State of Mississippi

TATE REEVES
Governor

MISSISSIPPI DEPARTMENT OF ENVIRONMENTAL QUALITY

CHRIS WELLS, EXECUTIVE DIRECTOR

November 10, 2026

Jeremy Hall
Mosaic Church
2016 Bienville Blvd
Ocean Springs, MS 39564

Dear Mr. Hall:

Re: Mosaic Ministries, Mosaic Church
Jackson County
COE No. SAM-2024-00765-APS
WQC No. WQC2026006

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

> Mosaic Ministries, Mosaic Church: The applicant will discharge approximately 3,000 cubic yards of fill material in 8.43 acres of combined pine savannah and bottomland hardwood wetlands for the construction of a 50,000-square-foot worship facility with access roads, parking, stormwater ponds, and utility installation. The applicant will relocate 1,103 linear feet of ephemeral/intermittent stream to reroute flow around the filled area. The USACE requires the purchase of appropriate amount of mitigation credits from an approved mitigation bank in the state of Mississippi. The project will also impact 719 square feet of Louisiana quillwort (*Isoetes louisianensis*), a federally-listed endangered species. The applicant will mitigate for impacts to the Louisiana quillwort through on-site mitigation (relocation). The U.S. Fish and Wildlife Service (USFWS) will be consulted regarding the adequacy of the proposed mitigation plan for Louisiana quillwort.
>
> [SAM-2024-00765-APS WQC No. WQC2026006].

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 MDEQ approved wastewater collection and treatment system. All wastewater, including process wastewater, shall be properly treated and disposed in accordance with 11 Mississippi Administrative code Part 6, Chapter 1. (Statement G) (11 Miss. Admin. Code Pt. 6, R. 1.1.1.B)

2. All fill material and excavation areas shall have side slopes of 3:1 (horizontal:vertical) or flatter and shall be immediately seeded, stabilized and maintained. (Statement B) (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. Special care shall be taken prior to and during construction to prevent the movement of sediment into adjacent avoided wetland 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 Stormwater 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 final post-construction stormwater management plan submitted by Phelan Engineering LLC, dated February 2026, shall be implemented concurrent with project construction and maintained as proposed. (Statement F) (11 Miss. Admin. Code Pt. 6, R.1.3.4.A (9))

6. Mitigation for the impacts of 8.43 acres of combined pine savannah and bottomland hardwood wetlands shall be provided by the purchase of mitigation credits from an approved mitigation bank. The number of credits must be in accordance with banking prospectus and be based upon that required for impacting 8.43 acres of wetlands. Written verification of credit purchase must be provided to MDEQ prior to the commencement of any work in the wetland or stream 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 MEQ 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 Carrie Barefoot.

Sincerely,

Carrie Barefoot

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

cc: Amiee Smith, U.S. Army Corps of Engineers, Mobile District
Samuel Patrick Mooney, BMA Engineers
Andy Phelan, Gulf Coast Development & Design
Willa Brantley, Department of Marine Resources
Paul Necaise, U.S. Fish and Wildlife Service
Jamie Becker, Environmental Protection Agency