State of Mississippi

TATE REEVES
Governor

MISSISSIPPI DEPARTMENT OF ENVIRONMENTAL QUALITY

CHRIS WELLS, EXECUTIVE DIRECTOR

November 6, 2026

Ms. Heather Bell
D.R. Horton, Inc.
hmbell@horton.com

Dear Ms. Heather Bell:

Re: Savannah Trails
Jackson County
COE No. SAM201500574MJF
WQC No. WQC2015048

Pursuant to Section 401 of the Federal Water Pollution Control Act (33 U. S. C. 1251, 1341), Mississippi Department of Environmental Quality (MDEQ) issues this Certification, after public notice and opportunity for public hearing, D.R. Horton, Inc., an applicant for a Federal License or permit to conduct the following activity:

> Savannah Trails: The Mississippi Department of Environmental Quality previously reviewed the above referenced project in 2015; the applicant, Savannah Trails, applied for a Department of the Army permit for Placement of fill material into 23.4 acres of medium quality wet pine savannah wetlands to construct a mixed residential/commercial development. The subject property was a 132-acre parcel containing 66.7-acres of jurisdictional wetlands. The proposed work is part of a previously planned project (SAM-2008-00442-MFM) and represents the final development phase, 'The Meadows at Savannah Pines'. The applicant's initial overall design of this development was a pedestrian friendly community with a number of green spaces, walking paths, and family-oriented parks. The residential development was to include 203 living units ranging from mixed-use single-family (entry level) homes to larger (move-up) homes. The proposed commercial segment of the development was to include a General Town Center with retail spaces, restaurants, grocery stores, and office space.

In 2026, D.R. Horton, Inc. then modified the project layout. The applicant requested a modification to a previously issued WQC, WQC2015048. The project consisted of 217 private residence lots, 47 townhouses, access streets, and a commons area that would impact 13.8 acres of low-quality pine savannah wetlands. The applicant proposed to purchase 27.6 acres pine savannah mitigation credits to offset wetland impacts.

For the current WQC action, D.R. Horton Inc. has requested to correct the 401 Water Quality Certificate to match the total impacted acreage as stated on the 404 permit, SAM201500574MJF. The project consists of 217 private residence lots, access streets, and a commons area that will impact 22.6 acres of low-quality pine savannah wetlands. The applicant will purchase 45.20 acres pine savannah mitigation credits to offset wetland impacts. Additionally, Savannah Pines, LLC has coverage under the Large Construction Stormwater General Permit and an associated Stormwater Pollution Prevention Plan for a total of 60.5 acres of ground disturbance [SAM201500574MJF:WQC2015048].

MDEQ certifies that the above-described activity will be in compliance with the applicable provisions of Sections 301, 302, 303, 306, and 307 of the Federal Water Pollution Control Act and Section 49-17-29 of the Mississippi Code of 1972, if the applicant complies with the following conditions:

1. The development shall connect to an Office of Pollution Control approved wastewater collection and treatment system. No construction shall begin until all wastewater approvals are obtained. (Statement G) (11 Miss. Admin. Code Pt. 6, R. 1.1.1.B)

2. All fill/excavation areas shall have side slopes of at least 3:1 (horizontal:vertical) and shall be immediately seeded, stabilized and maintained with a native species of grass. (Statement F) (11 Miss. Admin. Code Pt. 6, R. 1.1.1.B.)

3. Appropriate best management practices (BMPs) shall be properly installed and maintained to prevent the movement of sediment off-site and into adjacent drainage areas. In the event of any BMP failure, corrective actions shall be taken immediately. (Statement F) (11 Miss. Admin. Code Pt. 6, R. 1.1.1.B.)

4. Coverage under a Storm Water Construction General NPDES Permit shall be obtained prior to the start of construction activities. **No construction activities shall begin until such approvals are obtained.** (Statement F) (11 Miss. Admin. Code Pt. 6, R. 1.1.1.B)

5. The post-construction Storm Water Management Plan, submitted by Terry Moran Engineering with Heinrich and Associates, received on November 24, 2025, shall be implemented concurrent with project construction and properly maintained. (Statement F) (11 Miss. Admin. Code Pt. 6, R.1.3.4.A (9))

6. Mitigation shall be provided by the purchase of mitigation credits from an approved mitigation bank as deemed appropriate by the Corps of Engineers. **Written verification of credit purchase must be provided to the Office of Pollution Control prior to the commencement of any work in the wetland areas.** (Statement E) (11 Miss. Admin. Code Pt. 6, R 1.3.4 A (2))

7. Turbidity outside the limits of a 750-foot mixing zone shall not exceed the ambient turbidity by more than 50 Nephelometric Turbidity Units. (Statement A) (11 Miss. Admin. Code Pt. 6, R.2.2.A.(3))

8. No sewage, oil, refuse, or other pollutants shall be discharged into the watercourse. (Statement A) (11 Miss. Admin. Code Pt. 6, R. 2.2.A.(3))

As part of the Scope of Review for Application Decisions, 11 Mississippi Administrative Code Part 6, Rule 1.3.4(B), the above conditions are necessary for MDEQ to ensure that appropriate measures will be taken to eliminate unreasonable degradation and irreparable harm to waters of the State, such that the activity will not meet the criteria for denial:

(A) The proposed activity permanently alters the aquatic ecosystem such that water quality criteria are violated and/or it no longer supports its existing or classified uses. An example is the channelization of streams.

(B) There is a feasible alternative to the activity which reduces adverse consequences on water quality and classified or existing uses of waters of the State.

(C) The proposed activity adversely impacts waters containing State or federally recognized threatened or endangered species.

(D) The proposed activity adversely impacts a special or unique aquatic habitat, such as National or State Wild and Scenic Rivers and/or State Outstanding Resource Waters.

(E) The proposed activity in conjunction with other activities may result in adverse cumulative impacts.

(F) Nonpoint source/storm water management practices necessary to protect water quality have not been proposed.

(G) Denial of wastewater permits and/or approvals by the State with regard to the proposed activities.

(H) The proposed activity results in significant environmental impacts which may adversely impact water quality.

MDEQ also certifies that there are no limitations under Section 302 nor standards under Sections 306 and 307 of the Federal Water Pollution Control Act which are applicable to the applicant's above-described activity.

This certification is valid for the project as proposed. Any deviations without proper modifications and/or approvals may result in a violation of the 401 Water Quality Certification. If you have any questions, please contact James Grafe.

Sincerely,

Carrie Barefoot

Carrie Barefoot, P.E.
Chief, Land Disturbance Division

cc: Maryellen Farmer, U.S. Army Corps of Engineers, Mobile District
Dana Sanders, Sanders Environmental Services, LLC
Bobby Heinrich, Heinrich & Associates, LLC
James Grafe, MDEQ
Willa Brantley, Department of Marine Resources
Paul Necaise, U.S. Fish and Wildlife Service
Jamie Becker, Environmental Protection Agency