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BELHAVEN

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BELHAVEN WATERFRONT DEVELOPMENT PLAN

CZIC COLLECTION



MID-EAST COMMISSION

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1979

North Carolina Coastal Management Program

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16 Abstracts The document Belhaven Waterfront Development Plan is the first of its kind for the Town of Belhaven. The intent of this document is to investigate possible development components to improve the existing waterfront of Belhaven. Several priority components have been prioritized as projects to be implemented. A development organization is recommended to guide the implementation of these projects. Possible resources available to implement these projects are enumerated. A map depicting the existing and planned waterfront is included.					
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BELHAVEN WATERFRONT
DEVELOPMENT PLAN

CZIC COLLECTION

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the
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Town Board of Commissioners

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Development

COASTAL ZONE
INFORMATION CENTER

NORTH CAROLINA COASTAL MANAGEMENT PROGRAM

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I Background

A Introduction

The waterfront has been an important part of the Town of Belhaven, if not its *raison d'être*. Belhaven, originally called Jack's Neck, then Belport, began to thrive during the early 1900s. During this era, lumbering was booming under the direction of John Wilkinson. The town, at the confluence of Pantego Creek and Pungo River, furnished an excellent harbor. Fish, oysters, crabs, and shrimp were and still are important to the local economy, and several fish processing plants operate year round. Due to the proximity to the rivers and forests, Belhaven has long served sportsmen who came to hunt, fish, and boat. With the opening of the inland waterway, the town became a provisioning and rest area, and with the advent of pleasure boating, tourism has become important. The town has an excellent waterfront and a very compact business section surrounded by residences. Since the waterfront is so vitally important to Belhaven, it is fitting that the Belhaven people have undertaken this waterfront reclamation plan. Other Eastern North Carolina communities have been very successful with this undertaking.

B Summary

A comprehensive investigation of the entire waterfront of the Town of Belhaven has been made in this report. Several concepts or possibilities were considered and explored. Some projects were discarded as being not feasible. However, six (6) projects have been enumerated and recommended as vital and important components of Belhaven's waterfront revitalization. A description of these recommended projects and their estimated costs also are included. A map showing the location of these projects relative to the existing waterfront is included.

A recommended organization to effectuate the plan is included. This consists of a policy coordinating committee which would build a strong public/private joint effort.

Also included is a list of possible funding sources that should be considered in accomplishing the recommended projects.

II Alternatives for Belhaven's Waterfront Reclamation Development Plan

A Seafood Processing

The potential for a major seafood processing facility was explored. Although Belhaven lands much fish poundage and value, a recent state study concluded that at the present time the Beaufort/Morehead City area had more potential for the next state-supported seafood center primarily because the already existing deep channels for navigation. There is some potential for a small processing facility such as filleting/freezing of finfish and crab processing.

(Source Bill Burnette, Henry von Oesen Associates,
Wilmington, North Carolina)

B Light Industrial

Part of the study area has both main railroad access and railroad spur access along with river access. This area should be promoted as a package industrial park area. A community profile or audit should be maintained detailing the resources available in this area for prospective small light industries. Also, the possibility of the erection of a shell building for prospective industry is a possibility in this same area. However, a market study should be completed before such a project is undertaken.

C Marinas

The part of the study area next to the Pantego Creek bridge should be promoted as suitable for marina construction or expansion. This area provides ready access for the boatmen from both NC 92 and US Highway 264.

It is felt that a publicly owned marina that offered the same services would be unfair competition to the private marinas. However, an idea that has been in the making by the town citizens for a long time is a sheltered marina in Wynne's Gut to protect larger pleasure vessels from storms. One does not now exist between Morehead City and Elizabeth City, North Carolina. The town is very fortunate to be located on the Intracoastal Waterway which is the main "thoroughfare" for inland boat traffic along the Eastern Seaboard, United States. Much tourist and commercial boating traffic passes right by Belhaven, some stopping. It is recommended that this project be initiated by the private sector.

D Bulkheading/Public Boardwalk

The concept of an extensive bulkheading project in two areas was explored. One project (the smaller project) would extend the hospital heliport project on both sides fronting on the Pantego Creek. The larger project would involve bulkheading and constructing a public boardwalk near the

residential area next to Front Street and fronting onto the Pantego Creek. Much gradual erosion has occurred along this residential area, threatening several homes. Some homes have had to be moved. The boardwalk idea was to reclaim much of the land that had been eroded away over the long period of time, stabilize it by concrete bulkheading and construct a public boardwalk along the area. It was discovered that such a reclamation project would probably not be permitted under present state and federal regulations, and much difficulty would exist in obtaining easements from the many landowners along the area and that the project had very little public purpose. (See letters from both U S Army Corps of Engineers and North Carolina Department of Natural Resources and Community Development, Appendix C.) The idea was to coordinate the next scheduled maintenance dredging with the bulkheading project so as to use the dredge spoil as fill behind the bulkheading project. It was advised by state and federal authorities that considerable difficulties would be encountered in trying to physically engineer such a project. However, this should not discourage private waterfront landowners who wish to stabilize their property along the existing shoreline.

E Removal of Navigational Obstructions

One important component of the plan that was very apparent was the removal of obstructions to navigation that are scattered along the entire length of the shoreline and

the near shoreline These consist of many old pier pilings, old sunken barges, abandoned boats and other obstructions This project should be done soon in order to improve the navigational traffic to and from Belhaven

The work will have to be done contracturally or on a voluntary basis Most will have to be done contracturally, because it is difficult to determine who was responsible for the obstructions that have accumulated over a long period of time

F Historical and Archeological Significance

There is no site that has areawide historic or archeologic significance That is, there is no structure or site that could function as a big draw or as a center piece to or cornerstone to reclaim the waterfront There are some old homes and churches that do have some significance

G Destination Park

The possibility of a destination park that would draw tourists from areawide, the State and adjoining states was investigated Currently the State does not recognize any potential for such a park However, this does not preclude the possibility of a town common that would have picnicing facilities and the like for the local people The town recreation program does maintain and operate a

small town recreational facility that has some recreation activities along the waterfront This is located at the eastern end of Main Street It has tennis courts, club houses, swimming areas, etc

Source Interview with Steve Moler, NRCD

D Motel or Hotel

The possibility of a motel or hotel facility was explored as a component of waterfront reclamation A 1979 study by the Regional Development Institute, East Carolina University revealed that there presently is no potential for conventional type motels or hotels (average size facility) This does not include smaller establishments such as rooming or tourist homes

III Implementation

A Recommended Waterfront Development Organization

Primary Objectives for Organizational Activities

To acquire and maintain the capacity to use public/private leadership and resources to initiate and maintain waterfront development and to influence public and private policy/investment decisions as they relate to the economic health of Belhaven's waterfront

To maintain and build upon the uniqueness of the waterfront in an effort to maximize the potential of this area

To develop a process and/or mechanism to coordinate and implement the short and long-range projects and policies building upon the community's past experiences and utilizing the existing resources of community participation

The Belhaven waterfront deserves the serious attention of both its private and public sector. A direct, immediate attack by the private sector with long range policies setting the framework and direction for short term projects might encourage a joint public/private partnership and could provide the comprehensive economic approach necessary to address the future viability of the waterfront

The development organizational option presented in this report revolves around two basic premises

The Chamber of Commerce and the Town Planning Board are the only development related organizations operating in the city. They are capable of implementing many economic development projects. However, there is a lack of long range policy which might magnify and direct the impact of piecemeal projects. Thus there is a need for a waterfront development strategy.

The private sector should develop the capacity to finance and complete numerous projects with the aid of an involved, community minded constituency. A single organization set up by the town to develop implementation, financing, and policy capabilities would seem most appropriate.

To be most effective, the organization should promote extensive public/private collaboration on policy matters and be comprised of influential community leaders. The magnitude and intensity of public sector participation in waterfront development activities will depend upon the degree and type of involvement the private sector feels is required to optimize the potential of the waterfront.

The private sector must play a strong leadership role in implementing waterfront development projects in addition to choosing appropriate financing mechanisms. Policy formulation must emphasize utilizing city and county political support tools that might impart local policy decisions.

Organizational Structure for Policy Coordinating Committee

Responsibilities

Coordination of waterfront development activities to revitalize the waterfront

Oversee project implementation

Set long range development policy and establish financial and political support for project implementation

Act as liaison to the Town Board of Commissioner and other policy making bodies

Rationale

The Policy Coordinating Committee, comprised of civic leaders, waterfront land owners, financial sector leader and public officials, would coordinate all of the influential leaders in the community to facilitate waterfront development activities. Task forces could be established to work independently on waterfront projects and report to the committee.

feedback and support

Functions and Tasks

Policy Coordinating Committee

Review public and private development activities to create policy and to achieve maximum effectiveness in financing project implementations

Act as liaison with local, city government, Lead Regional Organizations and other public sector decision makers to facilitate private sector project implementation along the waterfront

Encourage public and private sectors to invest in the waterfront by setting long and short-range projects and policies to increase confidence in the future of the waterfront

Monitor legislation at the local, state and federal levels which would encourage local development

Set priorities for projects

Coordinate development policy among major community leaders, the city, county and state

Advise the Board of Town Commissioners and obtain their feedback concerning waterfront development

Organizational Structure

Policy Coordinating Committee

Composition

Committee would consist of 15 members

Public sector representatives would be

Mayor

Town Manager

Representative from Lead Regional Organizations

Chairman of Town Planning Board and Town
Recreational Advisory Committee

Private Sector

- President of Chamber of Commerce

- President of local garden club

Two (2) executives from local financial institutions

One (1) local realtor

One (1) local industrialist

Three (3) influential community leaders

Appointment Process

Chamber of Commerce should initiate organizations
and suggest representatives

Appointments for each sector should be chosen to
represent the major decision makers

Advantages of Policy Committee

Policy Committee promotes the formal public/private sector coordination which has never been initiated in the past

Policy coordination will create a basis for long-range investment in the waterfront by the city and financial sectors

Gives credence to waterfront revitalization

Draws on expertise and leadership of those appointed to the committee

B Recommended Projects and Cost Estimates

Navigational Obstructions Removal

This project should be done in the first few years
This would improve boating access to and from the waterfront at any point No permits will be necessary The following is a rough cost estimate for such a project (See Map - Appendix)

Removal of	2,000 pilings
	6 boats
	3 barges
	<hr/>
	\$280,000

Source Mr Roy Grimm, Carolina Pile Driving Company,
Raleigh, North Carolina

Stabilization of Town Boating Access
Site at Wynne's Gut

This project should also be done soon The town owns and maintains this access site and it is frequently used Only an abbreviated permit procedure through the State and Federal government is required to begin such a project Fill should be hauled in from outside rather than using dredged river bottom material The State Wildlife Commission, Division of Boating often assumes maintenance of public boating accesses when an entity is financially unable to continue the maintenance (See Map, Appendix D) The following is a cost estimate for the project

100 ft of bulkheading and backfill \$15,000
(Town assuming cost of backfill)

Source Roy Grimm, Carolina Pile Driving Company,
Raleigh, North Carolina

Economic Development Package

This project could be begun soon and would be a continuing effort Two rather distinct areas could be promoted The area that already has industrial railroad spur access should be promoted for light industrial use The area that has ready access to U S Highway 264 and to N C 92 near the bridge should be promoted as marina/recreational area (See Map) - Appendix D - the number and kinds of permits needed for the actual development that may occur is undeterminable at this time

Private Waterfront Stabilization

This project should be an on going effort to encourage private waterfront landowners to stabilize their property from gradual erosion. Only an abbreviated development permit procedure through the State and Federal government will be required for this activity if stabilization is the objective. Costs would be covered by each individual landowner. Reclamation of land is not possible with the present permit laws. (See Map--Appendix D)

Sheltered Marina at Wynne's Gut

This project should be a long-term one. Enlargement by dredging of the area of Wynne's Gut between Main Street and Front Street will be required. Drawings and construction calculations already exist. This plan was drawn as a federal Army Corps project several years ago. Some difficulty is expected in the obtainance of permits and the finding of a spoil dumping site for the dredged materials. (See letter from Corps of Engineers, Appendix B) The following is a cost estimate

Marina Construction = Approximately \$192,000
(See Map Appendix D)

Source Belhaven Harbor Study, Army Corps of Engineers, 1974

Recreational Promotion
and
Development

There are a couple of other leisure concepts that should be effected. The already existing town recreational and community center site on East Main Street should be maintained and improved. Improvements are already scheduled in the town's public improvements plan (See Map--Appendix D)

The recreational resources of Belhaven and its vicinity should be promoted. The excellent hunting and fishing and boating should be promoted.

The costs of additional improvements to the existing town recreational site are scheduled in the town's public improvements plan. The costs of recreational promotion can not be determined.

Summary of Projects

Short-Term

Obstructions Removal

Economic Development

Private Waterfront
Stabilization

Boat Access

Recreation Promotion
and Development

Long Term

Economic Development

Private Waterfront
Stabilization

Wynne's Gut Sheltered
Marina

Recreation Promotion
and Development

APPENDIX A

Funding Sources for Selected
Belhaven Waterfront Projects

DEPRESSED RURAL AREAS,
FACILITY LOANS AND GRANTS

Economic Development
Administration
USDC

Assistance Available

Loans and grants to private
business and public bodies to
establish or expand industrial
sites and facilities. Must be
located in an area designated
as needing redevelopment

DEPRESSED RURAL AREAS,
TECHNICAL ASSISTANCE

Economic Development
Administration
USDC

Economic feasibility studies
and other assistance to
encourage new and expanded
business and industrial enter-
prises. Must be located in
areas designated as needing
redevelopment

DEPRESSED RURAL AREAS,
INDUSTRIAL AND BUSINESS LOANS

Economic Development
Administration,
USDC

Assistance Available

Direct loans for business
development, up to 65 percent
or fixed assets. May be used
for acquisition of land,
buildings, machinery, equipment,
and other fixed assets

Guaranteed working capital
loans, up to 90 percent of
outstanding balance. May
not be used for acquisition
of fixed assets

Eligibility

Private business. Project
must be located in area
designated as depressed as
a result of low median
incomes, chronic unemploy-
ment or underemployment,
heavy outmigration, or a
nearby growth center.
Operations moved from
other areas are not eligible

Information Contacts

Regional Office of Economic
Development Administration

Local economic development
district

ECONOMIC ADJUSTMENT REVENUE
SHARING

Economic Development Admin-
stration
USDC

Assistance Available

Loan and grant funds to States
to use for area economic
adjustment

Information Contact

Governor of State

INDUSTRIAL AND BUSINESS
SITE PREPARATION - GRANTS
AND LOANS

Farmers Home Administration,
USDA

Assistance Available

Loans and grants (if used for pollution abatement and control not to exceed 50 percent of cost) for industrial and business site preparation including any measure to facilitate development of private business enterprises Development, construction, or acquisition of land, buildings, plants, equipment, access streets and roads, parking areas, utility extensions, and necessary water and waste disposal facilities, plus refinancing, services, and fees

Eligibility

For both loans and grants, public bodies located in open country, villages, towns, and small cities up to 50,000 population, if not within built-up or subdivided suburban area around a city larger than 50,000 For loans only, individual, firm, or non profit association

Information Contacts

Local office of Farmers
Home Administration

Local areawide planning
and development district
or commission

INDUSTRIAL AND BUSINESS SITE
PREPARATION RC&D

Soil Conservation Service,
USDA
Farmers Home Administration,
USDA

Assistance Available

Direct, insured, and guaranteed loans and technical assistance for industrial and business site preparation involving land and water conservation and development and environmental protection

Eligibility

Sponsoring organizations and governments of resource conservation and development projects and rural renewal areas development

Information Contacts

Local office of Soil
Conservation or Farmers
Home Administration

INDUSTRIAL AND BUSINESS SITE
PREPARATION WATERSHEDS

Farmers Home Administration,
USDA
Soil Conservation Service,
USDA

Assistance Available

Direct, insured, and guaranteed loans and technical assistance for land grading, water management, and other environmental and conservation related aspects of business and industrial site preparation

Continued-

INDUSTRY AND BUSINESS
SERVICES IN RURAL AREAS

Rural Electrification
Administration, USDA

Assistance Available

Special assistance,
services, and limited
insured loans to new or
expanding private enter-
prises and government
installations in rural
areas. Activities are
coordinated with
programs of the Small
Business Administration
and Farmers Home Ad-
ministration

Information Contacts

Local rural electric
or telephone borrower

Rural Electrification
Administration
Department of Agriculture
Washington, D C 20250

RURAL INDUSTRIALIZATION
AND BUSINESS LOANS

Farmers Home Administration,
USDA

Assistance Available

Direct, insured, and
guaranteed loans for the
purpose of establishing
improving, developing, or
operating business, industry,
and employment. Improving
economic and environmental
climate in rural communities

Eligibility

Public, private, and
cooperative organizations
organized for profit or
non profit, also Indian tribes,
individuals, partnerships,
corporations, governments,
governmental bodies, and non-
profit associations located in
open country, villages, towns,
or small cities up to 50,000
population, if not within the
built-up or already plotted
suburbs of a city larger than
50,000. May not result in loss
of jobs or business of other
efficient firms in area or in
other parts of the country

Information Contacts

Director of economic development
district

Areawide planning and develop-
ment commission

Other substate development
planning and coordination body
or organization

Local office of Farmers Home
Administration

RURAL INDUSTRIAL POLLUTION
ABATEMENT AND CONTROL LOANS

Farmers Home Administration, USDA

Assistance Available

Direct, insured, and guaranteed
loans for pollution abatement
and control in connection with
rural industry and business
operations and plants

Eligibility

Public, private, and cooperative
organizations, organized for
profit or non profit, also
Indian tribes, individuals,
partnerships, corporations,
governments, governmental bodies,
and non profit associations

Continued -

Located in open country, villages towns, and small cities up to 50,000 population, if not within the built-up or already plotted suburbs of a city larger than 50,000 Must be cleared for consistency with orderly growth plans of municipal, county, and substate planning and development district May not result in loss of jobs or business of other efficient firms in area or in other parts of the country

Information Contacts

Director of economic development district
Local substate development planning and coordination body or organization
Local office of Farmers Home Administration

SMALL RURAL INDUSTRIAL AND BUSINESS ENTERPRISE OPERATING LOANS

Farmers Home Administration, USDA

Assistance Available

Direct, insured, and guaranteed loans of up to \$50,000 to operate in rural areas small business enterprises to provide residents with essential income

Eligibility

Residents of open country, villages, towns, and small cities up to 50,000 population, if not within the built up or already plotted suburban area of a city larger than 50,000 Must be unable to obtain needed credit elsewhere

Information Contact

Local office of Farmers Home Administration

SMALL RURAL ENTERPRISE REAL ESTATE LOANS

Farmers Home Administration, USDA

Assistance Available

Direct, insured, and guaranteed loans for purchase or construction of land and buildings for an industrial or business enterprise, to provide rural residents with essential income

Eligibility

Location in open country, village town, or small city up to 50,000 population, if not within built up or already plotted suburb of a city larger than 50,000 Residents of rural areas, individuals, partnerships, corporations

Information Contact

Local office of Farmers Home Administration

SMALL RURAL INDUSTRIAL
AND BUSINESS POLLUTION CONTROL
AND ABATEMENT LOANS

Farmers Home Administration

Assistance Available

Direct, insured, and guaranteed
loans for pollution abatement
and control projects in rural
areas

Eligibility

Residents of open country,
villages, towns and small cities
up to 50,000 population, if not
within the built up or already
plotted suburban area of a city
larger than 50,000 Must be
unable to obtain needed credit
for loan purposes from other
sources

Information Contact

Local office of Farmers
Home Administration

SMALL RURAL INDUSTRIAL AND
BUSINESS POLLUTION ABATEMENT
AND CONTROL GRANTS

Farmers Home Administration, USDA

Assistance Available

Grants for pollution abatement
and control projects in rural
areas for up to 50 percent of
the development cost of the
project

Eligibility

Residents (individuals, partner
ships, corporations) of open
country, villages, towns and
cities up to 50,000 population,
if not within the built-up or
already plotted suburban area
surrounding a city larger than
50,000

Information Contact

Local office of Farmers Home
Administration

VETERANS, BUSINESS LOANS

Department of Veterans Benefits,
VA

Assistance Available

Guaranteed and insured loans
to assist World War II and
Korean conflict veterans,
and certain unmarried widows
and widowers of these veterans,
in the purchase or expansion
of legitimate businesses or in
the pursuit of a gainful
occupation on more liberal terms
than generally available to non-
veterans

Loans for engaging in business or a gainful occupation made to eligible veterans may be guaranteed or insured if they are used for such purposes as (a) acquiring land, buildings, supplies, equipment, tools, inventory or stock in trade, (b) construction, renovation, repair or improvement of realty, (c) working capital, (d) refinancing indebtedness incurred in pursuit of gainful occupation, (e) payment of delinquent taxes or assessments. Restrictions on guaranty or insurance of loans are that (a) property acquired with loan proceeds must be reasonably necessary for efficient and successful pursuit of the business or occupation, (b) the veteran's ability, experience and operating conditions are such that success of the venture is reasonably likely, and (c) the property price and other costs do not exceed reasonable value determined by VA.

Eligibility

Veterans of World War II or Korean conflict (a) who served on active duty 90 days or more and were discharged or released under conditions other than dishonorable, or (b) with less service if discharged with service-connected disability, or (c) unmarried widows and widowers of the same classes of veterans who died in service or of service-connected disabilities. Applicants must have sufficient present and prospective income to meet loan repayment terms and have a satisfactory credit record.

Information Contact

Veterans Administration regional office

MINORITY BUSINESS ENTERPRISE

Office of Minority Business Enterprise
USDC

Assistance Available

Advisory services, special assistance loans, and grants to minority businessmen, or to groups interested in assisting minority business enterprise.

Information Contact

Office of Minority Business Enterprise
Department of Commerce
Washington, D C 20235

ECONOMIC OPPORTUNITY LOANS

Small Business Administration

Assistance Available

Management assistance and loans up to \$50,000 with a maximum maturity of 15 years for existing and potential businesses.

Eligibility

Includes people with low incomes and people who (due to social or economic disadvantage) have been denied the opportunity to acquire business financing through normal lending channels on reasonable terms. Funds must not be otherwise available on reasonable terms. Must not be used to indiscriminately relocate the business. (Businesses excluded are gambling, establishments, communications media,

non profit enterprises, speculators in property, and those engaged in lending or investments, or in financing real property held for sale or investment

Information Contact

Small Business Administration
field office

LOANS TO SMALL BUSINESS

Small Business Administration
Assistance Available

Direct, participation, insured, and guaranteed loans
Financing of individual small businesses by the Small Business Administration Funds may be used (1) to construct, expand, or convert facilities, (2) to purchase building, equipment, or materials, or (3) for working capital

Eligibility

A small business which is independently owned and operated and is not dominant in its field Size limitation
Manufacturers with employment varying from 250 up to 1,000 persons
Wholesalers with annual sales up to \$5 million
Retail and service concerns with revenues up to \$1 million
Other restrictions are types of business as listed under Economic Opportunity Loans in this chapter

Funds must not be otherwise available on reasonable terms, nor used to pay off a loan to an unsecured creditor who is in a position to sustain the loan

Information Contact

Small Business Administration
field office

LOCAL DEVELOPMENT COMPANY

Small Business Administration
Assistance Available

Direct and guaranteed loans offer a local development company an opportunity to assist in the planned economic growth of a community and promote and assist the growth and development of small business concerns in the area Small Business Administration participates with banks, insurance companies, pension and similar funds, and State agencies in making loans to local development companies for financing local projects SBA may lend up to \$350,000 for each small business to be assisted by a local development company Terms up to 25 years Loan proceeds are used solely for plant construction, conversion, or expansion (including the purchase of land, buildings, equipment, and machinery) Not for working capital

Eligibility

Group of 25 or more residents or businessmen (75 percent local) organized as a profit or non profit organization under general State corporation statute Local development must raise a share of the total project cost usually 10 to 20 percent percent-- with the lower amounts for smaller communities suffering

MINORITY BUSINESS LOANS

Office of Minority Business Enterprise, USDC

Assistance Available

Project grants to promote community based economic development to develop entrepreneurial skills in rural areas of high out-migration, and areas of high immigration from such areas Emphasis on minority owned businesses

Eligibility

Non profit community corporation representatives of the area where development is to take place

Information Contact

Office of Minority Business Enterprise
Department of Commerce
Washington, D C 20235

from persistent and substantial unemployment Private lending institutions are encouraged to join the Small Business Administration in financing balance of project cost Type of participation may be (1) guaranty plan, (2) regular participation plan, or (3) first mortgage plan

Information Contact

Small Business Administration field office

MINORITY ENTERPRISE PROGRAM

Small Business Administration

Assistance Available

Development and procurement assistance counseling, advice, and outreach Advocate services to match applicant's desire for business ownership with sound business opportunities Minority enterprise loans are processed under relaxed eligibility criteria, with emphasis on applicant's character and ability and other obligations from profits of the business

Information Contact

Small Business Administration field office

Continued -

RURAL SMALL ENTERPRISE REAL ESTATE LOANS

Farmers Home Administration, USDA

Assistance Available

Direct, insured, and guaranteed long term loans to rural firms and residents to establish industrial operation or business that will provide essential income for rural residents

Eligibility

Rural residents or firms who establish small business enterprises in open country, villages, towns, and cities up to 50,000 population, if not within built up or subdivided suburban area of a city larger than 50,000 Maximum loan \$150,000

Information Contact

Local office of Farmers Home Administration

RURAL SMALL ENTERPRISE SHORT TERM LOANS

Farmers Home Administration, USDA

Assistance Available

Direct, insured, and guaranteed loans with maturities up to 12 years to operate small business enterprises

Eligibility

Business located in open country, villages, towns, and cities up to 50,000 population, if not within built up or subdivided area of city larger than 50,000, that will provide

essential income to rural residents Maximum indebtedness of borrower, \$50,000

Information Contact

Local office of Farmers Home Administration

SMALL BUSINESS INVESTMENT COMPANY LOANS

Small Business Administration

Assistance Available From SBA

Loans or loan guarantees to small business investment companies (SBICs) Investment companies must be licensed by Small Business Administration

Assistance Available From SBICs

Equity or equity-type investments, long-term loans, and management consulting services The program provides financial and management assistance on a continuing basis to eligible small business concerns The SBICs purchase equity or debt type equity securities issued by small firms or make long term loans to them Emphasis is on providing assistance to pioneering, innovating types of concerns developing new products, processes, and markets Limited SBICs specialize in assisting small businesses owned and managed by persons who are hampered in achieving full participation in the Nation's economic system because of social or economic disadvantages

TOURIST AND RECREATION
RELATED BUSINESS AND
INDUSTRY LOANS AND
GRANTS

Farmers Home Administration,
USDA

Assistance Available

Loans and grants for pollution abatement and control, up to 50 percent of cost of project, for establishment and operation of businesses and industries related to tourism and recreation. Funds may be used for land, buildings, equipment, and supplies.

Eligibility

Partnerships, individuals, corporations (for profit and not for profit), cooperatives, private associations, Indian tribes, and public bodies located in open country, villages, towns, and cities of up to 50,000 population, if not within built up or subdivided suburban area around a city larger than 50,000. May not take business or jobs away from already operating efficient enterprises or areas.

Eligibility

Applicant Eligibility Any licensed SBIC having capital of not less than \$50,000 (usually more required), having evidence of sound and profitable operations, and having active and prudent management.

Beneficiary Eligibility In individual business (single proprietorship, partnership, or corporation) which satisfies the established criteria of a small business.

Information Contact

Small Business Administration
Field Office

BUSINESS AND INDUSTRY FACILITY

Farmers Home Administration,
USDA

Assistance Available

Grants, up to 50 percent of cost, and loans to facilitate development of private business enterprises, including development, construction, or acquisition of land, buildings, plants, equipment, access roads and streets, parking areas, utility extensions, necessary water supply and waste disposal facilities, pollution abatement and control, refinancing, services, and fees.

Eligibility

Public bodies

Information Contacts

Local office of Farmers Home
Administration

Local substate multi-jurisdictional planning and development district or commission

LOANS AND GRANTS FOR
PUBLIC FACILITIES

Community Planning and
Development, HUD

Assistance Available

Direct loans, grants,
and repayable advances
for construction of
needed public works when
credit is not otherwise
available at reasonable
terms Priority is given
to applications of smaller
communities Loans for up
to 40 years and covering
up to 100 percent of project
cost Also for construction
of public buildings (ex
cluding schools), gas
distribution systems, water
systems, recreation facilities,
jails, or other public
works

Eligibility

Local units of Government or
State instrumentalities (cities,
towns, villages, townships,
counties, public corporations
or boards, sanitary or water
districts, or Indian tribes)
Applicants must have legal
authority to plan, finance,
construct, maintain, and
operate proposed facility

Information Contact

Regional offices, Department
of Housing and Urban Develop
ment

LOANS AND GRANTS FOR PUBLIC
FACILITIES (DEPRESSED AREAS)

Economic Development
Administration
USDC

Assistance Available

Project grants, direct loans,
and repayable advances for
such public facilities as
(1) water systems, (2) sewer
systems, (3) access roads to
industrial parks or areas,
(4) port facilities, (5) rail
road sidings and spurs, (6)
public tourism facilities,
(7) vocational schools, (8)
flood control projects, and
(9) site improvements for
industrial parks

Eligibility

States, local subdivisions
of States, Indian tribes, and
private or public non profit
organizations representing a
depressed area Corporations
organized for profit are not
eligible

Information Contact

Regional office of Depart-
ment of Commerce

NEIGHBORHOOD CENTERS

Community Development,
HUD

Assistance Available

Project grants from formula grant fund to construct or rehabilitate multi service neighborhood centers
Proposed facilities must be needed to carry out a program of community service in the area Must be consistent with comprehensive planning for the area Must be accessible to low-to-moderate income residents

Eligibility

Local public bodies, agencies, or Indian tribes possessing authority under State or local law

Information Contact

Regional office of Department of Housing and Urban Development

NEIGHBORHOOD FACILITIES

Assistance Available

Grants from new formula block grant fund covering up to 100 percent of the development cost (three fourths in designated redevelopment areas) are made to develop facilities to be used for neighborhood health, welfare, educational, cultural, social, recreational, or similar community service activities
Facilities may be provided by new construction or rehabilitation of existing structures, or both
Consistent with comprehensive planning for the area, and accessible to a significant proportion of the area's low or moderate income residents
Relocation assistance and Federal relocation payments must be provided for individuals, families, and businesses displaced by program activities

Eligibility

Applicants may be local public bodies, agencies, or Indian tribes authorized under State or local law to undertake neighborhood facility projects The applicant may contract with a qualified non-profit organization to own or operate the facility, but the public body must retain control over the facility's use

Information Contact

HUD regional or area office

BEAUTIFICATION AND
DEVELOPMENT-SUBSIDIZED
LABOR

Manpower Administration,
USDL

Assistance Available

Manpower Administration, through a variety of Federal and State programs such as Green Thumb and other Operation Mainstream projects, provides crews and individual workers whose wages, fringe benefits, and other employment costs are borne by the placement agency, and whose talents and energy are available for work on the entire wide range of rural community improvement and development projects- construction, repair, restoration, social service, conservation, beautification, teacher aids, library aids, etc

Eligibility

Public bodies and non-profit associations that will provide tools, technical work supervision, work space, and sites

Information Contacts

Regional office of
Department of Labor

State Recreation and Parks
Department

Green Thumb, Inc
1012 14th Street, N W
Washington, D C 20005

Other Operation Mainstream
contractors

BEAUTIFICATION AND IMPROVEMENT
GRANTS

Community Planning and Development,
HUD

Assistance Available

Project grants for parks, for development of recreation areas, and for beautification and improvement of waterfronts, streets, squares, and other public land

Eligibility

Local public bodies with authority to undertake beautification and improvement of public land

Information Contacts

Regional office of the
Department of Housing and
Urban Development

Governor of State

LAND AND WATER CONSERVATION
FUND GRANTS

Bureau of Outdoor Recreation,
USDA

Assistance Available

Project grants for acquisition and development of public outdoor recreation areas for which other Federal financing is not available. Projects may vary from bicycle paths to hiking trails, from roadside picnic stops to swimming pool complexes, and from inner city miniparks to marinas or snow ski areas. Facilities must be open to the general public and not generally limited to special groups. Facility or area must be included in statewide comprehensive outdoor recreation plan.

Continued

OPEN SPACE LAND PROGRAM

Community Planning and Development, HUD

Assistance Available

Project grants of up to 100 percent of cost to help communities acquire and develop land as permanent open space To help provide needed park, recreation, conservation, scenic, and historic areas Funds may be used for acquiring land and certain structures, demolition of inappropriate structures, and real estate services Improve ment costs include basic facilities such as roadways, signs, landscaping Major construction such swimming pools and marinas is not included Acquisition and development must conform with local and areawide comprehensive planning Grants for improvement and development are available only for land acquired under this program

Eligibility

State and local public bodies with authority to acquire and preserve open and to contract for Federal funds Coordination with State office of clearinghouse services, and with local agency and areawide agency responsible for comprehensive planning Re location assistance and Federal relocation payments must be provided for individuals, families, and businesses displaced by this program More detailed information will be found under the heading

Continued -

Eligibility

State agencies formally designated by the Governor to administer the State's land and water conservation fund program Local (community or multicounty) outdoor recreation agencies may be the beneficiaries by establishing eligibility with State agency

Information Contacts

State outdoor recreation planning agency

Regional director of Bureau of Outdoor Recreation

Governor of State

RECREATION ASSOCIATION LOANS

Farmers Home Administration, USDA

Assistance Available

Guaranteed and insured loans to finance such facilities as swimming pools, tennis courts, lakes and ponds for boating and fishing, picnic grounds, shooting preserves, and camping grounds

Eligibility

Public and quasi public bodies and corporations not operated for profit which serve residents of open country, rural towns, and villages up to 10,000 population Must submit evidence that (1) they are unable to obtain needed funds from other sources at reasonable rates and terms, (2) proposed improvements will primarily serve farmers and other rural residents, and (3) they have legal capability to borrow, repay, and pledge security for the loan and to operate the facilities or services Coordination with State, metropolitan, and local units of government is required

Continued

Information Contacts

Regional office of Department
of Housing and Urban Develop
ment

Governor of State

RESOURCE CONSERVATION AND
DEVELOPMENT PROJECTS
TECHNICAL ASSISTANCE AND
LOANS

Soil Conservation Service, USDA

Assistance Available

Project grants, advisory
services, and counseling
to provide for water quality
protection Technical plan
ning assistance is available
only in project areas
authorized for such planning
Technical assistance and
financial assistance are
available for the installation
of land conservation and land
utilization works of improve
ment specified in project
plans Financial assistance
is provided only for measures
having demonstrate favorable
relationships between benefits
and costs Works of improvement
may include measures serving
such purposes as improvement
water quality, sedimentation
and erosion control, public
water based recreation and
fish and wildlife developments
and agricultural water manage
ment purposes

Eligibility

Federal, State, territorial, or
other public agency having
legal authority to plan, in
stall, operate, and maintain
community-type projects
having public benefits
Applicant agency must document
fact that application is made
as result of official action
of the governing body

Continued

Information Contact

Local office of Farmers Home
Administration

RURAL INDUSTRIAL AND BUSINESS
POLLUTION CONTROL AND ABATEMENT
GRANTS AND LOANS

Farmers Home Administration, USDA

Assistance Available

Grants up to 50 percent of cost
and direct, insured, and
guaranteed loans for pollution
abatement and control in
connection with industrial and
business development and projects

Eligibility

Public, private, or cooperative
organizations organized for profit
or non profit, Indian tribes,
individuals, partnerships, or
corporations establishing projects
in open country, villages, towns,
small cities up to 50,000
population, if not within built up
or already subdivided suburban
area of a city larger than
50,000

Information Contacts

Local office of Farmers Home
Administration

Local substate general purpose
planning and development district
or commission

Information Contacts

State or field office of
the Soil Conservation
Service

Local Farmers Home
Administration office

RURAL SMALL INDUSTRY AND BUSINESS POLLUTION CONTROL AND ABATEMENT LOANS AND GRANTS

Farmers Home Administration, USDA

Assistance Available

Grants, up to 50 percent of cost,
and loans for pollution control
and abatement in connection with
farm operation and small business
and industrial projects

Eligibility

Residents of open country, villages,
towns, and small cities up to
50,000 population, if not located
within the built up or already
subdivided suburban area of a
city larger than 50,000

Information Contacts

Local office of Farmers Home
Administration

Local substate planning and
development district or
commission

Governor of State

APPENDIX B

Historic Preservation Assessment

Pursuant to the National Historic Preservation Act of 1966 and the U S Department of Housing and Urban Development and General Statutes of the State of North Carolina concerning archeological and historical sites the following statement outlines the general impacts which this plan will have upon areas of historic or cultural concern within Belhaven and the immediate surrounding area

Abstract of the Plan

The Waterfront Development Plan includes factors affecting development and growth within the town Based upon analysis of existing conditions and upon goals and objectives developed by a representative citizens advisory group plans for future land use and development are presented and explained Accompanying the plan is a discussion of public actions and other measures recommended to achieve implementation of the plan

Impacts Upon Properties of Historic or Cultural Concern

Beneficial Effects

- 1) Preservation of future identified properties of historic or archeological significance.
- 2) Retention of existing usable housing.
- 3) Preservation of historically distinct development patterns.
- 4) Reuse of existing facilities which could include sites that maintain a common cultural bond in the community.
- 5) Cooperation with areawide historical planning.

Adverse Effects

- 1) There should be no direct adverse affects upon historical or cultural sites because of the Waterfront Plan.

Unavoidable Adverse Impacts

Some areas in the waterfront area could at a later date become transitional areas in which future land uses may be detrimental to future historical sites. It may become necessary to move future historically significant structures to more compatible surroundings in order to preserve them.

Alternatives

Growth occurring without a Waterfront Plan could result in haphazard development and endanger known historic sites. The towns ability to support historically and culturally responsible activities is dependent upon growth and change; simple preservation of all existing structures is not economically feasible.

Alternative development patterns were considered before the final recommendations were made. The recommended arrangement is felt to be preferable for the following culturally significant reasons:

- a) The recommended plan affects no properties on the National Register list of Historic Properties.
- b) No known archeological sites are affected.
- c) The development plan advocates renovation of existing structures and facilities in an economically advantageous manner.
- d) Existing patterns of development are continued thus preserving existing urban form and ambiance.

Impact of Plans on Long-Term Maintenance of Properties

The only foreseeable impact of these plans on the long-term maintenance of historical and archeological sites should be beneficial. The proposed plans should also protect the recognized historical properties and should seek to identify and protect other properties having historical and archeological significance during the planning period.

Applicable Federal, State and Local Controls

- Federal: National Historic Preservation Act of 1966
Executive Order 11593, May 1971, Protection
and Enhancement of Environmental Quality
The Archeological and Historic Preservation
Act of 1974
"Protection of Historic and Cultural
Properties"
Federal Register - January 25, 1974
- State: Protection of Properties on National
Register, General Statute 121-12 (a)
State Environmental Policy Act, General
Statute 113-A, Article 1
Archeological Salvage in Highway
Construction, General Statute 136-42-1
Provision for Cultural Resources in Dredging
and Filling Operations, General Statute
113-229
- Local: The Town of Belhaven has authority under
the zoning enabling legislation, General
Statute 160A, Article 19, Part 3A-Zoning
Regulations, to create a historic district
which deal with broad areas of historical
significance. The designate a historic
district.
Local Building Codes.

Intent to Survey Areas for Cultural, Archeological and
Historical Significance

The Town of Belhaven has complied with appropriate federal and state regulations. At present there are no National Register properties in the waterfront area or near the vicinity. There are no known archeologically significant areas in the waterfront area. The Division of Archives and History of the North Carolina Department of Cultural Resources was contacted and they indicate that no know archeological sites are near the waterfront area.

Before parts of this plan are implemented, an on-site survey of the area to be altered will be made. This survey will take into account any cultural resources which may be affected by the plan's implementation.

Public Availability

This assessment is an integral part of the Waterfront Reclamation Plan and is available with the complete document for public review and comment.

Environmental Assessment

Pursuant to the requirements and guidelines established by the National Environmental Policy Act, the Council on Environmental Quality, the U. S. Department of Housing and Urban Development, the North Carolina of Environmental Policy Act and Section 600.65 (b) of the 1977 Federal Register concerning land use element guidelines, the following statement outlines the general impacts which this will have upon the environment of the planning area.

Abstract of the Plan

The Waterfront Reclamation Plan for Belhaven includes an analysis of the factors affecting the waterfront. These factors include population and economic trends, and existing land use patterns. Based upon analysis of these conditions and upon the priorities determined by the Belhaven Planning Board, plans for the future waterfront development are presented and explained. Accompanying the plan is a discussion of public and private actions and other measures recommended to achieve implementation of the plan.

Environmental Effects

Beneficial Effects

- 1) Preservation of open space.
- 2) More efficient use of developed land.
- 3) Encouragement of improving aesthetic appearance and accompanying elimination of blighting conditions by removal of navigational obstructions.
- 4) Redevelopment and infill building is encouraged to lessen the demand and use of undeveloped land.
- 5) Allocation of type and density of land use is keyed to public utility planning to assure adequacy of public facilities.
- 6) Adoption and enforcement of zoning and subdivision regulations conforming to the plan is advocated to assure that development will occur in an orderly manner. Vegetation and natural areas can be protected by these regulations as well.
- 7) Adverse environmental effects such as excess noise, pollution and odors are being considered and minimized where possible through the recommended use of buffers, on-site improvements and separation of incompatible types of land use.

Adverse Effects

- 1) As even well-planned new development occurs, some natural vegetation will be lost and there will be some increases in storm water run-off. A larger population induced by industrial development will mean an increase in sewer effluent and solid waste production.
- 2) As additional development occurs, open space will be consumed.
- 3) Construction of a sheltered marina, industrial development, and recreational development could cause some short term adverse environmental impacts such as dust, sedimentation and destruction of natural vegetation.

Unavoidable Adverse Environmental Effects

Increases in storm water run-off and in waste products, loss of some natural vegetation, loss of some productive marine bottom lands can not be stopped if recreational growth is to occur.

Alternatives

Growth occurring without a waterfront reclamation plan could result in much more inefficient land use; loss of optimum waterfront economic activity; and intrusion into environmentally sensitive areas.

Alternative development concepts were considered prior to arriving at those shown in the Waterfront Reclamation Plan. The recommended arrangement is believed to be preferable for the following environmentally significant reasons:

- a) the proposed waterfront plan is complementary to Belhaven character requiring no additional public improvements such as new streets and public utility lines.
- b) development is limited to areas which may be served with public utilities without great additional public expense.

Relationship Between Short-Term Uses of the Environment and Maintenance of Long-Term Productivity

This plan proposes orderly and systematic growth which will encourage efficient land use and protection of natural features. Although unused vacant areas will be developed in coming years, the urban growth will be efficiently planned and constructed.

Irreversible and Irretrievable Commitments of Resources

The conversion of undeveloped lands to urban uses can not be reversed. A compact form for development, however, will minimize the loss of undeveloped lands.

Applicable Federal, State and Local Controls

- Federal: National Environmental Policy Act of 1969
Land and Water Conservation Fund Act
of 1964
Environmental Quality Act of 1970
Flood Disaster Protection Act of 1973
Executive Order 11514, March 1970, Protection
and Enhancement of Environmental Quality
Executive Order 11593, May 1971, Protection
and Enhancement of the Cultural Environment
Rural Development Act of 1972
- State: Water Use of 1967
Planning and Regulation of Development,
Chapter 160A, Article 19
Soil Conservation District Lay of 1937
Sedimentation Pollution Control Act
of 1937
North Carolina Environmental Policy Act
of 1971
"Rules and Regulations Governing the Control
of Air Pollution," January 21, 1972
"Rules, Regulations, Classifications, and
Water Control Standards Applicable to
the Surface
Waters of N. C. - October 13, 1970
"Rules and Regulations Providing for the
Protection of Public Water Supplies," August
26, 1965; amended September 19, 1968
"Rules and Regulations Governing the
Disposal of Sewage from any Residence, Place
of Business or Place of Public Assembly
in North Carolina."
August 26, 1971: amended January 8, 1974
- Local: Zoning Regulations and Subdivision
Regulations



APPENDIX C
DEPARTMENT OF THE ARMY
WILMINGTON DISTRICT, CORPS OF ENGINEERS
P. O. BOX 1890
WILMINGTON, NORTH CAROLINA 28402

IN REPLY REFER TO

SAWCO-EP

21 June 1979

Mr. Jack Cochran
PO Box 1218
Washington, NC 27889

Dear Mr. Cochran:

Inclosed is an Information Booklet with application forms explaining the procedures involved when applying for Department of the Army permits. I understand Mr. Steve Brown of my staff has met with you recently to discuss a waterfront redevelopment proposal you are preparing for the Town of Belhaven.

I would like to emphasize some points concerning your proposal that I am sure Mr. Brown discussed with you. Bulkhead and backfill construction along shorelines in Coastal North Carolina is used primarily to retard shoreline erosion and in some cases to regain a portion of the lands lost to this natural process. As a general rule, reclamation of submerged lands is limited to that which can be documented to have been lost within one calendar year. Proposals that go beyond simple shoreline stabilization meet with considerable resistance not only from environmental interests, but from the Corps own permit regulations. The Corps of Engineers is required by Section 404 of the Clean Water Act to apply the guidelines developed by the Environmental Protection Agency to all applications that involve the discharge of dredged or fill material into waters of the United States or adjacent wetlands. These guidelines require the applicant to demonstrate (1) why the filling of waters or wetlands is necessary to fulfill the basic purpose of the project; (2) that the proposed fill area is the least environmentally damaging alternative and (3) why other alternatives are not practical. As you can see, a proposal that would involve filling of large areas of wetlands or open water for the purpose of creating parking areas, picnic grounds, or scenic walks would have an extremely difficult time satisfying these guidelines. Another aspect of your redevelopment proposal that may present a problem concerns the planned maintenance excavation of Wynne's Gut. Maintenance excavation extending from

SAWCO-EP
Mr. Jack Cochran

21 June 1979

Wynne's Gut out to the Federally maintained channel will require the use of a hydraulic dredge. This type of equipment utilizes large volumes of water to move the excavated materials and requires large upland areas to be diked and used to trap and retain the excavated materials. Due to the considerable development that surrounds Wynne's Gut locating a suitable disposal site may prove difficult. As you pursue your proposal, my staff is available to assist you in the permit matters you face.

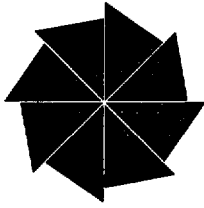
If you have future questions, you may contact Mr. Steve Brown at telephone (919) 343-4632.

Sincerely yours,

1 Incl
Info Booklet with
application forms

Charles W. Hollis
CHARLES W. HOLLIS
Chief, Regulatory Functions Branch

CF wo/Incl:
Mr. David Gossett
NC Div of Marine Fisheries
1502 North Market Street
Washington, NC 27889



North Carolina Department of Natural Resources & Community Development

James B. Hunt, Jr., Governor

Howard N. Lee, Secretary

7 June 1979

Mr. Jack Cochran
P.O. Box 1208
Washington, North Carolina 27889

Subject: State Permit Requirements
Town of Belhaven
Pungo Creek
Beaufort County

Dear Mr. Cochran:

This letter is to confirm the conversation between you, Mr. Steve Brown, Corps of Engineers and me on 6 June 1979. As I stated to you (as agent for the Town of Belhaven) the placement of a bulkhead in the vicinity of the bulkhead in front of Pungo District Hospital approximately 50-60' beyond the normal water level with accompanying backfill and the placement of a boat ramp adjacent to the bulkhead will require State permits. Also the proposed work further downstream from the hospital along Belhaven's front street again with the filling of an area approximately 50-60' beyond the normal water level will require State permits.

It is my opinion that filling of these areas for parking or lawn or other related activities will receive severe objections from various review agencies due to the inconsistency with land use plans and effects upon the environment.

If you wish to meet to discuss other possible alternatives to the proposed projects, I will be glad to meet with you.

Enclosed please find application forms and a booklet on how to complete them. If you have any further questions, do not hesitate to contact this office.

Sincerely,

David L. Gossett
Environmental Consultant

DLG:aht

cc: Pres Pate
Steve Brown
Linwood Jones

Washington Regional Office 1502 North Market Street, Washington, N. C. 27889 Telephone 919/946-6481

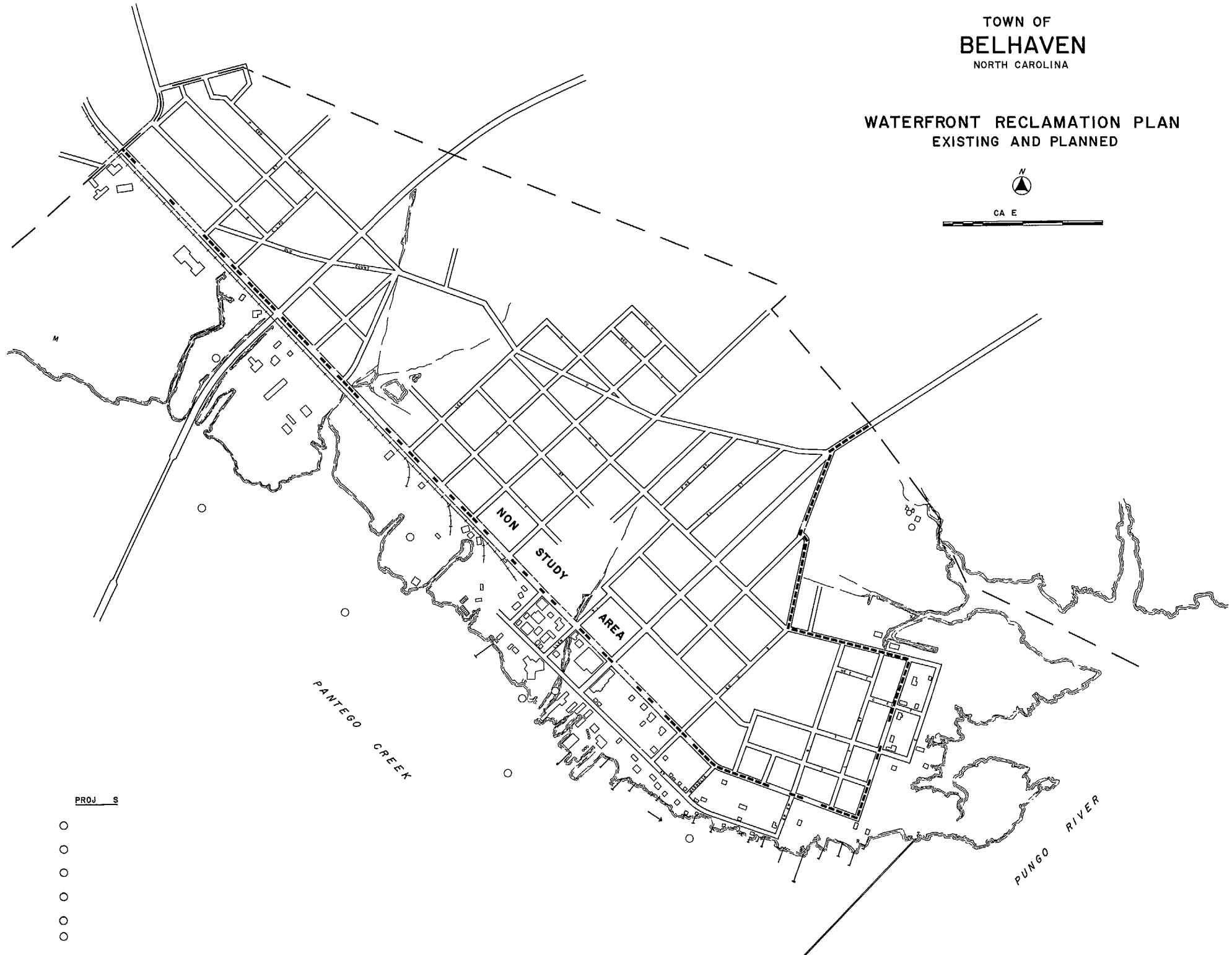
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TOWN OF
BELHAVEN
NORTH CAROLINA

WATERFRONT RECLAMATION PLAN
EXISTING AND PLANNED



CA E



PROJ S

