Agenda Item 9 (Legislative Hearing) **Small Scale Comprehensive Plan Amendment**

DEV2018-105

200 Block MLK Avenue FLUM Amendment

Staff Report

DATE: July 31, 2018

TO: Planning Board Members

FROM: Doug Gutierrez, AICP, Principal Planner

INTRODUCTION:

A request by Planning Division staff for approval of a Small Scale Comprehensive Plan Map Amendment changing the Future Land Use Map designation from Level 2 Residential (L2R) to Commercial Transitional (CT) for six (6) properties totaling 1.28± acres of land located generally along and west of Dr. Martin Luther King Blvd. between Magnolia Avenue and Cherry Street

PROJECT INFORMATION

Size of Properties: The property is 1.28 Acres +/-

<u>Legal Description:</u> See copies of Property Appraiser Cards (Exhibit A).

PARCEL 1: LOT 1 EXC STREET PARIS PARK BLK 33 DAYTONA PER OR 4133 PG 2558

PARCEL 2: LOT 2 EXC ST PARIS PARK BLK 33 DAYTONA MB 6 PG 217 PER OR 2973 PG 0601 PER OR 5419 PG 2639 PER OR 6534 PGS 4357-4358 PER OR 6896 PG 2001PER OR 6896 PG 2004

PARCEL 3 LOTS 3 & 4 EXC ST PARIS PARK BLK 33 DAYTONA MB 6 PG 217 PER 3942 PG 4080 PER OR 6181 PGS 3295-3296 PER OR 6247 PGS 4065-4066

PARCEL 4: LOTS 5 6 9 10 & 15 PARIS PARK BLK 33 DAYTONA PER OR 3952 PG 3870

PARCEL 5: LOT 7 PARIS PARK BLK 33 DAYTONA PER OR 1762 PG 1005 PER OR 5472 PG 2019-2020 PER OR 7155 PG 3268

PARCEL 6: (A Portion) LOTS 8 11 14 & 17 PARIS PARK BLK 33 DAYTONA PER OR 4165 PG 1971 PER OR 6181 PGS 3297-3298 PER OR 6247 PGS 4067-4068

<u>Parcel Identification Numbers:</u> Parcel 1: 533978000010, Parcel 2: 533978000020, Parcel 3: 533978000050, Parcel 4: 533978000050, Parcel 5: 533978000070& Parcel 6: 533978000080

General Location: The properties are generally located on the eastern side of Martin Luther King Blvd., Between Magnolia Avenue and both sides of Eldorado Street. (Location Map Exhibit B).

Frontage:

Parcel 1: has approximately 55 feet of frontage along Martin Luther King Blvd. and 100 feet along Magnolia Ave.

Parcel 2: has approximately 51 feet of frontage along Martin Luther King Blvd.

Parcel 3: has approximately 99 feet of frontage along Martin Luther King Blvd. and 100 feet along Eldorado Street.

Parcel 4: has approximately 100 feet of frontage along Martin Luther King Blvd. and 250 feet along Eldorado Street.

Parcel 5: has approximately 50 feet of frontage along Magnolia Avenue.

Parcel 6: has approximately 50 feet of frontage along Eldorado Street.

Access: Street and vehicular access will be provided via public and/or private rights-of-way (ROW). The properties have frontage on Martin Luther King Blvd., Magnolia Avenue and Eldorado Street.

Aerial Photography - see Exhibit C.

Existing Development:

Parcel 1: Restaurant

Parcel 2: Commercial Building (Vacant)

Parcel 3: Commercial Building (Vacant)

Parcel 4: Multi-Family

Parcel 5: is Undeveloped

Parcel 6: is Undeveloped

Future Land Use Designation:

	Current	Proposed
Parcel 1	Level 2 Residential (L2R)	Commercial Transition (CT)
Parcel 2	Level 2 Residential (L2R)	Commercial Transition (CT)
Parcel 3	Level 2 Residential (L2R)	Commercial Transition (CT)
Parcel 4	Level 2 Residential (L2R)	Commercial Transition (CT)
Parcel 5	Level 2 Residential (L2R)	Commercial Transition (CT)
Parcel 6	Level 2 Residential (L2R)	Commercial Transition (CT)
Zoning:		
	Current	Proposed
Parcel 1	Residential Preservation – RDM 6	Neighborhood Transition – RDM 5
Parcel 2	Residential Preservation – RDM 6	Neighborhood Transition – RDM 5
Parcel 3	Residential Preservation – RDM 6	Neighborhood Transition – RDM 5
Parcel 4	Residential Preservation – RDM 6	Neighborhood Transition – RDM 5
Parcel 5	Residential Preservation – RDM 6	Neighborhood Transition – RDM 5
Parcel 6	Residential Preservation – RDM 6	Neighborhood Transition – RDM 5

PROJECT DESCRIPTION

Proposed Amendment to the Future Land Use Map. Staff is proposing to amend the Future Land Use from Level 2 Residential to Commercial Transition and rezone from RDM-6 to RDM-5 to correct an error that occurred when the future land use maps were changed for the entire Midtown Redevelopment Area in 2013 and rezoned in 2015. The properties had a Future Land Use of Retail before the amendments. The zoning and land use in the Midtown Master Plan illustrates these properties along the 200 block of S. MLK Blvd to remain commercial. This request by staff to amend the Future Land Use map in the Comprehensive Plan from Level 2 Residential to Commercial Transitional will accompany a separate rezoning request.

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PROJECT ANALYSIS:

The following table shows existing land use, future land use, and zoning for the site and adjacent properties.

Table 1: Land Use and Zoning Table

	Existing Land Uses	Future Land Use Designation	Zoning Classification
	Parcel 1: Restaurant	Parcel 1: Level 2 Residential	Parcel 1: RDM-6
	Parcel 2: Vacant Commercial Building	Parcel 2: Level 2 Residential	Parcel 2: RDM-6
Site	Parcel 3: Auto Repair	Parcel 3: Level 2 Residential	Parcel 3: RDM-6
Site	Parcel 4: Multi-Family	Parcel 4: Level 2 Residential	Parcel 4: RDM-6
	Parcel 5: Undeveloped	Parcel 5: Level 2 Residential	Parcel 5: RDM-6
	Parcel 6: Undeveloped	Parcel 6: Level 2 Residential	Parcel 6: RDM-6
North	BCU Vacant Buildings	Mixed Use Medium	RDM-1
South	Church	Commercial Transition	RDM-2
South	Vacant Lot	Level 2 Residential	RDM-6
East	Vacant lots	Commercial Transition	RDM-5 & PD-RD
East	Car Wash	Commercial Transition	KDM-3 & FD-KD
West	Single Family	Lavel 2 Decidential	DDM 6
vvest	Church	Level 2 Residential	RDM-6

Uses along Dr. M.L. King Jr. Blvd. are primarily commercial. Residential uses are located to the west of these commercial properties. The proposed Future Land Use of Commercial Transition is intended to limit commercial uses that are not compatible adjacent to the residential neighborhoods. For example, auto repair and nightclub uses are not permitted

Conformance with the Comprehensive Plan:

The City's Future Land Use Element of the Comprehensive Plan defines the proposed Commercial Transition (CT) FLUM category as follows.

Commercial Transitional:

An area primarily for retail, personal services, office, and multi-family uses. The floor area ratio shall not exceed 2 and the residential density shall not exceed 40 dwelling units per acre.

Consistency with the goals, objectives and policies in this comprehensive plan.

Objectives and Policies of the Comprehensive Plan that are relevant to this application are listed below:

Future Land Use Element

Goal 1: To achieve a future land use pattern that provides for sufficient supply of land to meet growth demands, ensures that land uses are located in a rational and efficient manner, and promotes economic development.

Goal 1 of the Future Land Use Element is to locate land use activities in a rational and efficient manner. The parcels are located along the west side of Martin Luther King Blvd. This is a major transportation node and an appropriate location for commercial uses

Policy 1.1.5 All development orders and land development regulations, including but not limited to zoning, shall be consistent with the Future Land Use Map. Zoning shall be applied in a manner that corresponds to market demand. Any new zoning category shall fit within one of the land use categories in Policy 1.1.2. The City may provide interim zoning categories consistent with the plan for areas of the City and then rezone such areas to a planned district category when specific development proposals warrant.

The proposed land use change will make the zoning and the future land use consistent with the Comprehensive Plan.

Policy 1.2.1 Traffic: The Land Development Code shall be maintained in a manner that will cause future major traffic generators to be located in close proximity with thoroughfares, which have the capacity to carry the additional traffic generated by such developments. All future rezoning shall be consistent with this policy.

The properties have 305 feet of frontage collectively along Martin Luther King Blvd., which provides adequate capacity to carry traffic generated by the proposed land use of Commercial Transition.

Objective 1.3 Commercial: The City's supply of commercial land shall be sufficient to accommodate both local demand and the demand for regional facilities, since the City of Daytona Beach is the central city in Halifax metropolitan area.

The amendment is consistent with Objective 1.3 by providing potential development with the opportunity for commercial uses. The properties are currently vacant or an underutilized area.

Transportation Element (Traffic Section)

Objective 1.7 Future Land Use Controls: Maintain a land use pattern that supports and is compatible with the function of the roadway system that is designed to serve it. Higher trip generators are to be located adjacent to and at the intersections of arterial roadways with lower trip generators located adjacent to collector and local streets.

The amendment is consistent with this objective, as more particularly described in the impact analysis below.

Impact Analysis:

In addition to the above criteria established in the Comprehensive Plan, the amendment has been analyzed in terms of the infrastructure impacts. For considering a change of land use, an analysis of the maximum development potential is required.

Table 2: Project Traffic Impacts

Existing Land Use	FAR	ITE Code	Daily trip rate equation	Total Daily Trips
Level 2 Residential	1.28 AC	710 (General Office)	6.65/DU	346
Total	40DU/AC			346

Proposed Land Use	FAR (SF)	ITE Code	Daily trip rate equation	Total Daily Trips
Commercial Transition	112,385 SF	852 (Convenience Market – open 16 hrs)	34.57/1000 SF	3,474
Total	FAR 2			3,474
	Net In	npact		+3,128

Table 3:	Project 7	Water	and	Sewer	Impacts
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Existing Land Use					
Existing Land Use	\mathbf{DU}	Population	Water (gpd)	Sewer (gpd)	
Level 2 Residential	52 DU	133	19,969	19,969	
Proposed Land Use					
Proposed Land Use	FAR 2 (SF)	Population	Water (gpd)	Sewer (gpd)	
Commercial Transition	112,385 SF		11,238	11,238	
Commercial Transition	112,385 SF Net Impact		11,238 8,731	11,238 8,731	

Persons per household based on latest U.S. Census rate of 2.58 (Year 2017). Sewer and water use level of service standard in the Comprehensive Plan is 150 gpd per person, and for commercial, is 0.1 per square foot.

Urban services necessary to serve this site and the concurrency process requires that adequate capacity be available for new development prior to the approval of final development orders. The current Future Land Use designation of Level 2 Residential allows floor to area ratio not to exceed 3 and 40 dwelling Units per Acre residential density. The proposed Future Land Use of Commercial Transition FAR of 2 and 40 dwelling Units per Acre residential density.

<u>Water</u>: The City's potable water treatment plant has sufficient capacity (24.0 MGD) to accommodate the proposed Future Land Use designation. The current maximum daily flow is 14.151 MGD and the proposed amendment results in a net decrease 8,731 GPD in potential demand.

<u>Sewer</u>: The City's waste water treatment plant servicing this site has sufficient capacity (15.0 MGD) to accommodate the proposed Future Land Use designation. The current maximum monthly annual daily flow is 8.3 MGD and the proposed amendment results in a net decrease 8,731 GPD in potential demand.

<u>Transportation</u>: The proposed Future Land Use Map amendment will result in a net increase of 3,128 potential daily trips from the maximum allowed by the current land use.

Wellfield Protection Zones: Parcel is not within a wellfield Protection Zone

Reclaimed Water: Is not currently available at this site.

<u>Stormwater Management</u>: The project shall provide a stormwater retention area in accordance with the Land Development Code requirements. The proposed amendments will have no impact on the provision of stormwater management.

<u>Urban Sprawl:</u> In general terms and as directed by Florida Statutes and rules of the Florida Administrative Code, key urban sprawl indicators are leapfrog development, premature development, and development that does not make efficient use of urban services. Local governments are responsible for ensuring that their actions do not further urban sprawl.

This amendment does not represent leapfrog development. This amendment promotes efficiency in the use of urban services. Central water and sewer services are available with capacity.

<u>Flood Zone</u>: These sites are located within FEMA flood zone X, an area of minimal Flood Hazard, FIRM Map 12127C0359J effective 09-29-2017 (Zone X) Please see Exhibit H

Conclusion:

The proposed amendment is supported by Comprehensive Plan as detailed in the report. The amendment will permit the efficient integration of planning and management of the property.

RECOMMENDATION:

Staff finds that the small scale amendment is consistent with the Comprehensive Plan, does not represent urban sprawl and the City has available capacity to serve the demand on available water and sewer.

Based on staff analysis and review, the proposed Future Land Use Map amendment from Level 2 Residential to Commercial Transition appears to meet criteria for the proposed amendment.

A majority vote of the Planning Board members present and voting are required to recommend approval, approval with conditions or denial of this policy matter to the City Commission.

EXHIBIT A

Parcel Information



Altkey: 3526295	Parcel ID: 533978000010	
JAAS CORP	200 S MARTIN LUTHER KING BLVD & 202 DAYTONA BEACH	
Parcel		
Short Parcel Id	533978000010	
Property Location	& 202-200 S MARTIN LUTHER KING BLVD, DAYTONA BEACH, 32114	
PC Code	2100 - RESTAURANT	
Total Bldgs	1	
Neighborhood	7388 - DAYTONA BEACH- S HWY 92	
Business Name	LIL MAMA'S KITCHEN	
Primary Owner		
Owner	JAAS CORP	
In Care Of		
Mailing Address	748 WESTMORELAND RD	

| Owner 1 | Owner 2 | Owner % | Owner Type(s)

#	Owner 1	Owner 2	Owner %	Owner Type(s)
0	JAAS CORP		100	0-0
Loc	al.			

DAYTONA BEACH FL 32114

Millage Group	204-DAYTONA BEACH
Legal Description	LOT 1 EXC STREET PARIS PARK BLK 33 DAYTONA PER
	OR 4133 PG 2558
Map TWP-RNG-SEC	15 - 33 - 39
Subdivision-Block-Lot	78 - 00 - 0010
Date Created	30-DEC-81
Year Annexed	

Book/Page Instr Type Inst # Sale Date V/I Sale Pr					
				V/1	
4133 / 2558	CT-CERTIFICATE OF TITLE	1996145269	08/15/1996		\$100
3937 / 1761	WD-WARRANTY DEED	1994109464	06/15/1994	1	\$42,200
1736 / 0544	WD-WARRANTY DEED		07/15/1974	1	\$11,500

Commununity Redevelopment Areas



Altkey: 3526295	Parcel ID: 53397800001
JAAS CORP	200 S MARTIN LUTHER KING BLVD & 202 DAYTONA BEACI
Parcel	
Short Parcel Id	533978000010
Property Location	& 202-200 S MARTIN LUTHER KING BLVD, DAYTONA BEACH, 32114
PC Code	2100 - RESTAURANT
Total Bldgs	1
Neighborhood	7388 - DAYTONA BEACH- S HWY 92
Business Name	LIL MAMA'S KITCHEN
Primary Owner	
Owner	JAAS CORP
In Care Of	
Mailing Address	748 WESTMORELAND RD
	DAYTONA BEACH FL 32114

All Owners

#	Owner 1	Owner 2	Owner %	Owner Type(s)
0	JAAS CORP		100	0 - 0

Legal

204-DAYTONA BEACH Millage Group

Legal Description LOT 1 EXC STREET PARIS PARK BLK 33 DAYTONA PER

OR 4133 PG 2558 15 - 33 - 39

Map TWP-RNG-SEC Subdivision-Block-Lot 78 - 00 - 0010 **Date Created** 30-DEC-81

Year Annexed

Sales

Book/Page Instr Type Inst# Sale Date V/I Sale Price 4133 / 2558 CT-CERTIFICATE OF TITLE 1996145269 08/15/1996 3937 / 1761 WD-WARRANTY DEED 1994109464 06/15/1994 \$42,200 1736 / 0544 WD-WARRANTY DEED 07/15/1974 \$11,500

Commununity Redevelopment Areas



Summary
Land & Agriculture
Bldg(s) - Residential
Bldg(s) - Commercial
Misc Improvements
Bldg(s) - Sketch
Values
Permits
Мар
Pictometry

Altkey: 3526309 SMITH RASHARA R	Parcel ID: 533978000020 204 S MARTIN LUTHER KING BLVD , DAYTONA BEACH
Parcel	
Short Parcel Id Property Location PC Code Total Bldgs Neighborhood Business Name	533978000020 204 S MARTIN LUTHER KING BLVD, DAYTONA BEACH, 32114 7700 - CLB/LDG/UN HALL 1 7388 - DAYTONA BEACH- S HWY 92
Primary Owner	
Owner	SMITH RASHARA R
In Care Of Mailing Address	619 CHERRY ST

All Owners						
-						
#	Owner 1	Owner 2	Owner %	Owner Type(s)		
0	SMITH RASHARA R		100	FS - Fee Simple		

DAYTONA BEACH FL 32114

Legal	
Millage Group	204-DAYTONA BEACH
Legal Description	LOT 2 EXC ST PARIS PARK BLK 33 DAYTONA MB 6 PG 217 PER OR 2973 PG 0601 PER OR 5419 PG 2639 PER OR 6534 PGS 4357-4358 PER OR 6896 PG 2001PER OR 6896 PG 2004
Map TWP-RNG-SEC	15 - 33 - 39
Subdivision-Block-Lot	78 - 00 - 0020
Date Created	30-DEC-81
Year Annexed	

Sales					
Book/Page	Instr Type	Inst#	Sale Date	V/I	Sale Price
6896 / 2004	WD-WARRANTY DEED	2013159713	08/12/2013	I	\$23,500
6896 / 2001	QC-QUIT CLAIM DEED	2013159712	07/30/2013	1	\$23,500
6534 / 4357	CT-CERTIFICATE OF TITLE	2010204540	11/09/2010	1	\$100
5419 / 2639	WD-WARRANTY DEED	2004260519	10/14/2004	1	\$44,500
2973 / 0601	QC-QUIT CLAIM DEED		04/15/1987	1	\$100
2669 / 1772	WD-WARRANTY DEED		04/15/1985	1	\$100



Summary
Land & Agriculture
Bldg(s) - Residential
Bldg(s) - Commercial
Misc Improvements
Bldg(s) - Sketch
Values
Permits
Мар
Pictometry

Altkey: 3526317 ITANI RAFICA MUHAMMAD	Parcel ID: 53397800003 602 ELDORADO ST, DAYTONA BEAC
Parcel	
Short Parcel Id Property Location PC Code Total Bldgs Neighborhood Business Name	533978000030 602 ELDORADO ST, DAYTONA BEACH, 32114 1200 - STORE/OFF/RES 1 7388 - DAYTONA BEACH- S HWY 92
Primary Owner	
Owner	ITANI RAFICA MUHAMMAD
In Care Of Mailing Address	602 ELDORADO ST

All Owners							
#	Owner 1	Owner 2	Owner %	Owner Type(s)			
0	ITANI RAFICA MUHAMMAD		100	FS - Fee Simple			

DAYTONA BEACH FL 32114

Legai	
Millage Group	204-DAYTONA BEACH
Legal Description	LOTS 3 & 4 EXC ST PARIS PARK BLK 33 DAYTONA MB 6 PG 217 PER 3942 PG 4080 PER OR 6181 PGS 3295-3296 PER OR 6247 PGS 4065-4066
Map TWP-RNG-SEC	15 - 33 - 39
Subdivision-Block-Lot	78 - 00 - 0030
Date Created	30-DEC-81

Year Annexed

Sales						
Book/Page	Instr Type	Inst#	Sale Date	V/I	Sale Price	
6247 / 4065	QC-QUIT CLAIM DEED	2008128836	06/24/2008	T	\$100	
6181 / 3295	QC-QUIT CLAIM DEED	2008011101	01/16/2008	1	\$100	
3942 / 4080	QC-QUIT CLAIM DEED	1994121801	07/15/1992	1	\$100	
3746 / 2912	QC-QUIT CLAIM DEED	1992067257	05/15/1992	1	\$100	
3735 / 2180	QC-QUIT CLAIM DEED	1992041919	03/15/1992	1	\$100	
3556 / 1315	WD-WARRANTY DEED	1990149368	11/15/1990	1	\$70,000	
3556 / 1314	QC-QUIT CLAIM DEED	1990149367	08/15/1990	1	\$100	



Summary
Land & Agriculture
Bldg(s) - Residential
Bldg(s) - Commercial
Misc Improvements
Bldg(s) - Sketch
Values
Permits
Мар
Pictometry

Altkey: 3526333	Parcel ID: 53397800009
MUHAMMAD RAFICA ITANI	224 S MARTIN LUTHER KING BLVD , DAYTON BEAC
Parcel	
Short Parcel Id	533978000050
Property Location	224 S MARTIN LUTHER KING BLVD, DAYTONA BEACH, 32114
PC Code	2500 - SERVICE SHOPS
Total Bldgs	1
Neighborhood Business Name	7388 - DAYTONA BEACH- S HWY 92 QUICK TIRE
Dusiness Name	QUICK TIRE
Primary Owner	
Owner	MUHAMMAD RAFICA ITANI
In Care Of	
Mailing Address	602 EL DORADO ST
	DAYTONA BEACH FL 32114 4104
All Owners	

All Owners				
# Owner 1	Owne	er 2 Owner %	Owner Type(s)	
0 MUHAMMAD RAF	FICA ITANI	100	0 - 0	

3	
Millage Group	204-DAYTONA BEACH

Legal Description LOTS 5 6 9 10 & 15 PARIS PARK BLK 33 DAYTONA PER OR 3952 PG 3870

 Map TWP-RNG-SEC
 15 - 33 - 39

 Subdivision-Block-Lot
 78 - 00 - 0050

 Date Created
 30-DEC-81

Year Annexed

Legal

Sales					
Book/Page	Instr Type	Inst#	Sale Date	V/I	Sale Price
3952 / 3870	WD-WARRANTY DEED	1994144710	09/15/1994		\$200.000



Summary
Land & Agriculture
Bldg(s) - Residential
Bldg(s) - Commercial
Misc Improvements
Bldg(s) - Sketch
Values
Permits
Мар
Pictometry

Altkey: 3526350 ITANI RAFICA MUHAMMAD	Parcel ID: 533978000080 614 ELDORADO ST & 612, DAYTONA BEACH
Parcel	
Short Parcel Id Property Location PC Code Total Bldgs Neighborhood Business Name	533978000080 & 612-614 ELDORADO ST, DAYTONA BEACH, 32114 0100 - SINGLE FAMILY 2 3435 - DAYTONA GARDENS PLATS 1-2-3-4
Primary Owner	
Owner	ITANI RAFICA MUHAMMAD
In Care Of Mailing Address	602 ELDORADO ST

All Owners			

#	Owner 1	Owner 2	Owner %	Owner Type(s)
0	ITANI RAFICA MUHAMMAD		100	FS - Fee Simple

DAYTONA BEACH FL 32114

Legal Millage Group 204-DAYTONA BEACH

 Legal Description
 LOTS 8 11 14 & 17 PARIS PARK BLK 33 DAYTONA PER

 OR 4165 PG 1971 PER OR 6181 PGS 3297-3298 PER OR

6247 PGS 4067-4068

 Map TWP-RNG-SEC
 15 - 33 - 39

 Subdivision-Block-Lot
 78 - 00 - 0080

 Date Created
 30-DEC-81

Year Annexed

Sales					
Book/Page	Instr Type	Inst#	Sale Date	V/I	Sale Price
6247 / 4067	QC-QUIT CLAIM DEED	2008128837	06/24/2008	ī	\$100
6181 / 3297	QC-QUIT CLAIM DEED	2008011102	01/16/2008	1	\$23,000
4165 / 1971	WD-WARRANTY DEED	1996218937	12/15/1996	1	\$50,000
3039 / 0981	WD-WARRANTY DEED		09/15/1987	1	\$50,000
2790 / 1379	WD-WARRANTY DEED		02/15/1986	1	\$12,500
2656 / 0448	CT-CERTIFICATE OF TITLE		02/15/1985	1	\$1,000
1908 / 0643	WD-WARRANTY DEED		06/15/1977	1	\$24,000

EXHIBIT B

Location Map

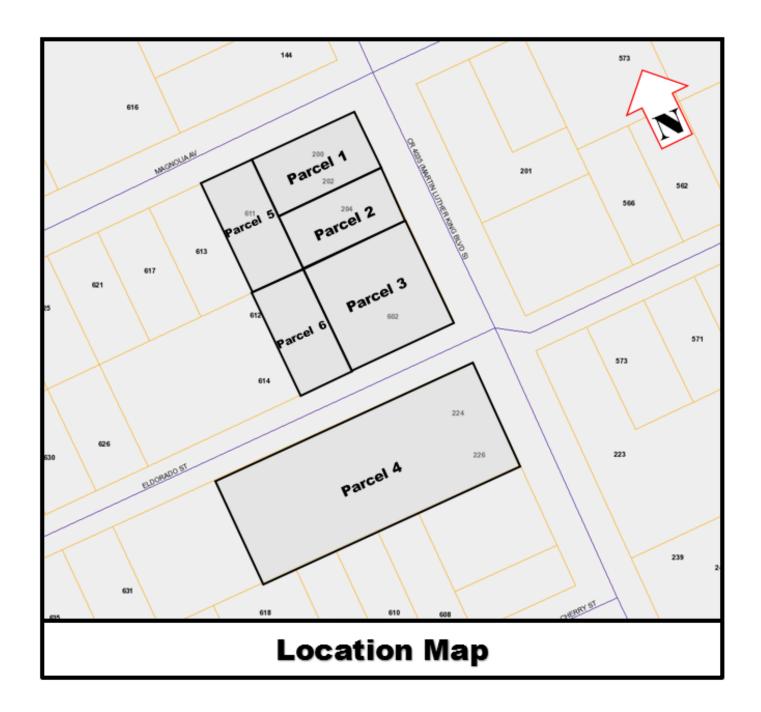


EXHIBIT C

Aerial Map

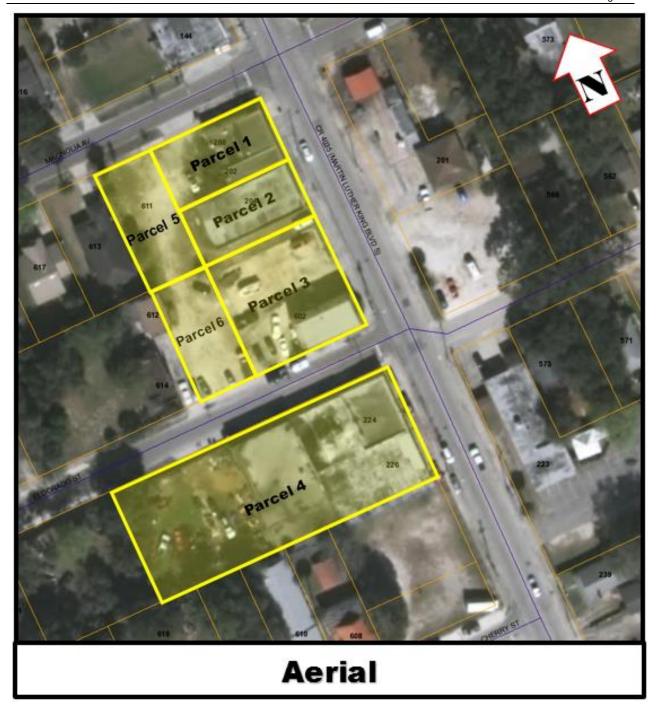
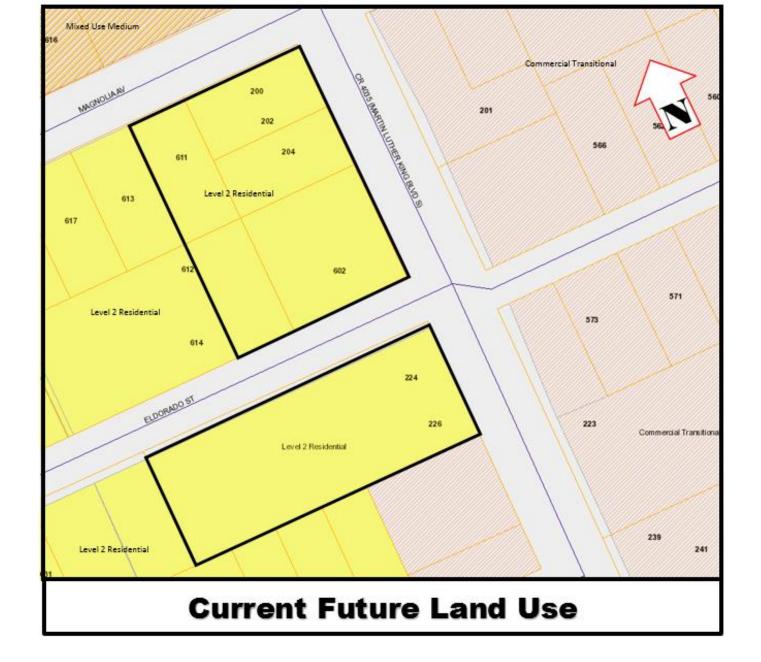


EXHIBIT D

Current and Proposed Future Land Use



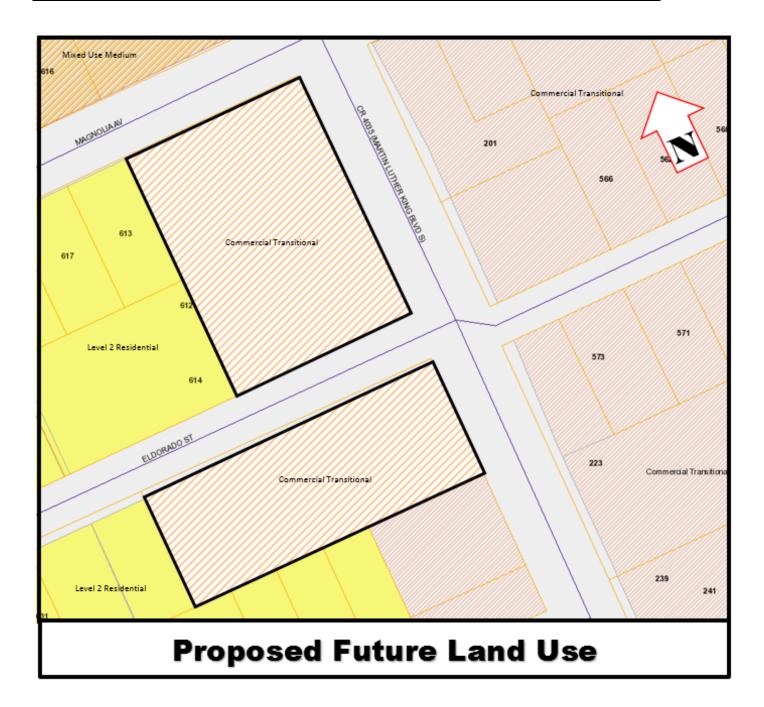
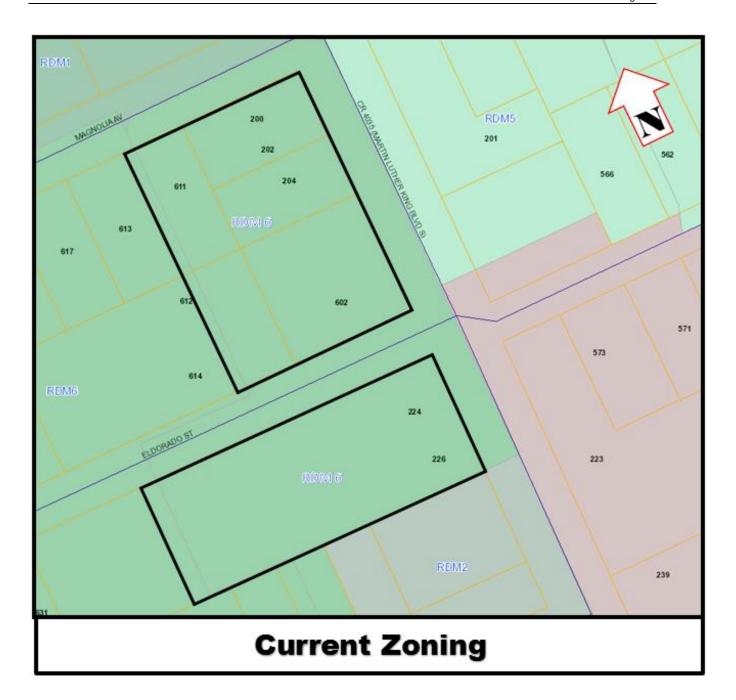


EXHIBIT E

Current Zoning



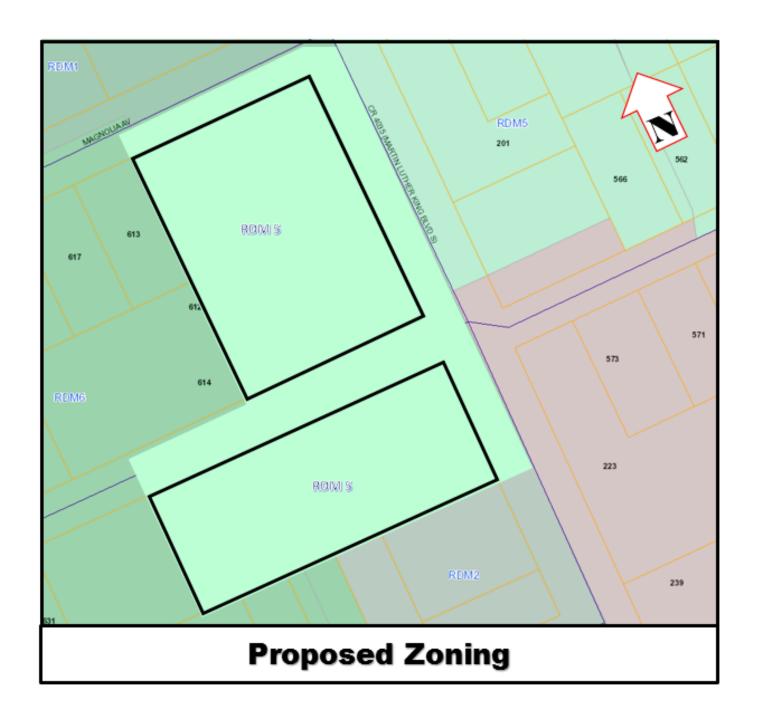


EXHIBIT H

FEMA Flood Insurance Rate Maps (FIRM)

