BCB MARINA GROUP LLC

2027 Agreements: Additional Questions

Grandpappy Point · Mill Creek · Little Mineral

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These answer the questions we have heard since the 2027 rates went out. Your agreement works the way it always has. What is new are a few options and forms that make it easier to meet its requirements: a choice in how to cover a slip improvement, a hull coverage waiver for older boats, a disclaimer for slips that came with improvements, and a date to get improvements on record. The Renewal FAQ, rate schedule and drawing rules are at bcbmarina.com/2027-documents. This is a plain-language summary; where it and your agreement differ, your agreement governs.

Key dates

When	What happens
Now	The 2027 Master Rate Schedule, Renewal FAQ and Early Return Drawing Rules are at bcbmarina.com/2027-documents.
September 24	Last day to update your email or phone number with your marina office before links go out.
September 25	Agreement links begin going out by email from records@bcbmarina.com.
September 29	Nothing yet? Call your marina office.
September 30	Complete your agreement by this date and you are in every drawing at your marina.
October 1	Navigator Card benefits begin. Cards are distributed in mid-October.
October 2 – December 18	Early Return Drawing every Friday, held separately at each marina.
October	Payment authorization forms (ACH or card) go out, separate from the agreement.
November 30	Last day to choose a two-year agreement.
January 1, 2027	New rates take effect.

Before your link arrives

What should I have ready?

With these in hand, signing takes about ten minutes on a phone or computer: your vessel details (make, model, length, HIN, and state registration number with its expiration date); your certificate of insurance, or your agent's name and phone number; one emergency contact; the second person's email and phone if two names are on the account; and your choice of term (12 or 24 months) and payment (ACH or card), because those set your rate. If you have an improvement on your slip, have your bill of sale or county appraisal notice handy.

Is my email and phone number current?

Please check. Your link goes to the email address we have on file, and you confirm who you are with the ZIP code of your billing address and a phone number we have on file. If either has changed, call your marina office by September 24.

Can I read the agreement before my link comes?

No. Each agreement is sent privately to the customer who holds the space, prepopulated with the information we have on file for you today.

Your link and signing

When are you emailing the agreements?

Links begin going out September 25, in batches by marina, so each office can answer questions as they come in. Each space has its own link and its own agreement. If you hold more than one space at a marina, one email lists all of your links there. Where two people are named on an account, the first signer receives the link, and the second receives their own once the first has signed. Check your spam folder for records@bcbmarina.com, and if nothing has arrived by September 29, call your marina office.

How do I know the email is really from you?

It comes from records@bcbmarina.com and links only to bcbmarina.com. The signing site never asks for a bank account or card number. If anything does, stop and call the office.

Do I have to sign online?

Signing is online; there are no paper packets for 2027. If you would rather do it with a person, come to the office and we will sit down with you.

What if I start and don't finish?

Your link saves as you go and picks up where you left off. After an hour without activity, you will be asked to confirm your ZIP code and phone number again.

Do I owe anything when I sign? When do I give you my bank or card details?

Nothing is due when you sign. Your first payment is due January 1, 2027. If you have already prepaid into 2027, that period is honored at the rate you paid, and the 2027 rate applies from the day it ends. When you sign, you choose ACH or card, because that choice sets your rate; the authorization form itself comes separately in October.

I have a past-due balance. Can I still sign?

Yes. Sign it now, and please contact us to get your account caught up.

What happens after I sign?

We review your agreement and countersign it, and you receive the executed copy by email, with a copy following by certified mail. If anything is missing, we contact you. Wet slip and mobile home lot customers receive Navigator Card benefits once the agreement is validated.

My dock neighbor told me the agreement says ...

Your neighbor has not seen your agreement; each one goes privately to the customer who holds the space. What they are describing is a 2026 form, a different product, or something heard secondhand. Read your own when your link arrives, and if something concerns you, call the office and ask which section it is in. We will show you the actual words.

Terms and rates

My old agreement went month to month. Why not now?

Every product is a 12- or 24-month agreement that begins January 1, 2027, paid monthly or prepaid. There is no month-to-month option. Putting every agreement on one calendar means one signing season, one rate publication and one conversation a year, instead of renewals scattered through every month.

I prepaid into 2027. How will I know for sure I am getting credit for those months?

Your agreement shows the date your prepayment runs through, and the 2027 amounts on it are calculated from the day after. You will see it before you sign. If that date does not match your records, call the office before you sign and we will correct it.

What rate does a new customer pay if they take a slip or storage space today?

The 2027 rate. Anyone who takes a space now signs a 2027 agreement and pays the 2027 rate from the day they move in, not the 2026 rate you are paying today. A new customer who moves in before January 1 signs an Early Occupancy Addendum and pays the first month, prorated, when signing. New customers are not eligible for the Early Return Drawing.

Will the two-year option be offered again?

It is a one-time offering for 2027 and may not be offered in future years. It holds your rate through December 31, 2028, it is a commitment for both years, and it must be chosen by November 30.

I have been a good tenant for decades. I know some people don't pay for everything they keep at the marina: boats in slips that pay no rent, boat trailers, storage units in use. Why don't you collect from them rather than raising my rate?

You are right that it happens, and we are auditing all three marinas for it. Staff have walked the docks and compared what is actually there against what is billed. Every boat, trailer and item not tied to an agreement is being tagged. The owner either puts it under a storage agreement at the published rate or removes it; anything unclaimed goes to impound at the owner's expense. A boat left in a space after its agreement ended is charged 150% as a holdover.

That is about fairness, and it is overdue, but it does not replace a rate increase. Wages, insurance, equipment, parts, fuel, security and contract work all continue to cost more. We have carried a good share of it, but we cannot carry all of it. To hold your cost down, a two-year agreement locks your 2027 rate through December 31, 2028, and prepaying or paying by ACH lowers it further.

What if I'm one of those people, with a boat not assigned to a slip, a trailer in the yard, or something in storage without an agreement?

Call your marina office now. We will set you up with an agreement at the published rate, or you can remove it. If you are a renewing customer, a space you add earns its own entries in the Early Return Drawing; a space held by a new customer does not. Items still unmatched after the tagging deadline go to impound at the owner's expense, and a boat left in a space after its agreement ended is charged as a holdover.

If I sell my boat, does the slip go with it?

No. The slip is licensed to you, not to the boat. A buyer who wants a slip applies and is approved for their own agreement.

The Early Return Drawing and the Navigator Card

How do I get in the drawing, and do I have to sign before October 2?

Your agreement goes in the drawing the moment it is complete and stays in every drawing after that. Complete means signed, with Schedule 1 (your vessel and insurance), a current certificate of insurance, and Part 1 of Exhibit B if you claim an improvement. Complete it by September 30 and you are in every drawing at your marina. The drawing is for renewing customers: a space you held on September 15, 2026 and renew for 2027.

Each marina draws separately: $200 every Friday from October 2 through December 18; a $200 month-end bonus on October 30, November 27 and December 18; a $1,000 Grand Prize on December 18; and a second $1,000 Grand Prize just for two-year agreements. A two-year agreement gets two entries in every drawing. No payment or purchase is required. The full rules are at bcbmarina.com/2027-documents.

You will be busy with a lot of agreements. How will I know I'm in the drawing, and not waiting on your paperwork?

Your entry is timed from when you complete your agreement, recorded to the minute on your signed record, not from when we get to it. Your link shows your signed copy and anything still needed. If we find something missing, we contact you, and you are entered from when you supply it.

When do I get the Navigator Card?

Navigator Card benefits begin October 1 for wet slip and mobile home lot customers whose 2027 agreement is signed and validated: vessel information complete, a current certificate of insurance on file, and the account in good standing. Cards are distributed in mid-October, up to two named cards per account, honored at all three marinas. The card is a benefit program, not part of any agreement, and its benefits may change.

Insurance

What insurance do I need on my boat?

The same as always: liability of at least $300,000 combined single limit, with your marina, BCB Marina Group, LLC and the U.S. Army Corps of Engineers named as additional insureds, plus hull coverage and protection for fuel spills, salvage and wreck removal. The requirement comes from our federal lease and Section 4 of your agreement, which you will see in your link. Tell your agent now so the certificate is ready.

My insurance company says it can't name anyone but me on my policy.

Submit the certificate you have and we will review it. Don't hold up signing over it. Most marine insurers add additional insureds by endorsement; if yours needs to change something, we will tell you what.

My boat is older. Hull coverage costs more than it is worth, or I can't get it.

You may qualify for a hull waiver if you believe your boat is not worth insuring for hull coverage, or you cannot get it. Submit a short request, or use the Hull Coverage Waiver Request form, which will be in your agreement packet. Liability, protection for fuel spills, salvage and wreck removal stay in force, and you agree to cover removal costs if the boat sinks or has to be recovered.

Can I just self-insure?

Not on the boat. Liability coverage and the certificate come from the federal lease, and there is no waiver for us to give. On an improvement, the removal-cost option described below works like self-insurance, with a signature and a clean-up obligation attached.

Slip equipment and improvements

Is my boat lift still mine?

If you paid for it, yes. A lift, dock box, storage bin, PWC port or spider net is attached mechanically and comes off in one piece. It is your property, not a Usage Interest. You may sell it or take it with you when you leave, on written notice to the office with your account current, with our service department or an approved vendor doing the removal and the dock restored. If you are not sure which category an item falls in, ask the office to confirm it in writing before you buy, sell or remove it.

My bill of sale listed the lift as part of the improvement I bought.

That is common; improvements are often sold with lifts included. Once you hold the Usage Interest, the lift is yours to do with as you wish, even though the bill of sale listed it. If the lift appears on your Usage Interest Certificate, the Certificate is amended to remove it before any future sale of the interest.

Why are you calling it a Usage Interest? It sounds like I lost something.

You did not lose anything. All three marinas sit on federal land and water leased from the U.S. Army Corps of Engineers, and nothing attached to a dock can be deeded or titled to anyone, including us. Our current agreements already say that improvements attached to the dock belong to the marina when the agreement ends. What you bought was always the right to use the improvement, and you can still sell that right. "Usage Interest" names it and puts it on record.

What you gain: a Certificate in your name; the right to sell the interest to an approved buyer; the right to pass it to your heirs; and, if the marina permanently relocates you for its own reasons, we relocate the improvement, replace it with a comparable one, or pay its fair market value set by an independent appraiser. What does not change: you use it the way you always have.

I bought it, and I pay taxes on it.

You did, and you do. The Grayson County Appraisal District appraises and bills your interest in the improvement, and that tax is yours. The bill is evidence that you hold the interest. It does not change what the federal lease allows, which is use rather than title.

Are you calling the appraisal district about me?

No. We read the public appraisal roll, which anyone can read, and we do not ask the district to change anything. The one time we send them a document is when a Usage Interest sells, so the tax bill follows the interest to its new holder.

How do I claim my improvement, and is there a deadline?

Claim it on Part 1 of Exhibit B when you sign your 2027 agreement, and no later than December 31, 2026. If the Grayson County Appraisal District already bills you for the improvement, your latest notice is all the proof we need, and a bill of sale in your name works as well. Otherwise upload your prior agreement or receipts, or ask us, because our files may have the paperwork. We check your declaration against our records and the county roll and issue your Usage Interest Certificate. Once you have claimed it, nothing is lost while we review it and issue the Certificate.

If you paid for an improvement and do not claim it by then, it cannot be sold or transferred, and the relocation and casualty protections do not apply to it. It is still yours to keep up: safe, sound and weather-tight, under the same notice and removal rules as any improvement. If you do not want an interest in it, sign the Usage Interest Disclaimer instead.

My slip came with improvements. I didn't buy them; I just use them. Can I claim them now?

No. A Usage Interest belongs to the person who paid for the improvement or bought the interest from the prior holder. If the improvements were already there when you rented the slip, you use them as part of your slip, but you do not hold an interest in them and cannot claim one.

Am I responsible for upkeep of improvements I don't have, or don't want, a Usage Interest in?

No. If you rented a slip that already had improvements on it, sign the Usage Interest Disclaimer, which will be in your agreement packet. It records that the improvements were there when you took the slip and that you hold no interest in them, so their upkeep is not yours. You remain responsible for any damage you or your guests cause, and for using the slip as the rules require.

If I sign a Usage Interest Disclaimer, who takes care of the improvement?

The marina does. We will likely remove the improvement and restore the slip to its original condition. If you held an interest in it, because you bought or built it, and you are giving it up, the removal cost may be charged to you. If it was left by a previous slip holder and there is no bill of sale or other record showing you took the interest, you are not responsible for that cost. It is up to the marina, not you, to show otherwise.

Do I have to insure my improvement?

Your agreement requires it, and we know that coverage has become hard to buy on this lake. You choose between two options in your agreement: insure the improvement at replacement cost with the marina named as loss payee, or agree to reimburse the cost of removal and clean-up if it is destroyed and not rebuilt. Our insurance covers marina property only.

How do I sell or transfer my Usage Interest?

An interest recorded on a current Certificate can be sold. If yours is not on a Certificate yet, you can still sell it: deliver your Exhibit B Part 1 with the bill of sale, and we confirm your interest and issue the buyer's Certificate at the same closing. The marina brokers these sales at a 10% commission; a sale you arrange privately carries the same 10% as a transfer fee. The buyer applies, is approved, and signs a current agreement for the slip. Your account has to be current, and any removal or repair costs owed are settled at closing. We issue the buyer a Certificate and send the bill of sale to the appraisal district when required.

I can't afford insurance or repairs on my improvement.

Call us before it becomes urgent. There are three real paths: a written repair plan on a timeline, selling the interest, or letting it go with the clean-up handled under the option you chose. What we cannot do is leave a failing structure on the dock, and the agreement lets us remove one at the holder's expense if it comes to that.

Can I build onto my dock in the future?

Only with the marina's written approval before any work starts, and for a structure, meaning an enclosure, the Corps' approval as well. The dock is one structure the marina owns, shared by everyone on it, and added weight rides on shared flotation. Bring the office a request: what you want to build, where, and who will build it. We check the dock's capacity and the effect on your neighbors, and send it to the Corps where required. The work is done by our service department, which gives you an estimate, or by a vendor we approve in writing who registers at the office with insurance on file. Metal substructure and flotation work is done by the marina only, and electrical work in an enclosure is done by a Texas-licensed Master Electrician.

My slip has no improvements. Does any of this apply to me?

No. Nothing new is required of you beyond your boat insurance and certificate.

Your dock and your neighbors

My neighbor's improvements are built on what I understand are common areas: the walkways and finger piers.

Walkways and finger piers are common areas of the dock, shared by everyone on it. Nothing may be built onto them, and walkways must be kept clear. Where something was built there in the past, the question is whether the marina consented at the time or did not know about it. Tell the office which slip. We check our records, inspect it, and resolve it with the holder.

My neighbor's improvement is built on my dock.

The dock is one structure the marina owns, and no part of it belongs to any customer. Nobody may build, alter or add without our written consent, and a structure, meaning an enclosure, also needs Corps approval. If a neighbor's structure extends into the space assigned to you or gets in the way of your use of it, tell the office. We inspect it and resolve it with the holder.

My neighbor's improvement is a derelict. It is ugly, it is unsafe, and it is hurting what mine is worth. What are you doing about it?

Tell the office which slip. We inspect it, and if it is not being kept safe, sound and weather-tight, the holder gets written notice: a repair plan within 30 days, and the work finished within 30 days after that. Anything unsafe is acted on immediately, without a cure period. If the time runs out, we remove it, the cost goes to that holder's account, and their interest in it ends. Where the structure is worth saving, we will also try to sell the interest to someone who will restore it. Notice has to be given and time has to run, so these take longer than anyone wants, but they do not sit forever.

My dock sits lower since my neighbor added on.

Added weight rides on shared flotation. Call the office; we will inspect it and measure the freeboard. What we find determines the remedy and who bears the cost.

How we operate

Why did you consolidate service, maintenance and customer service?

Three marinas each running a small version of the same department meant uneven answers, jobs waiting on one person, and records in three places. Service now runs as one department from Grandpappy Point. One service writer opens every work order, gets your approval on the estimate, and closes and bills it. Technicians move between Grandpappy Point and Mill Creek by skill and lift availability, and Little Mineral customers are served in the slip by traveling technicians, with haul-outs at Grandpappy Point or Mill Creek. Call any marina line and service calls route to the service writers. Maintenance and customer service follow the same idea: one team, one schedule and one set of records across all three marinas, so there is a deeper bench and the person you reach can see your whole account. Your home marina office is still your first call.

Who made these rules?

Most of them came with the federal lease and Title 36 of the Code of Federal Regulations. We keep the lease by following them, and we keep the marina by keeping the lease. If a rule looks strange, ask. There is usually a reason, and we would rather explain it than enforce it.

Who to call

Your marina office first, for anything about your agreement, your slip or your account. Certificates of insurance and documents can go to records@bcbmarina.com. If you want the detail behind any answer here, ask for the section of the agreement it comes from and we will point you to it.