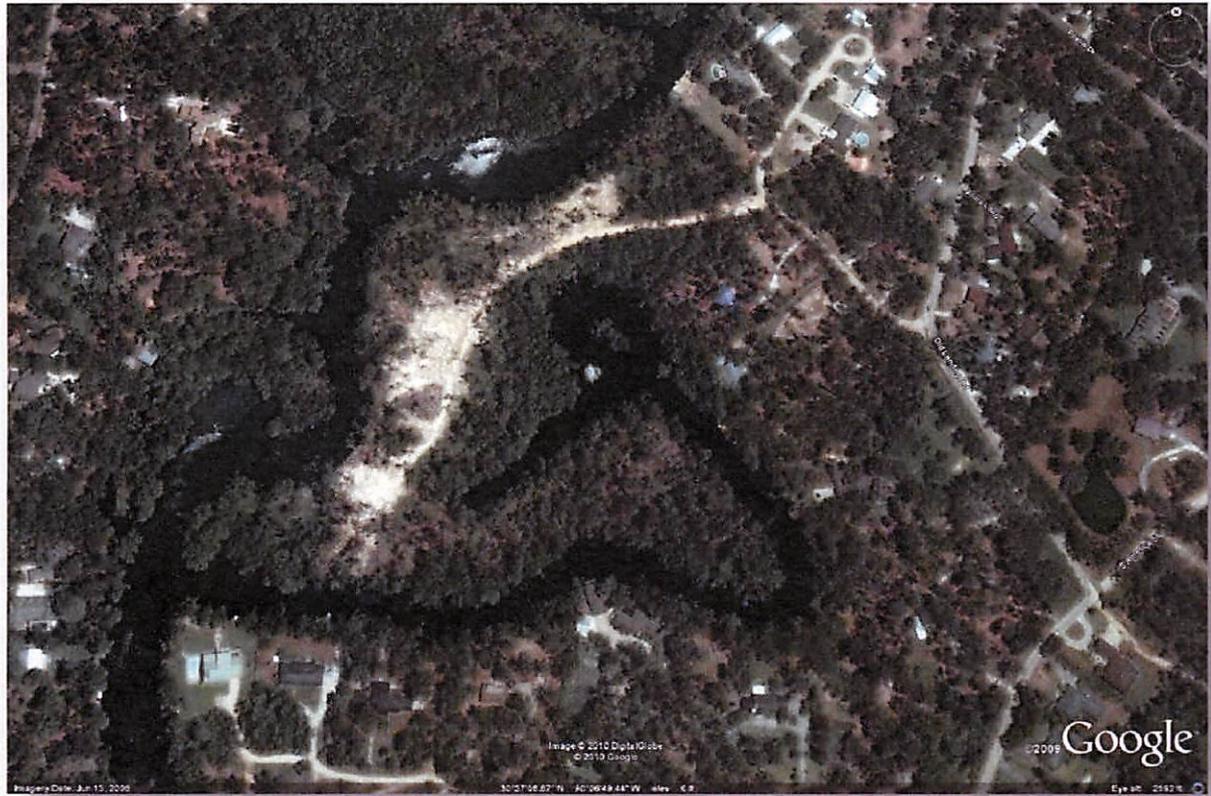
Maps

City of Covington Zoning
Flood Zones⁵



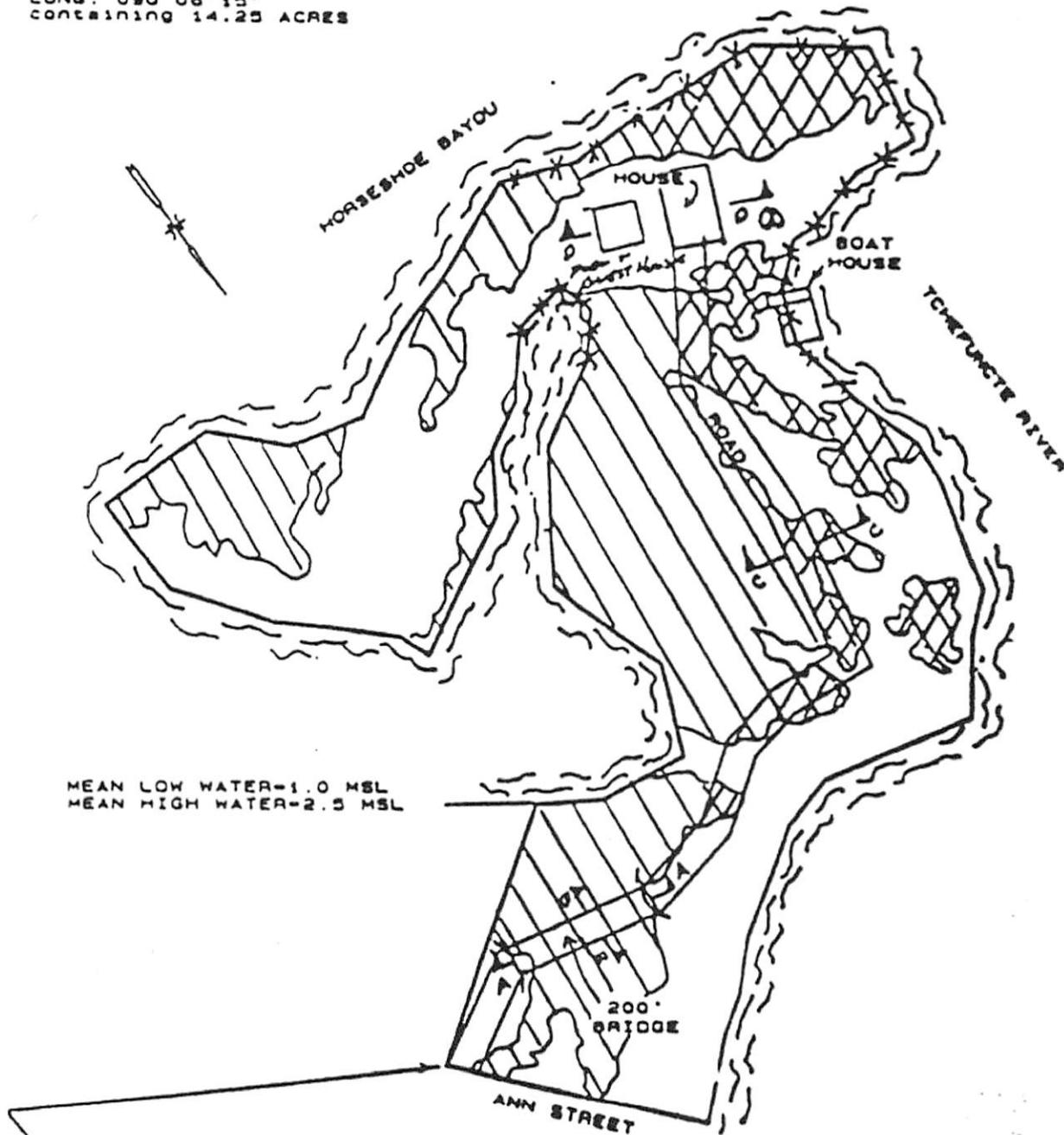
⁵ <https://msc.fema.gov/webapp/wcs/stores/servlet/CategoryDisplay>, Collected September 7, 2012.

Aerial Map



LEGAL DESCRIPTION:

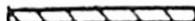
A PARCEL of land located in Section 45, Township 7 South, Range 11 East, St. Tammany Parish, Louisiana
 LAT. 30 27 10"
 LONG. 090 06 15"
 containing 14.25 ACRES



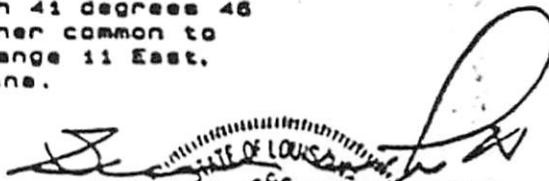
MEAN LOW WATER-1.0 MSL
 MEAN HIGH WATER-2.5 MSL

This point is described as being South 50 degrees 30 minutes West, 2491.0 feet, thence, North 36 degrees 30 minutes West, 734.0 feet, thence, North 41 degrees 46 minutes West, 193.1 feet from the Corner common to Sections 44 & 45, Township 7 South, Range 11 East, St. Tammany Parish, Louisiana.

CERTIFIED TO:
 TCHEFUNCTE RESERVE, CORP.

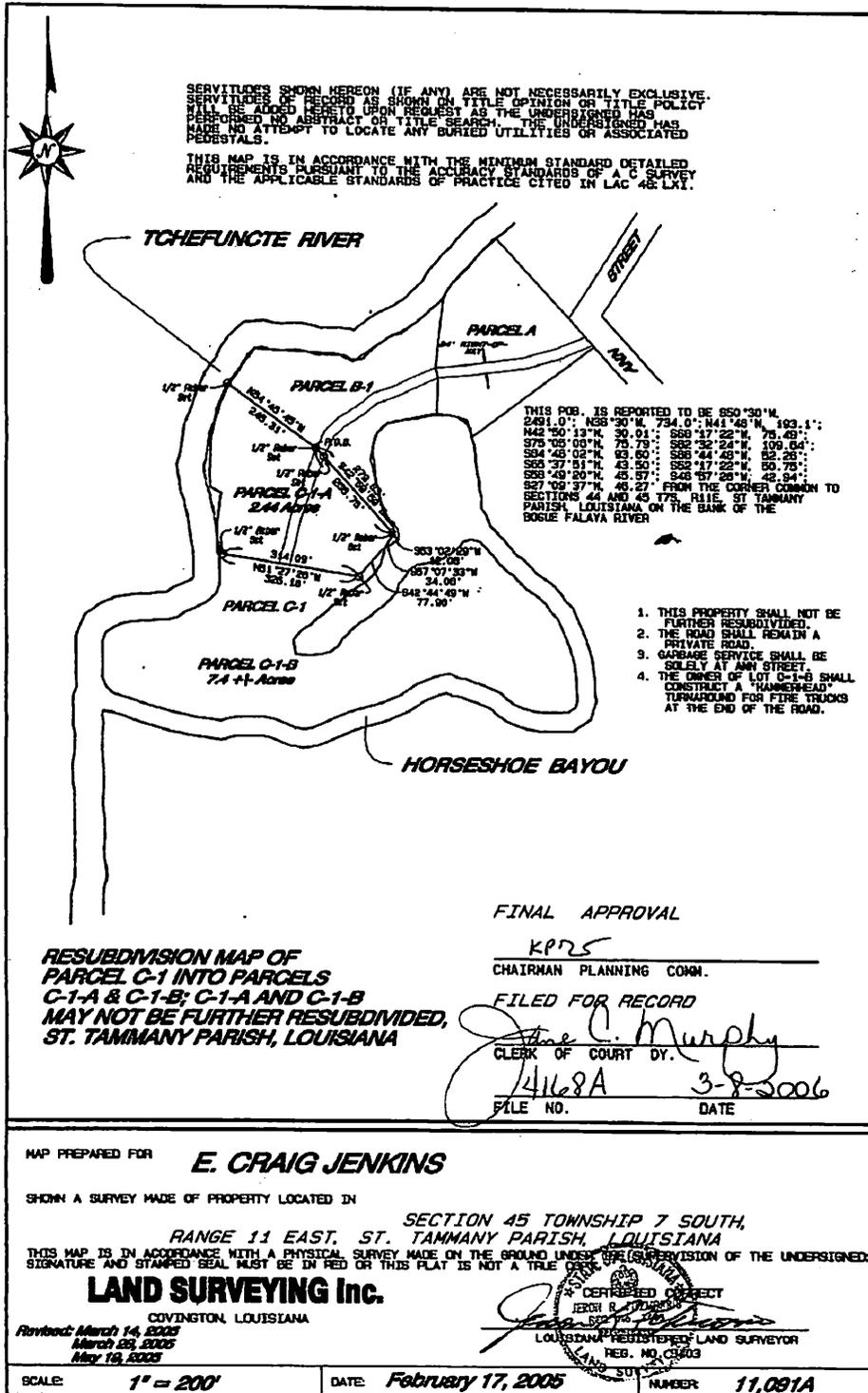
WETLANDS 
 NONWETLANDS 
 WETLANDS TO BE FILLED 
 BULK HEAD 

SCALE: 1"=200 DATE: 10 AUG 00 JOB NO. 6881A


 WILSON R. POPE, INC.
 LOUISIANA REGISTERED LAND SURVEYORS
 8505 WOODS DRIVE
 MANOEVILLE, LOUISIANA 70448
 TELEPHONE: 984-0628-8651
 PROFESSIONAL

LOUISIANA NATURAL AND SCENIC RIVERS SYSTEM APPLICATION

Survey



Adjacent Owners⁶

Year: 2012

Name: MCMATH, DON A ETUX

Mailing Address: 2535 LAKESHORE DR MANDEVILLE, LA 70448

Property Address: 115 ANN ST

Assessment Number: 106-007-6120

**Property Description: 1.57 ACS MEAS 193 X 347.4 X 358.5 SEC 45 7 11 CB 245 329 CB 858 410 414
INST NO 1283958 INST NO 1692636 INST NO 1759773 INST NO 1760141 INST NO 1760280 INST NO
17625785 INST NO 1763436**

Exemption:

Estimated Parish Tax (Based on 2011 Millages): \$1,904.32

Estimated City Tax (Based on 2011 Millages): \$392.62

2011 Parish Mills: 106.90

City Mills: 22.04

Improvement: 6,314

Land: 11,500

Total Assessed Value: 17,814

Homestead: 0

Taxable: 17,814

⁶ St. Tammany Parish Assessor Web Page, <http://www.stassessor.org/assessor.php>, Collected September 7, 2012

Permit Advertisement

PUBLIC NOTICE

Request for Scenic River Permit on Tchefuncte River

The Secretary of the Louisiana Department of Wildlife and Fisheries as Administrator of the Louisiana Natural and Scenic Rivers System is currently considering the application of Resource Bank for a permit to construct a single family residence on the Tchefuncte River in Covington, LA. The decision to grant or deny this permit in the public interest will be based on an evaluation of the probable impacts of the proposed activity on the Tchefuncte River.

Copies of the application can be seen by the public at the Department of Wildlife and Fisheries main office, Room 432, 2000 Quail Drive, Baton Rouge, LA and at the District Office in the District where the proposed activity is located. The public is invited to comment on this permit request for a period of forty-five (45) days. Responses should convey sound reasoning for or against the proposal and be mailed to Scenic Rivers Program, LDWF, P.O. Box 98000, Baton Rouge, LA 70898-9000.

Run on:

St. Tammany Farmer: 9/20/2012, 9/27/2012, 10/4/2012

The Advocate: 9/21/2012