

# **Tax Increment Financing Redevelopment Plan Bay St. Louis, Mississippi 2025**

Prepared By:  
Laurence E. Leyens  
Urban Development Toolbox, LLC  
7600 Joe Fountain Road  
Ocean Springs, MS 39564  
(601) 301-8500



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## Introduction and Purpose

The following Tax Increment Financing Redevelopment Plan Bay St. Louis, Mississippi 2025 has been developed as an addendum to various other plans, studies, and data collections that exist and are referenced herein on behalf of the City of Bay St. Louis, Mississippi. Its purpose is to:

- illustrate the need for new development and redevelopment activities in Bay St. Louis;
  - consolidate, restate, and expand the redevelopment themes of the Bay St. Louis various community plans, relating specifically to the ***Bay St. Louis, Mississippi 25 Year Comprehensive Plan*** adopted in July 2024, additional studies, updated goals, and objectives referenced herein;
  - establish additional redevelopment strategies for the City of Bay St. Louis;
  - provide the basis for authorizing specific Tax increment Financing mechanisms to facilitate new development projects and redevelopment projects; and,
  - guide new developments and redevelopment initiatives for all areas of the City of Bay St. Louis, Mississippi referred herein as the (“City”).
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## Section 1 – Redevelopment Planning Method

This Redevelopment Plan was developed in the four steps described as follows:

1. **Review and assessment** - a review of various existing city plans, interviews, and Hancock County plans, the (“County”) including specifically the guiding over-all strategic plan referenced herein as the (“**Bay St. Louis Comprehensive Plan**”) referring to a 25 year plan adopted by the City in July 2024, and other plans, codes, zoning, statutes, and ordinances referenced herein as the (“**General Development Plan**”), as provided by the City of Bay St. Louis, the Hancock County Supervisors, as well as additional collected data, economic impact trends, US Census data, demographics, quality of life factors, and related studies that were conducted in the past few years to identify previously determined findings for the need for economic growth, new developments and redevelopment
2. **Goal identification** - a review of previously identified redevelopment goals and objectives was conducted to identify those that supported redevelopment activities
3. **Redevelopment area designation** - a determination was made of the appropriate redevelopment areas for the City of Bay St. Louis
4. **Implementation** - recommended implementation strategies for accomplishing specific development and redevelopment efforts for Bay St. Louis located in the southwest section of Hancock County, Mississippi.



The primary documents, plans, and studies reviewed in developing this Tax Increment Financing Redevelopment Plan are:

1. City of Bay St. Louis, Mississippi 25 Year Comprehensive Plan Adopted in July 2024
2. Zoning ordinances and survey maps: adopted by the City of Bay St. Louis
3. United States Census Data Collection as of 2020 (with forecasted estimates for 2024)
4. ACS Data USA (reflecting census data, state sourced data, and algorithms established to estimate current values and trends)
5. Census Tract 303 Opportunity Zone
6. United States Census Bureau. P2 Hispanic or Latino, and Not Hispanic or Latino by Race. 2020 Census State Redistricting Data (Public Law 94-171) Summary File. August 2021.
7. United States Census Bureau. Annual Estimates of the Resident Population: April 1, 2020 to July 1, 2023. Population Division. May 2024.
8. United States Census Bureau. 2023 American Community Survey 5-Year Estimates. December 2024.
9. Cubit Planning 2025 Population Projections. December 2024.
10. Various other economic, statistical data, and resources from internet-based providers, opinions, images, and interpretations
11. Various City of Bay St. Louis, Hancock County resources, the State of Mississippi Vital Statistics web sites, and references of various authors, creators, and publishers

Section 2 – Need for Redevelopment in Bay St. Louis Established

The City of Bay St. Louis 25 Year Comprehensive Plan adopted in 2024 states in the following excerpts that provide for the need for new development and redevelopment using good planning techniques to manage land use:

BAY ST. LOUIS DEVELOPMENT PATTERNS AND BUILDOUT

Analysis of development patterns provides the basis for conclusions for future growth and development opportunities and growth constraints. Development patterns are the result of a combination of market forces, development policy, and cumulative community decisions for what development should occur, the form it should take, and where it should be located. Development patterns illustrate both a quantitative and qualitative view of Bay St. Louis currently. The relationship and interaction among shopping areas, neighborhoods, and the natural environment, coupled with the identification of developable land for the future, are included in the development pattern analysis. These factors are mapped, measured, and interpreted in this section.

Existing Land Use

Existing land use and development was inventoried, mapped, and analyzed in order to illustrate community development patterns and trends for Bay Saint Louis 2045. Data sources for existing land use included the 2009 Comprehensive Plan, current aerial photography, information from the Hancock County Geographic Information System and visual surveys of selected areas. The categories used to classify development patterns and their meanings are listed as follows:

Residential Land Uses

- ◆ **Single Family.** A single residential living unit of conventional (on-site) construction, designed to house only one family. The density of units per acre may range from 1 to 8.

Above: BSL Home in an Old Town Neighborhood  
Right: Bay St. Louis Existing Land Use

- ◆ **Duplex.** A residential living unit of conventional construction and containing two attached dwelling units.
- ◆ **Multiple-family.** Structures designed with more than two attached living units such as apartments with densities typically greater than 8 units per acre.
- ◆ **Townhomes.** Residential townhome development typically occurs at densities of 4 to 12 units to the acre in structures that are typically attached, but are owner occupied.
- ◆ **Manufactured Home or Park.** Manufactured homes, either on a single lot or within manufactured home communities.

Commercial Land Uses

- ◆ **Corridor Commercial.** Stores as fixed point-of-sale locations designed to attract high volumes of customers. Their

Table 2.1 - Summary of Existing Land Use		
Land Use Category	Acres	% of Total
Residential	1,795.10	5.39%
Commercial-Office	442.09	5.39%
Healthcare	30.05	0.37%
Industrial - Warehouse	3.31	0.04%
Institutional	226.36	2.76%
Public Open Space - Recreation	141.24	1.72%
Private Open Space - Recreation	49.63	0.61%
Vacant	5,310.30	64.80%
Other	196.40	2.40%
Total	8,194.48	100 %

environments auto dominated typically with large parking lots between streets and buildings. Such areas are considered suburban in character.

- ◆ **Old Town and Depot District.** This category represents the historic heart of Bay St. Louis' community life. Its environment is scaled to pedestrians. Buildings are typically sited in close proximity to the street. Parking areas are typically off-site or to the side and rear of buildings.
- ◆ **Service Commercial.** Commercial activity oriented to providing repair, outdoor storage, contracting or machinery and equipment sales, including automobiles. These establishments require outdoor work and storage spaces that often do not blend well with the other land uses.
- ◆ **Recreation Vehicle Park/Campground.** This category refers to facilities designed to accommodate recreational vehicles on a temporary basis.
- ◆ **Lodging .** This category accommodates lodging facilities such as hotels and motels.
- ◆ **Commercial - Other.** These commercial uses fall outside the previous commercial categories.
- ◆ **Office.** This category accommodates places for professional, health care, or administrative activities.
- ◆ **Neighborhood Commercial.** This category of land use activity describes commercial activity that is oriented to nearby neighborhoods, providing light retail goods and services to meet the ordinary requirements of daily life. Buildings are smaller in scale.

#### **Industrial**

- ◆ **Industrial.** These areas accommodate manufacturing, warehousing, storage, or distribution of products or goods. These uses may include uses that may generate substantial amounts of noise, odor, light, traffic or other nuisances associated with industrial uses.

#### **Health Care**

- ◆ **Medical - Dental.** The category indicates medical uses such as clinics and hospitals.

#### **Institutional**

- ◆ **Municipal.** Municipal uses are those which are exclusively used for the administration of local municipal government and include police, fire, and other municipal services.
- ◆ **Government, County and State.** These uses are those which accommodate the operations of Hancock County and the State of Mississippi.
- ◆ **Assembly.** These uses are devoted to various assembly operations such as places of worship, funeral homes, theaters, and other venues in which large numbers of people gather for entertainment, sporting, or other events.
- ◆ **School, Private .** The category indicates land used for private educational purposes.
- ◆ **School, Public.** The category indicates land used for public educational purposes.

#### **Parks, Open Spaces, Natural Areas**

- ◆ **Parks and Open Space, Public.** Land that is used as active park space or otherwise reserved as open space and available to the public in general.
- ◆ **Parks and Open Space, Private.** Land that is used as active park space or otherwise reserved as open space and available with private restricted access.
- ◆ **Natural and Environmental Lands.** These lands are generally open lands that serve important ecological functions.

#### **Vacant, Infrastructure, and Miscellaneous**

- ◆ **Vacant.** Vacant lands lie unoccupied and may generally be considered a buildable lot or parcel.
- ◆ **Utility/Infrastructure.** These lands include uses devoted to community maintenance functions such as shops and storage yards for maintenance facilities and materials, rights of way streets and other mobility



infrastructure and utility easements for community utility infrastructure such as water, sewer and power facilities.

- ◆ **Miscellaneous Land Uses.** The land uses include independent parking lots, cemeteries, and beachfronts.

## Build-out Analysis

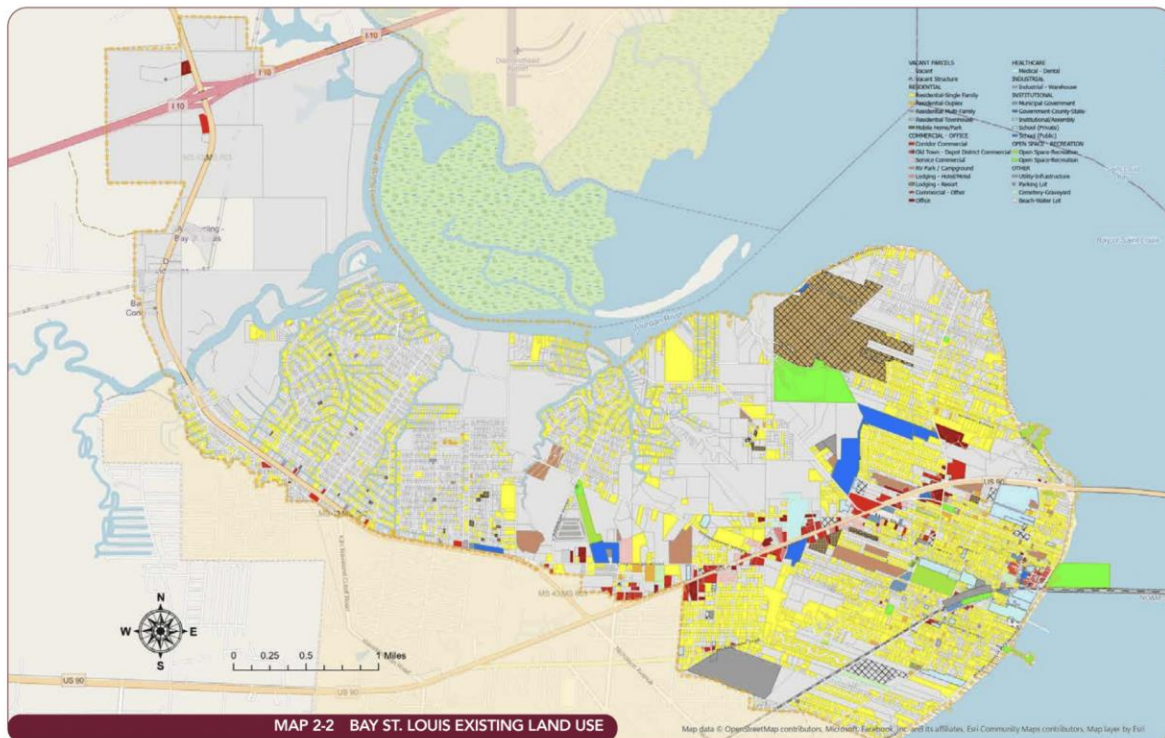
A crucial part of the development patterns analysis is determining Bay St. Louis' development capacity and build-out. Projecting future growth and its impacts is necessary to properly align growth with community vision. Community build-out analysis is used to provide essential growth information.

A build-out analysis examines development carrying capacity of a given geography. Carrying capacity refers to an area's maximum potential level of residential and non-residential development. Carrying capacity is developed from variables such as number of dwelling units and floor area ratios permitted per acre by applicable zoning rules, environmental constraints, infrastructure capacity, and other factors that impact development density and intensity. Build-out analysis helps to answer critical planning questions such as:

- ◆ **What are the likely community impacts if growth occurs to the maximum extent permitted?**
- ◆ **Is the community prepared to accommodate growth at the scale permitted?**
- ◆ **Are the growth patterns represented by permitted development desirable, and do they align with community vision?**
- ◆ **Does the amount of planned development reflect current market realities?**

Findings of a build-out analysis are used to assess the impacts of potential growth and to help determine whether current development patterns, plans, and codes align with a community's vision and market realities.

A build-out analysis is conducted at varying scales and can be performed at any point along a spectrum that ranges from the general or macro-level to more precise, micro-level calculations. Bay St. Louis' build-out analysis was conducted at the macro-scale using current zoning and environmental constraints. The analysis assumes that future growth under current zoning will occur to the maximum extent permitted. Environmentally constrained development is assumed to occur at 50 and 75 percent of maximum capacity.



Bay St. Louis' build-out analysis identified vacant land and environmentally constrained land from the existing land use survey and the environmental inventory. The results are illustrated on Vacant and Environmentally Constrained Lands Map on the previous page. The zoning classification of each parcel of vacant land was then determined. Vacant areas were summed by zone and permitted development intensity was applied to calculate carrying capacity. This was expressed in units per acre for residential zones and square feet of building per acre in nonresidential zones. Environmental constraint factors were applied to land impacted by wetlands, trees and flood zones at a rate of 25 and 50 percent.

For example, if the maximum permitted dwelling unit density of one hundred vacant acres of land zoned R-1 were two dwelling units per acre, the carrying capacity of the land would be 200 dwelling units (100 acres x 2 units per acre). Dwelling units can then be converted into the estimated population by multiplying by the average household size in Bay St. Louis. In 2021 average household size was 2. Therefore, two hundred dwelling units multiplied by 2 persons per unit represents a population of 400 for the 100 acres.

Commercial building square footage is calculated by multiplying available acreage by either 11,000 or 21,780 square feet per acre. These figures represent an assumed building footprint area per acre of 25 percent in suburban areas or 50 percent in downtown or mixed-use areas, respectively. These ratios are common rules of thumb for suburban commercial and urban commercial development intensity.

Bay St. Louis' build-out analysis reveals that the city can accommodate between 4200 and 9300 persons in the future. Commercial floor space can be accommodated approximately between 1.1 and 2.5 million square feet of building space. Detailed build-out calculations are included in the appendix and summarized in Tables 2.2 and 2.3.

**Table 2.2 - Summary of Vacant Land by Zone and Constraint**

Current Zoning of Vacant Land	Vacant (Acres)	Constrained Vacant/Flood (ac) <sup>1</sup>	Unconstrained Vacant <sup>2</sup>	Total Constrained & Unconstrained Vacant	Wetland Severely Constrained (ac) <sup>3</sup>	Square Feet
Residential	2,918	1,461	246	1,707	1,166	-
Commercial	1,051	323	62	385	662	16,752,218
Industrial	3	0	0	0	3	8,146
Casino/ Resort <sup>4</sup>	-	-	-	-	-	-
Waterfront <sup>4</sup>	1,354	185	0	185	1,168	8,040,174
Special Use <sup>4</sup>	16	12	1	13	3	579,348
<b>Totals</b>	<b>5,365</b>	<b>2,004</b>	<b>309</b>	<b>2,313</b>	<b>3,001</b>	<b>25,379,886</b>

**NOTES:**

<sup>1</sup>Land within a FEMA-designated Flood Hazard Area (excluding floodway). These properties are buildable, but subject to specific requirements.

<sup>2</sup>Land unconstrained by natural hazards including, FEMA flood hazard areas, tidal areas, and wetlands. These properties are buildable, but subject to zoning regulations.

<sup>3</sup>These properties are located within tidal areas or wetlands. Development is largely precluded due to regulation and/or cost.

<sup>4</sup>Variance between raw vacant land totals and buildout calculations is a result of parcels lying within multiple zoning districts, presence of waterways and unopened public rights-of-way. Overall deviation is less than 1.0%.

<sup>5</sup>Excluded from modeling given the districts' uncertain application.

Source: Consultant Analysis

**Table 2.3 - Potential Build-out Summary**

Current Zoning of Vacant Land	Development Density / Intensity	50% Constraint		75% Constraint		2021 HH Size	50% Constraint	75% Constraint
		Devel-opable (ac)	Po-tential Units	Devel-opable (ac)	Po-tential Units		Floor Area/ Population	Floor Area/ Population
Residential	5	854	4,268	427	2,134	2	9,389	4,268
Commercial	0.4	192	-	96	-	-	2,151,265 sf	1,075,633 sf
Industrial	-	0	-	0	-	-	1,426 sf	713 sf
Casino/Resort	-	-	-	-	-	-	-	-
Waterfront	-	-	-	-	-	-	-	-
Special Use	-	7	-	3	-	2	Varies	Varies

Source: Consultant Analysis





The information from this plan as well as other resources referenced herein has been reexamined for implications related to the Tax Increment Financing Redevelopment Plan's (the **"TIF Redevelopment Plan"**) conclusions regarding new development and redevelopment opportunities. It further establishes the need for economic development initiatives, economic inducements, and outreach efforts to encourage private sector investments to encourage private sector growth in the City.

Specifically, related statistics provide a detailed picture of the development conditions in Bay St. Louis and Hancock County from 2010 to 2024. Selected statistics have been updated through US Census year 2020 and estimated for some data up to 2024. The data has been reexamined for implications related to the TIF Redevelopment Plan's conclusions regarding new development and redevelopment opportunities.

Specifically, statistics related to demographics, economics, and housing have been selected for discussion to provide a data-driven basis approach to establishing the need for new development and redevelopment activity in Bay St. Louis.



## **City of Bay St. Louis Historical Summary:**

*(Copied from The City of Bay St. Louis 25 Year Comprehensive Plan adopted in 2024)*

### **First Nations and Cultures**

Bay Saint Louis is located on land that has been occupied by humans for thousands of years. Elevated topography adjacent to the diverse ecosystem formed by the Pearl River, Jourdan River and the Mississippi Gulf Coast with their riverine, wetlands, salt water marshes, open gulf and piney woods, formed the environment for the earliest human occupation. Major prehistoric periods for the area are divided by anthropologists in four distinct periods.

- **THE PALEO-INDIAN CULTURE PERIOD (~12,000-8,000 B.C.)** This first culture, spanned a period from the last glacial age around 12,000 B.C. to about 8000 B.C. Temperatures averaged five to ten degrees cooler, the climate was drier and sea level had not reached its modern height, likely 30 to 100 feet below current levels extending to the edge of the continental shelf. The colder climate resulted in more open grasslands and the southern extension of temperate types of trees like spruce and fir. People were organized in small bands and moved frequently to follow the large game.
- **THE ARCHAIC CULTURE PERIOD (~8,000-1,000 B.C.)** Over the course of time, populations settled in specific localities for longer periods of time. The warming climate encouraged more exploitation of woodlands and river valleys, while along the coast fishing and shellfish harvesting became increasingly common economic pursuits.
- **THE WOODLAND CULTURE PERIOD (~1,000 B.C. - A.D. 700)** Among the perceived changes that are hallmarks of the Woodland is the increasing importance of corn agriculture, the advent of tribal organization replacing multi-family or clan organizations, larger, more permanent villages, an increased use of conical burial mounds.
- **THE PLAQUEMINE AND MISSISSIPPIAN CULTURE PERIODS (A.D. 1000- A.D. 1500)** This period of prehistory is characterized by the construction of large temple mounds that served as platforms for the houses of chiefs and for temples. The European invasion contributed to the depopulation of the region through the spread of disease and violence. Still Choctaws and affiliated groups like the Bayougoulas, Acolapissa, Pascagoula and the Siouan-speaking Biloxi Indians continued to live in the area,.

### **European Encounter and Settlement**

In 1698, Louis XVI, King of France claimed Mississippi River and the territory it claimed for France. The expedition of Bienville explored the claim and camped on the banks of the Bay of Saint Louis in 1699, naming it for Louis IX, the King of France. In December Bienville established the first colony at Bay Saint Louis, consisting of a sergeant and fifteen soldiers, thus creating the third colony located on the Gulf of Mexico. It was another eighteen years before he gave up on his efforts to find deep-water access to the area's French colonies and built a fort at present day New Orleans.

England later defeated France in the Seven Years War and all of Louisiana east of the Mississippi River except the Ile d'Orleans, was awarded to England. Louisiana west of the Mississippi and the Ile d'Orleans went to Spain. Spain declared war with Britain in June 1779 and as a result of the ensuing treaty, British West Florida became Spanish West Florida.

In the period from 1780 to 1810 Spain moved quickly to recognize the property rights of persons who occupied their holdings in West Florida and who would swear allegiance to the Spanish crown and the Catholic Church.

In 1803, Napoleon Bonaparte sold the vast Louisiana Territory to the United States. Shortly thereafter in 1810, the people living between the Perdido and Pearl rivers declared their independence as the republic of West Florida. This area was annexed by the United States shortly thereafter.

### **Statehood and The Creation of Hancock County**

The Congress of the United States created the Mississippi Territory on April 7, 1798, which included all that land presently composing the states of Mississippi and Alabama. Settlers generally moved into the coastal areas, overwhelming the French and Spanish Catholic population until they reached the eastern shore of the Bay of Saint Louis, where the migration generally ceased.

Hancock County was created in 1812 by the Mississippi Legislature after statehood that same year. The area slowly developed over the ensuing decades with continued settlement and timber harvesting and wood processing dominating the economic activity.

After the Louisiana Purchase in 1803, the territory was opened to homesteaders and in a three



year period thirty-three hundred people moved into the area, mostly from Virginia, Tennessee, Georgia, and the Carolinas. These Anglo-Saxon Protestants settled across the Coast from Mobile to the Bay of Saint Louis, but there was no bridge across the bay for another 110 years after statehood in 1817.

Bay Saint Louis was incorporated by the first act of the first legislature of the State of Mississippi on January 4, 1818. (The city was called Shieldsboro from 1802 until the name Bay Saint Louis was restored by the legislature in 1875.) However, the colony remained staunchly French, relatively isolated from the Americans but kept its close connections with its French New Orleans cousins. Subsequently, Bay Saint Louis became the summer home of wealthy New Orleanians, thus re-enforcing the French culture of the city which it retained into the early 20th Century.

The British were so certain of victory that they brought civil servants to assume governing the areas they expected to conquer with them, as well as wives and children who were waiting on the Mississippi Coast islands. However, the great victory for the Americans was rendered inconsequential because the peace treaty had already been signed and word had not reached the Coast.

Mississippi became a state in December, 1817 and the first act of the Mississippi legislature was to incorporate the city of Bay Saint Louis to become the capital of the state. The incorporation was completed at the morning session but at the afternoon session, the representative from Rankin County changed his vote and Natchez was designated capital instead. It remained the capital for two years before the capital was moved to Jackson where it remains.

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## The Civil War

Mississippi was the second state to sign an act of secession following South Carolina. The Civil War brought difficult and hard times to the coast although there were few actual battles fought here. Abraham Lincoln sent the iron-clad ship Massachusetts to the channel at the west end of Ship Island thus effectively blocking the entire Mississippi Sound to traffic entering or leaving, there being no other deep water channel into the sound. Flat bottom packet boats continued to sail between New Orleans and Mobile, but connections to the eastern seaboard and with Europe were completely severed.

## The Resort Era

At the end of the Civil War, real property in the state of Mississippi was said to be ninety percent destroyed. Rebuilding was a long and painful process. However, families made every effort to resume as normal a life style as possible. Carpetbaggers in governments for a period caused many properties to be forfeited, but gradually commerce and social activities resumed.

Northerners began flocking to the warm climates, and resorts sprang up everywhere. Also, the rail between Mobile and New Orleans was completed in 1870 bringing New Orleans to within one hour's travel time. This allowed families to come to Bay Saint Louis in early Spring to avoid the sickness and mosquitoes prevalent in the city. Commuter trains ran regular schedules allowing men to board their "club car" in Bay Saint Louis at 8 a.m., have a leisurely breakfast en-route, and debark at the Canal Street Station one hour later. In the afternoon, they could board the train at 5 p.m. and be picked up at the station after an hour-long cocktail period on the train.

At one time Bay Saint Louis had as many as 10 or 12 hotels. Some were, in fact, quite large like the Crescent, later called the Pickwick, the Bay Saint Louis, and the Clifton. After 1900 came the Liberty, the Klock, and the Weston which became the Reed. There were many boarding houses. Every Friday during the summer, hordes of New Orleanians came over to "The Bay" for swimming parties on the beach. Hotels had "bachelor quarters" for the single men, and every Saturday night there were dances at the various hotels which began after the heat of the day had begun to cool. These were relatively grand affairs with prominent bands, and were always accompanied by veritable feasts of food and drink.

Sunday mornings found everyone at church. Then, after a grand lunch at one of the commercial establishments, they gathered at the Woodmen of the World Hall on Second Street next to the cemetery and were entertained with musical recitals, poetry readings or the presentation of contemporary plays. At 5 p.m. they boarded their train for the return trip to the city.

The Bay had deep artesian wells with water that had a strong sulfur content. Since it smelled so bad, it was assumed that it therefore had to be healthy, so a strong reputation as a health spa developed, contributing to the summer activities.

Until June 1930, Hancock County had the largest sawmill in the world. Timber was brought from miles away to the Weston, Poitevent, Eads mill at Logtown. Subsequently, nearly all the houses at The Bay were built of heart pine. They were thereby especially susceptible to fire. Being built on land divided into arpents, (the French equivalent of an acre) houses that caught fire were unlikely to be saved. In fact, several very large fires devastated The Bay, such as the ones in 1903, 1907 and 1927. About thirty homes and businesses were destroyed in 1907, including Our Lady of the Gulf Catholic Church, the Bay

Saint Louis Opera House, and the Planchet home and stores.

Beachfront homes nearly always had either a pier, with or without pier house, or a gazebo for the enjoyment of the evening breezes. After five in the afternoon, families gathered in these open buildings to socialize, both with their families and with their friends and neighbors. After about 1900, lemonade became the favored evening beverage and it was the most refreshing. This tradition continued to the middle of the century when, after World War II, families had been so scattered, serving in the military or working in defense-related companies, that few large family groups remained to gather. Also, there was the phenomenon, air conditioning. Today few piers remain, and even fewer gazebos, and a great tradition has been lost.

## Into the 20th Century

Many changes came to the Bay after 1900. An automobile bridge was built across the Bay of Saint Louis in 1928. However, it burned with such regularity that it was hardly considered reliable. There are many stories of suitors bringing their girls from the Pass over to the Bay to one of the fine motion picture houses only to find when the reel was finished that the bridge had burned and the trip back to The Pass would take much too long to fit within the curfew set by the girls' parents.

In 1963, NASA and the Stennis Space Center brought new prosperity to the Gulf Coast in the form of employment. The impact of the arrival of gambling casinos in 1994 caused the prices of homes and property to soar. New construction was present on nearly every vacant lot on the shore and inland. Unemployment has been limited to those who choose to be unemployed.

## Gambling

In 1990 the Mississippi State Legislature passed a bill allowing gaming in boats anchored on navigable waters and quickly brought a new and undreamed prosperity to the Mississippi Coast. New revenue flooded into the coast cities though many at great cost to the natural ocean-front landscape. Bay Saint Louis, however, confined its single casino, presently called "Hollywood Casino" to the north end of the Bay of Saint Louis. There were no roads running by the casino and one road was constructed leading to it. Those who objected to were not forced to live with it, and it quickly gained acceptance in the community. People joked that bi-weekly the casino sent an unmarked truck down to City Hall and dumped loads of money over the fence. In reality, the city was rapidly improving its infrastructure: sub-service drainage, street surfacing, lighting and many public facilities.

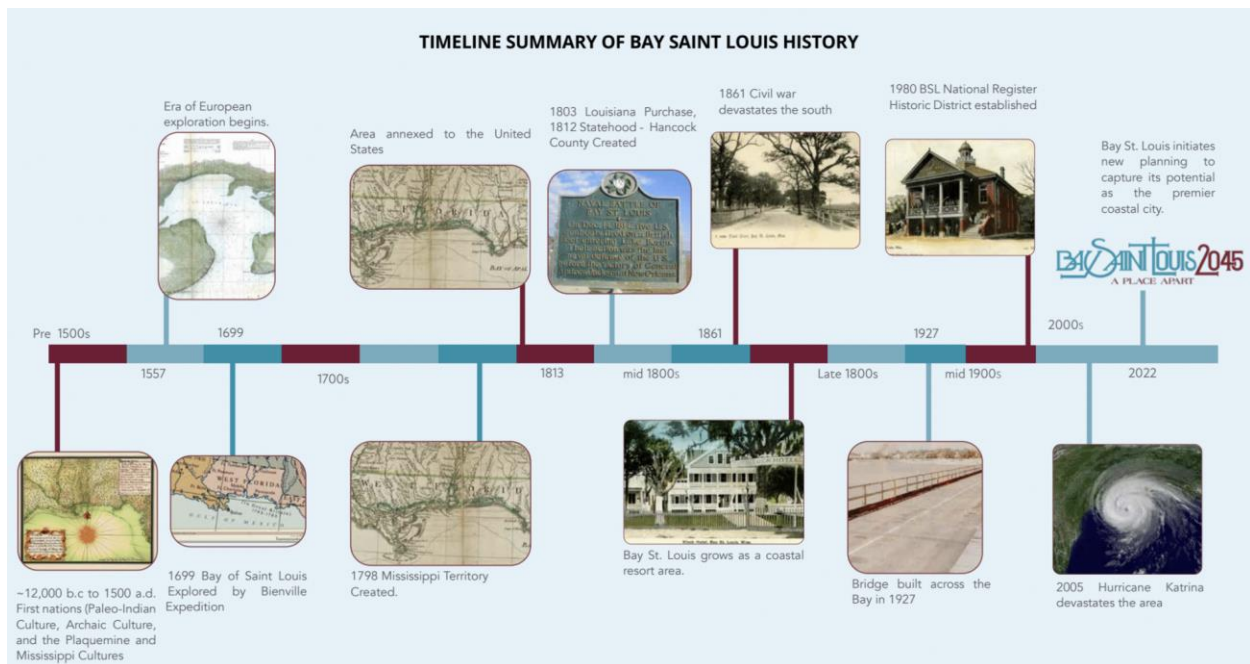
## The Great Disasters

The Mississippi Gulf Coast had finally recovered from massive Hurricane Camille which roared ashore in 1969 killing hundreds and obliterating thousands of homes and businesses. It was the benchmark from which all modern hurricanes were compared. "We survived Camille, we can survive anything." Wrong. On August 29, 2005 Hurricane Katrina made Camille look like a summer storm. Thirty-eight foot storm surge crested the bluff at Bay Saint Louis, sweeping almost everything away. Houses that dated from 1787 were reduced to rubble. The beachfront mansions crumbled under the power of the wind-driven water.

In 1977 the Mississippi Department of Archives and History surveyed the houses in Bay Saint Louis and in 1980 assigned 728 of them to the National Register of Historic Places. There were 560 properties in the Beach Boulevard District alone, and there were three other, smaller districts. Compatibility and charm were the defining attributes of the little city. Hurricane Katrina in 2005 completely destroyed all but sixteen of the mansions on Beach Boulevard. (Please view Preservation/National Register/Beach Boulevard on this site to view those homes before the hurricane.) Recovery of the beach front during the following decade was slow and meticulous. The new and improved seawall of impressive proportions provided an area for a wider boulevard and an extensive area of grass and trees between the two.

In 2014 the new harbor completed the waterfront landscape giving an added charm that the city had not traditionally enjoyed. With its easy access to the downtown complex, it quickly became a strong attraction. Waterfront restaurants and bars sprang up along the beach providing access to the cool evening breezes and views of the picturesque Bay of St. Louis.





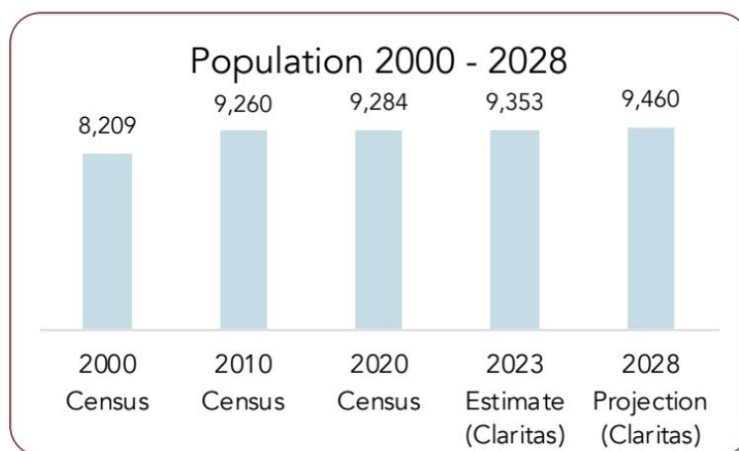
## Population Trends:

The City of Bay St. Louis 25 Year Comprehensive Plan (adopted in 2024) and U.S. Census data examines the population growth trends in the City and the County since its founding.

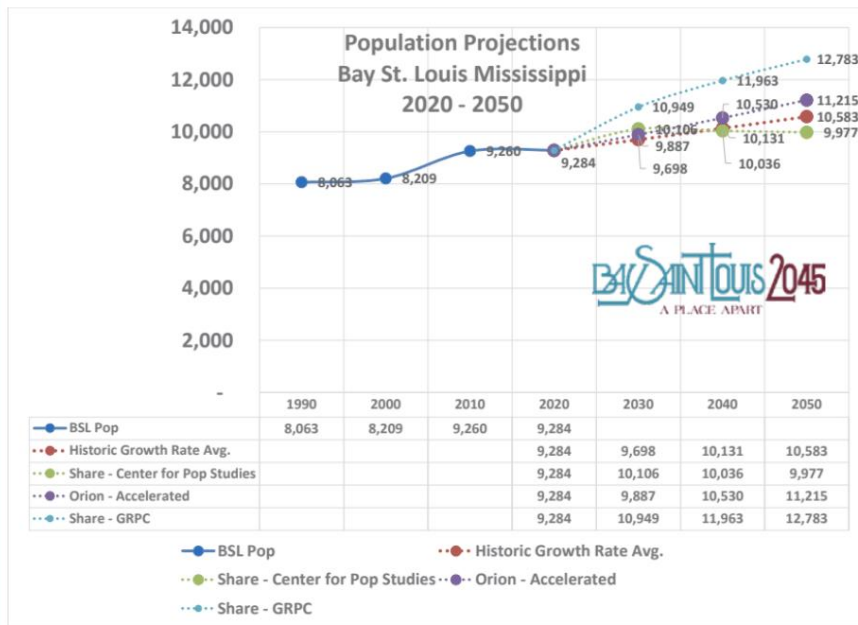
### Population

Bay St. Louis has seen moderate and sustained growth since at least 1980. The population jumped 12.8% between 2000 and 2010, but slowed significantly to the current estimated population of 9,353.

Between 2010 and 2020, Bay St. Louis grew by just 0.3% while the Gulfport Metro saw 7.1% growth. It's important to note that the population within a 15-minute drive of Bay St. Louis grew by over 10% during the same time period. This geography represents the city's primary local trade area and continues to see healthy population growth.



**Figure 2::** Population Change in Bay St Louis. Source: US Census and Claritas.



## Income

Bay St. Louis' median household income is \$48,645. While this is among one of the lower income levels within the larger region, it represents a significant increase of the \$40,515 in 2010. It is estimated that 20% of families in the city are below poverty, compared to 12.4% for Hancock County and 14.9% for Mississippi.

## Age

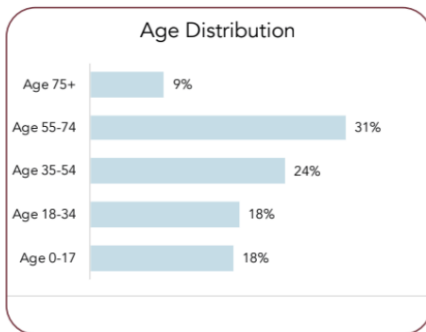
The 2021 median age for Bay St. Louis is 48.3. This is slightly higher than that of Hancock County (45.6) and Mississippi (38.5). 31% of Bay St. Louis' population are "Baby Boomers" between the ages of 55 and 74. Bay St. Louis' median age is up 3.2 years since 2010.

## Race & Ethnicity

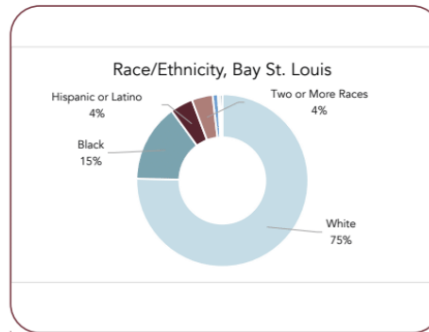
The city is 75% White and 15% Black. 4% of the population is Hispanic or Latino.

## Educational Attainment

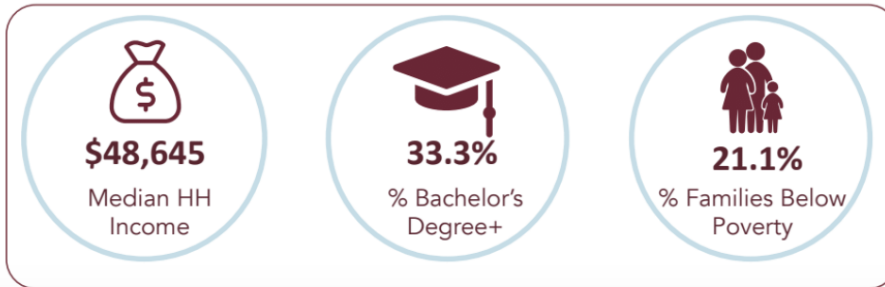
With 33.3% of its population having a bachelor's degree or higher, Bay St. Louis has higher education levels than Hancock County (26%), Gulfport metro (23%) and the state (22%).



**Figure 3: Bay Saint Louis Age Distribution 2023.**  
Source: Claritas.



**Figure 4: Bay Saint Louis Racial Makeup 2020.**  
Source: US Census





## Hancock County's Population Trends:

Hancock County's recent population increases are examined more closely in Table I, **Migration and Natural Increase** illustrated below. As reflected in this table, the County's US Census data, and data from the Mississippi Department of Natural Vital Statistics through 2010 population estimates demonstrate that the County has grown by approximately 2,124 persons over the decade from 2010 to 2020. The source of this 2,124-person increase is the natural increase of the population, or the net gain of births over deaths, and the migration of new residents representing a net increase residing in Hancock County.

TABLE I MIGRATION AND NATURAL INCREASE	
2010 Population	43,929
2020 Population	46,053
Change in Population	2,124
<b>Source:</b> US Bureau of the Census, v2020. Mississippi State Department of Health, Vital Statistics, 1990-2012.	



### State of Mississippi Population Trends:

Year	Mississippi	% Change
2020	2,961,278	0.2%
2010	2,967,297	4.3%
2000	2,844,658	10.5%
1990	2,573,216	2.1%
1980	2,520,770	13.7%
1970	2,216,994	1.8%
1960	2,178,141	0.0%
1950	2,178,914	-0.2%
1940	2,183,796	8.7%
1930	2,009,821	12.2%
1920	1,790,613	-0.4%
1910	1,797,114	-

- Note: The State of Mississippi has only completed compiling statistical data collected through 2012; with a population estimate of 2,984,926 residents for 2012.

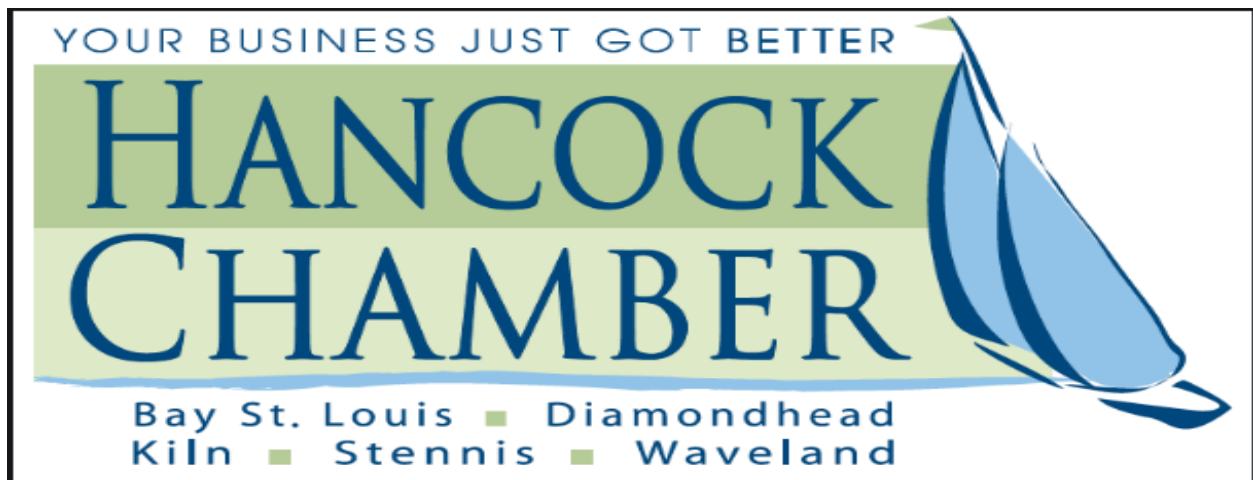
### Economic Trends:

(US Census collected data, v2020)

<b>Economy</b>	
In civilian labor force, total, percent of population age 16 years+, 2019-2023	56.6%
In civilian labor force, female, percent of population age 16 years+, 2019-2023	53.7%
Total accommodation and food services sales, 2017 (\$1,000)	8,181,285
Total health care and social assistance receipts/revenue, 2017 (\$1,000)	18,752,296
Total transportation and warehousing receipts/revenue, 2017 (\$1,000)	5,564,028
Total retail sales, 2017 (\$1,000)	36,920,630
Total retail sales per capita, 2017	\$12,345
<b>Income &amp; Poverty</b>	
Median households income (in 2023 dollars), 2019-2023	\$54,915
Per capita income in past 12 months (in 2023 dollars), 2019-2023	\$30,529
Persons in poverty, percent	18.0%

<b>Businesses</b>	
<b>i</b> Total employer establishments, 2022	60,469
<b>i</b> Total employment, 2022	944,580
<b>i</b> Total annual payroll, 2022 (\$1,000)	43,003,532
<b>i</b> Total employment, percent change, 2021-2022	1.5%
<b>i</b> Total nonemployer establishments, 2022	251,172
<b>i</b> All employer firms, Reference year 2017	41,265
<b>i</b> Men-owned employer firms, Reference year 2017	25,349
<b>i</b> Women-owned employer firms, Reference year 2017	6,653
<b>i</b> Minority-owned employer firms, Reference year 2017	4,503
<b>i</b> Nonminority-owned employer firms, Reference year 2017	32,683
<b>i</b> Veteran-owned employer firms, Reference year 2017	2,914
<b>i</b> Nonveteran-owned employer firms, Reference year 2017	33,214
<b>Housing</b>	
<b>i</b> Housing Units, July 1, 2023, (V2023)	1,350,642
<b>i</b> Owner-occupied housing unit rate, 2019-2023	69.5%
<b>i</b> Median value of owner-occupied housing units, 2019-2023	\$161,400
<b>i</b> Median selected monthly owner costs - with a mortgage, 2019-2023	\$1,353
<b>i</b> Median selected monthly owner costs -without a mortgage, 2019-2023	\$418
<b>i</b> Median gross rent, 2019-2023	\$923
<b>i</b> Building Permits, 2023	7,700
<b>Families &amp; Living Arrangements</b>	
<b>i</b> Households, 2019-2023	1,131,760
<b>i</b> Persons per household, 2019-2023	2.52
<b>i</b> Living in the same house 1 year ago, percent of persons age 1 year+ , 2019-2023	88.8%
<b>i</b> Language other than English spoken at home, percent of persons age 5 years+, 2019-2023	4.2%

The City of Bay St. Louis 25 Year Comprehensive Plan adopted in 2024 emphasizes the importance of coordination with Hancock County as well as other neighboring communities relating to growth and the development of new infrastructure to insure that future development and redevelopment of these targeted areas are constructed in a manner that will sustain long-term growth, providing for future impact demand, and quality of life.



**Economic Development Goals established in the City's Comprehensive Plan**

# EXISTING MOBILITY NETWORK ASSESSMENT

Mobility is more than just driving from point A to point B in Bay St. Louis. It is also about kids walking to school, residents riding golf carts to Old Town, the balance between parking and urban land use, traffic calming on pedestrian oriented streets, the aesthetic quality of the public realm, accessing the beautiful marine resources, riding bikes for recreation and transportation, access to transit, means to economic development, and overall safety no matter what mode of transportation. To gauge how mobility needs are currently being met in the city, the existing transportation system was evaluated according to the following themes:

- ◆ **Connectivity**
- ◆ **Safety**
- ◆ **Walkability**
- ◆ **Policy**

## Connectivity

Connectivity is the measure of how well the network of city streets facilitates movement within neighborhoods and between districts. Benefits to connectivity include:

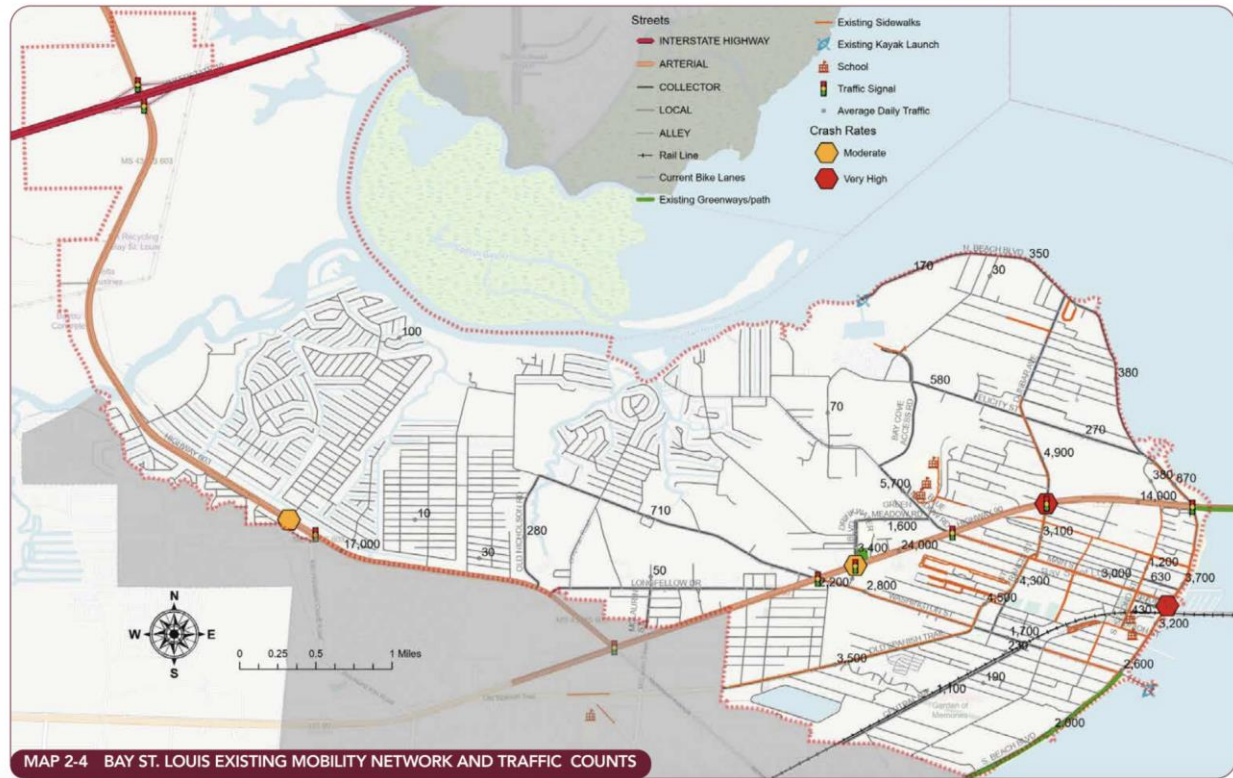
- ◆ **Better walkability and bikeability by making connections more direct, providing multiple routes, and reducing the need for multiple lane heavily trafficked corridors**
- ◆ **Traffic dispersion by enabling multiple routes to destinations instead of funneling traffic into pinch points and corridors**
- ◆ **Emergency access improvement for fire and police responders**
- ◆ **More efficient facilitation of incremental land development**

Historic neighborhoods south of Highway 90 are relatively well connected with intersection densities ranging from 200-350 intersections per square mile with the exception of the area south of Central Avenue and west of Washington Street. Neighborhoods north of Highway 90 have much lower densities of 45-200 intersections per square mile, and are completely disconnected from each other due to barriers such as boat canals and stream/wetland corridors.

The multi-lane Highway 90 corridor serves as a barrier for walking, biking and golf carts with its high vehicle speeds and traffic levels, and the lack of pedestrian signals and facilities at intersections. Recommendations are made in further chapters to facilitate better mobility connections within the city.









## Traffic and Safety

Due to the well-connected street system in the southern half of town and the capacity of Highway 90 and Highway 603, traffic congestion levels are relatively low compared to other communities along the Gulf Coast. Based on average daily traffic counts and general facility capacity, the following primary streets register at the following volume capacity ratios, with 100% indicating full capacity:

**Table 2.7 - Selected Street Vehicle Capacities**

<b>Highway 90: 5%</b>	<b>Highway 603: 39%</b>	<b>South Beach Blvd.: 34%</b>	<b>Washington St: 25%</b>
<b>Main St.: 27%</b>	<b>Dunbar Ave.: 45%</b>	<b>Old Spanish Trail: 41%</b>	<b>Blue Meadow Rd.: 52%</b>

Source: Mississippi DOT

All major and minor streets in the city operate at a relatively high level of service with these low vehicle capacity levels. However, this doesn't preclude traffic pressures at key intersections during peak flow times.

The Mississippi Gulf Coast Vision Zero Action Plan identified four locations in Bay St. Louis with high crash rates:

- ◆ **Highway 90 and Dunbar Ave.** with very high levels of vehicular crashes
- ◆ **Highway 90 and Drinkwater Blvd.** with moderate levels of vehicular crashes
- ◆ **Highway 603 and Central Ave.** with moderate levels of vehicular crashes
- ◆ **South Beach Blvd.** with very high levels of vehicle/pedestrian crashes

These are the primary crash locations in the city, but other intersections and corridors also register many vehicle to vehicle and vehicle to pedestrian/bike crashes every year. High speeds on primary corridors like Highway 90 are a primary cause of these crashes, along with lack of path and right-of-way clarity at key intersections such as Dunbar and Highway 90.



Pedestrian crashes in the heart of Old Town are a great concern and need to be addressed with specific strategies to reduce vehicle speeds and prioritize pedestrian movements and crossings. Vehicle speeding in neighborhoods was a frequent topic from public engagement activities.

## Walkability

The Walk Score website gives Bay St. Louis a walkability score of 46 (out of 100) and a bikeability score of 44, with the highest values in Old Town and surrounding neighborhoods and along Highway 90. The score is not measured by the presence of sidewalks but by street connectivity, housing density, and the nearest of important destinations to walk to like grocery stores and other retail, restaurants and cafes, drug stores, and schools. Bike Score is measured by presence of bike facilities including well-connected low-traffic streets.

Even in its most walkable areas, there are issues regarding true walkability. The Old Town area has good street connectivity accessing restaurant and entertainment venues, but a lack of daily need destinations such as grocery and drug store provisions. The Highway 90 corridor provides a plethora of destinations, but lacks even basic pedestrian infrastructure along the road or at intersections. The remainder of the city suffers from the lack of both pedestrian facilities, good street connectivity, and destinations within walking distance.

The Strava heat map on the next page indicates popular walking, biking and running routes in the city and can help prioritize the planned locations for pedestrian and bicycle facilities for the future. The highest traveled routes in the city include South and North Beach Blvd., Dunbar Ave, N. 2nd St., Carroll Ave., Felicity St., Central Ave., Blaize Ave., and Third St.

*Below Left: Relationship of safety and speed*  
*Below: Bay St. Louis' Walkscore®*



## Policy

Initial review of city policies and standards related to mobility include the following observations:

- ◆ **Complete Streets.** The city does not have a complete street policy/resolution/ ordinance that prioritizes facilities for all users of the roadway for all modes of transportation.
- ◆ **Traffic Calming.** The city has installed traffic calming infrastructure, but the city lacks an official policy and process for residents and business owners to pursue traffic calming measures.
- ◆ **Mobility Design Standards.** City design standards for site and neighborhood development have limited requirements for infrastructure that will promote walking and biking in the city.

## The Local Economy

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Bay St. Louis experienced sustained growth for the last century. The median age of the population is 48.3, higher than Hancock County and the State. However, it has aged 3.2 years since 2010 as the community has solidified itself as a retiree and second home destination. These dynamics will impact future needs in terms of housing, commercial, and recreational services. New residents have brought affluence and higher home values, but Bay St. Louis continues to have a diversity of incomes. Its \$48,645 median household income is one of the lowest income levels the region. Conversely, Bay St. Louis shows the highest median home value in the region at \$273,512. The city has enjoyed continued residential development with new homes, yet also sees a disparity in affordable residential units. 43% of renters and 18% of homeowners are cost burdened.

There has been a 186% increase in STR units in just the past four years. These vacation rentals not only solidify the city as a vacation destination, but also generate significant revenue for property owners. They also impact the overall affordability of residential by taking units out of the larger housing stock, while increasing the overall cost of long-term housing.

Building permits have steadily increased over the past decade. Most have been single-family detached homes, but recently the city has seen the development of and the adaptive reuse of buildings for higher end condominiums of moderate density. Residents engaged in the planning process also stated the need for rental housing, senior housing, and multi-family.

Bay Saint Louis has a vibrant and walkable downtown with a variety of dining establishments, boutique shops and lodging. Downtown and the Depot District have seen most of the recent commercial improvements and investment. Conversely, while it is the primary commercial corridor, the Highway 90 area has a poor variety of businesses, lack of design quality, and limited vacancy. Overall, there is \$18 million in demand in retail sales in Bay St. Louis proper and \$81 million in the local trade area. Conservative demand studies show potential for as much as 168,000 square feet of new commercial space in the community.



## **Retail:**

*(Copied from The City of Bay St. Louis 25 Year Comprehensive*

### **RETAIL**

The retail analysis provides insight into the retail patterns in Bay St. Louis and the surrounding area including retail sales, consumer expenditures, opportunity gap, and projected demand growth. The retail analysis helps to identify key opportunities to capture any existing retail leakage and leverage projected growth in the market.

#### **Retail Leakage Analysis**

"Retail Leakage" refers to the difference between the retail expenditures by residents living in a particular area and the retail sales produced by the stores located in the same area. If desired products are not available within that area, consumers will travel to other places or use different methods to obtain those products. Consequently, residents are purchasing more than the stores are selling, and the dollars spent outside of the area are said to be "leaking." This study compared leakage for Bay St. Louis, 15 and 30-minute drive times, Hancock County, and the Gulfport-Biloxi-Pascagoula Metro area. If there is leakage in a study area, it translates directly to demand.

Over the past year, stores located in Bay St. Louis recorded \$211 million in retail sales. During the same time period, residents living in the city spent \$219 million, resulting in a retail leakage of \$18 million over the year. While this amount of leakage is not a significant amount compared to other communities, the fact that local retail sales reflect the expenditures of visitors as well as locals, it suggests local demand may in fact be higher. When we expand this study to the 15-minute drive time primary trade area, there is an even greater leakage of \$81 million. Within the 30-minute regional trade area, there is in fact a retail gain, as this geography reaches to Gulfport and its retail offerings.



**Figure 12:** Demand by individual retail category in Bay St. Louis' 15-minute drive local trade area. Source: Arnett Muldrow and Claritas.

*e Plan adopted in 2024)*



## Retail Capture

The 15-minute drive time represents Bay St. Louis' primary local trade area and is used to determine opportunities for growth. Bay St. Louis' local trade area experienced leakage (demand) in most categories, but key categories that show greater than \$1 million in annual demand are shown below.

Of course, Bay St. Louis cannot reasonably expect to recapture 100% of the sales leaking from its trade areas. However, it can recapture a percentage of leaking sales through strategic recruitment, economic development and marketing.

The table below illustrates the new or expanded retail space that could be supported in Bay St. Louis by capturing 15%, 25% or 33% of the leaking sales in primary trade area. The retail capture scenarios are described below:

- ◆ **15% Scenario: Capture \$8 million in leakage 31,674 square feet of retail**
- ◆ **25% Scenario: Capture \$14 million in leakage with 52,789 square feet of retail**
- ◆ **33% Scenario: Capture \$18 million in leakage with 69,682 square feet of retail**

## Retail Demand Growth

The table above shows CURRENT demand, but the increasing population in Bay St. Louis and the surrounding region will generate additional retail opportunity. As part of this study, it was determined that an additional 4,000 people are expected to reside in Bay St. Louis over the next 20 years. Assuming a rate of 8-12 square feet of retail per person, this additional population and projected commercial growth will generate demand for up to 168,118 square feet of retail in Bay St. Louis.

## Sales Tax Revenue

Current and future retail sales represent a major revenue stream for the City of Bay St. Louis. In the 2022 fiscal year alone, the City saw \$171.5 million in gross sales (retail, food/accommodations) resulting in \$2.24 million in taxes diverted back to Bay St. Louis. Both sales and tax generated have

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increased significantly over the past decade.

There is the potential, if desired, for the City to create additional revenue related to local sales taxes. Other communities have instituted an additional Tourism & Economic Development Tax (T&ED) from 1% to 3% of sales tax. These resources could fund business support, park development and maintenance, marketing, events, a Main Street Association, etc. Such a policy would require both special legislation by the Mississippi Legislature and local adoption.



**Figure 13:** Gross Sales in Bay St. Louis 2014 -2022.  
Source: City of Bay Saint Louis.

## 2022 BAY ST. LOUIS RETAIL SALES



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**Table 2.4 - Consumer Expenditures, Retail Sales, and Retail Leakage/Gain**

	Bay St Louis	15-Min Drivetime	Hancock County	30-Min Drivetime	Gulfport-Biloxi-Pas Metro
Consumer Expenditures	\$211 M	\$467 M	\$561M	\$1.8 B	\$8.1 B
Retail Sales	\$219 M	\$548 M	\$980 M	\$1.77 B	\$7.6 B
Retail Leakage/ (Gain)	\$18 M	\$81 M	\$419 M	(\$32 M)	(\$533 M)

Source: Arnett-Muldrow; Claritas

**Table 2.5 - Retail Capture Scenarios**

Capture Scenario	Low Scenario (8 sf/ person)	Medium Scenario (10 sf/ person)	High Scenario (12 sf/ person)
Capture Existing Leakage	31,674	52,789	69,682
Capture 5-year Demand Growth	22,925	38,209	50,436
Additional 4,000 Population	32,000	40,000	48,000
Total	86,599	130,998	168,118

Source: Arnett-Muldrow

**Table 2.6 - Retail Capture Allocations by Retailer**

Select Retail Categories	Calculated Capture (sf) 15% Scenario 31,674 (sf)	Calculated Capture (sf) 25% Scenario 52,789 (sf)	Calculated Capture (sf) 33% Scenario 69,682 (sf)
Furniture Stores	3,303	5,505	7,267
Home Furnishing Stores	2,090	3,483	4,598
Household Appliances Stores	1,000	1,666	2,199
Electronics Stores	1,327	2,212	2,919
Grocery Stores	9,712	16,187	21,367
Clothing Stores	2,554	4,256	5,618
Jewelry Stores	522	869	1,147
Luggage & Leather Goods Stores	1,011	1,685	2,224
Sporting Goods Stores	1,376	2,294	3,028
Hobby, Toys and Games Stores	504	840	1,109
Book Stores	509	848	1,119
Florists	255	424	560
Gift, Novelty, Souvenir Stores	172	287	379
Food Service & Drinking Places	7,340	12,233	16,147

Source: Arnett-Muldrow; Claritas



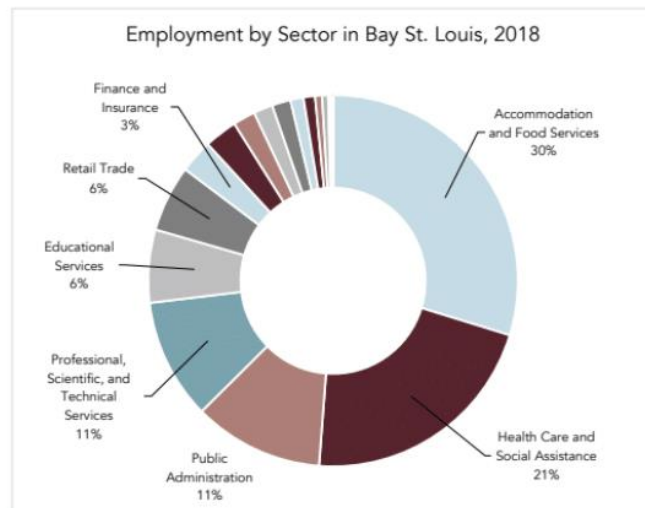
### **Employment:**

(Copied from The City of Bay St. Louis 25 Year Comprehensive Plan adopted in 2024)

## **EMPLOYMENT**

In 2018, there were approximately 3,780 jobs in the City of Bay St. Louis. The largest sectors included Accommodations and Food (30%), Health Care/ Social Assistance (21%) and Public Administration (11%).

Commuting patterns indicate that Bay St. Louis is a net importer of jobs, meaning more workers are commuting into the city for work rather than residents who commute out. Most of these in-commuters reside in the remainder of Hancock County at 53%, and Harrison County at 28%.



**Figure 14:** Employment by Sector in Bay St. Louis 2018. Source: US Census On the Map.



**Figure 16:** Commuting patterns. Source: US Census On the Map.

## **Income:**

*(Copied from The City of Bay St. Louis 25 Year Comprehensive Plan adopted in 2024)*

### **Income**

Bay St. Louis' median household income is \$48,645. While this is among one of the lower income levels within the larger region, it represents a significant increase of the \$40,515 in 2010. It is estimated that 20% of families in the city are below poverty, compared to 12.4% for Hancock County and 14.9% for Mississippi.

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## **Housing:**

*(Copied from The City of Bay St. Louis 25 Year Comprehensive Plan adopted in 2024)*

### **HOUSING**

#### **Housing Type and Occupancy**

In 2023, it is estimated that 78 percent of Bay St. Louis' housing stock is made up of single-family dwellings with the remaining 22 percent being multifamily or manufactured homes. Bay St. Louis' housing units are 58 percent owner-occupied and 24 percent renter occupied. 28 percent of units are limited use or vacant. Bay St. Louis has a younger housing stock with 42 percent of all units being built since 2000, likely due to the devastation brought by Hurricane Katrina in 2005.

Demand for housing is high, and Bay St. Louis is experiencing an opportunity for increased densities in appropriate locations. An example of this is the new Farragut Lofts redevelopment units currently under construction, as well as adaptively reused 315 Main Street property. Even with significant demand of this type, the majority of new housing will likely continue to be single-family detached units.

#### **Housing Value and Average Rent**

With its newer housing stock and increased demand, home values in Bay St. Louis are higher than Hancock County and much of the Gulf Coast region with median value estimated to be \$273,512 in 2023. The real estate service company Zillow is an indicator of the current real estate market. It shows a similar value of \$223,108. This represents an 8 percent year-over-year increase in home value from the year 2021. Of Bay St. Louis' housing units, 34 percent are valued between \$200,000 and \$300,000. Average rents in Bay St. Louis are \$960 for a 1-bedroom unit and \$1,130 for a 2-bedroom unit.

#### **Housing Affordability**

Bay St. Louis is seeing increased demand and higher cost of housing as compared to the region. If a person or family spends more than 30% of their income on housing, they are considered to be cost-burdened. In Bay St. Louis, approximately 43 percent of renters and 18 percent of homeowners meet this threshold and can be considered cost burdened.

#### **Short Term Rentals in Bay St. Louis**

Bay St. Louis is also seeing an increased usage of its housing as short-term rental property (STR). Renting homes on platforms such as Airbnb and VRBO has been increasing significantly over the past several years. These STR properties provide non-traditional lodging that meets demand not currently met in the lodging market, while also generating income for local property owners. STRs have the potential to impact the community through perceptions of safety, increased need for parking, and garbage collection. In Bay St. Louis, STRs also have a direct impact on both housing availability and affordability.

The number of STR listings, their daily revenue, and occupancy vary over the course of the year with July typically being the annual peak and February being the slowest month. In June of 2023, STR units generated over \$2 million in market revenue for that month. Within the past twelve months, short term rentals in Bay St. Louis had an average daily rate of \$223 and a median monthly revenue of \$2,688. The highest performing property in terms of revenue generated \$135,800 in 2022. While this property may be considered an exception, (waterfront, three-bedroom home, and amenities) and overall income varies by tier, STR units generate an average of \$32,256 per year in Bay St. Louis.

The median home value in Bay St. Louis in 2017 was \$273,512 in 2023. This is well above the Hancock County median of \$47,543, and while housing in the County is less expensive than in the City, there is a relative lack of affordable housing along the Gulf Coast.

Bay St. Louis's housing trends follow many of the trends that have occurred nationally. The fast pace of residential construction has fueled concerns about "sprawl." In the midst of prosperity, the home ownership gap between whites and minorities has not narrowed. Very low-income households still lack adequate, affordable housing at a time when losses of subsidized units are rising. National figures indicate that record numbers of very low-income households are devoting more than half their incomes for housing. Renting remains the only option for many who are either unable to qualify for a mortgage loan or to cover the costs associated with buying a home. For many others, though, renting is an attractive lifestyle as well as a prudent financial choice. It is an especially appealing option for people who expect to move again within a few years because they can avoid the steep transaction costs associated with buying and selling a home. It also may be the first independent step for younger persons in making a long-term commitment to a community; as trends have shown, initially they may rent, but as they become settled, they seek to purchase property in the community where they have been living.





## RIVERFRONT FOCUS AREA DESIGN

The Riverfront Focus area was chosen to illustrate best development practice for this environmentally sensitive area adjacent to the Jourdan River frontage. The selected site, as seen in the aerial image to the right, consists of 180 acres and is severely impacted by the flood zone. The conceptual design employs the principles of conservation development to preserve over 75 percent of the site.

The site features a mixture of housing types and includes the amenities of a marina, pedestrian pathways, and retail and restaurant space, all in the context of a walkable neighborhood.

Right: Diagrammatic concept of Riverfront Trail neighborhood  
Below: Riverfront Trail model  
Opposite Page: Overall concept Riverfront Trails



### Best Practices for Conservation Neighborhood Design

- 1 Minimize environmental footprint by prioritizing mixed-use and clustering of dwellings.
- 2 Integrate green infrastructure, such as parks and tree-lined streets, to enhance biodiversity and provide ecosystem services, while implementing low impact stormwater management.
- 3 Encourage energy-efficient building design and construction, utilizing materials with high thermal performance, and promote the use of renewable energy sources like solar panels and wind turbines.
- 4 Foster walkability and bike-friendly design through well-connected sidewalks and bike paths, promoting alternative transportation methods to reduce dependence on cars.
- 5 Include sustainable infrastructure, including energy-efficient street lighting and waste management systems, and explore smart technologies to optimize resource use.
- 6 Identify and protect the natural features of wetlands and wildlife habitats, incorporating them into the neighborhood design to enhance biodiversity.
- 7 Implement education programs to raise awareness about conservation practices within the community, providing resources and incentives for sustainable living practices.
- 8 Establish water access and marine storage facilities as an integral component of the community.



RIVERFRONT TRAILS CONSERVATION NEIGHBORHOOD CONCEPT PLAN

Riverfront Trails Development Data	
Acres	180
Acres Developed	40
Residential Single Family	140
Townhomes	38
Retail/Restaurant	6k to 8k
Density	1 dwelling/acre

BEST PRACTICE CONSERVATION DESIGN FEATURES



## RIVERFRONT TRAILS IMPLEMENTATION NOTES

Implementation for the Riverfront Placetype of the character and design concept illustrated in the Riverfront Trails neighborhood requires a well crafted zoning district design to achieve the best practices for conservation development listed on the previous page.

Such a district will allow for the significant clustering of dwelling and a mix of lot and housing types. Included will be requirements for the intensive protection of sensitive environmental features harmonized with access to the Jourdan River and natural land areas. The illustrations at right provide precedent concepts for the intended character of this development type.

*Lower Right and Above: Conceptual riverfront development  
Below: Conceptual riverfront development*



*Above and Below: Precedent image of riverfront development  
Upper Right and Lower right: Riverfront development concept*



## SUBURBAN NEIGHBORHOODS

Estate neighborhoods frequently serve as a transition from the least dense agricultural and rural environments to a more dense urban setting. These neighborhoods typically consist of relatively uniform lot patterns of similar concentrations of lot sizes. The best designs for these neighborhoods strategically incorporate natural features into their layouts and provide for formalized open spaces and neighborhood parks as amenities. Ideally, existing landscapes are preserved and supplemented.

The development pattern of suburban neighborhoods is commonly defined by two basic design configurations. One features curvilinear streets, cul-de-sacs and common areas. A more traditional pattern features gridded street patterns with a high intersection density. Suburban neighborhoods are predominantly residential in nature, but may incorporate civic and institutional uses. Typically landscapes and yards, rather than buildings, are used to frame these neighborhoods.

A range of lot sizes may be present creating opportunities for diverse housing choices. The character of these residential areas is best promoted by preserving or adding to existing landscapes and maintaining a balance between buildings and open space.

*Lower Left and Above: Estate Neighborhood home examples*  
*Lower Right: Aerial image of an Estate Neighborhood*  
*Opposite Page: Suburban Placetype Map*







### **Planned Characteristics**

<i>Primary Land Uses</i>	Single-family detached residential
	Institutional
	Assembly
<i>Secondary Uses</i>	Civic and Institutional
<i>Intensity Range</i>	2 to 5 dwelling units/acre
	Tree canopy preservation
	Stormwater managed at neighborhood/project scale and in combination with low impact design
<i>Development Policies</i>	Underground utilities

### **Essential Building Character**

	Building facades set back from the street
	Accessory buildings in the rear yard
<i>Building Placement</i>	Recessed garages
	Dwellings ideally have porches
<i>Frontage and Height</i>	At least one entrance faces the primary street, 3 stories max

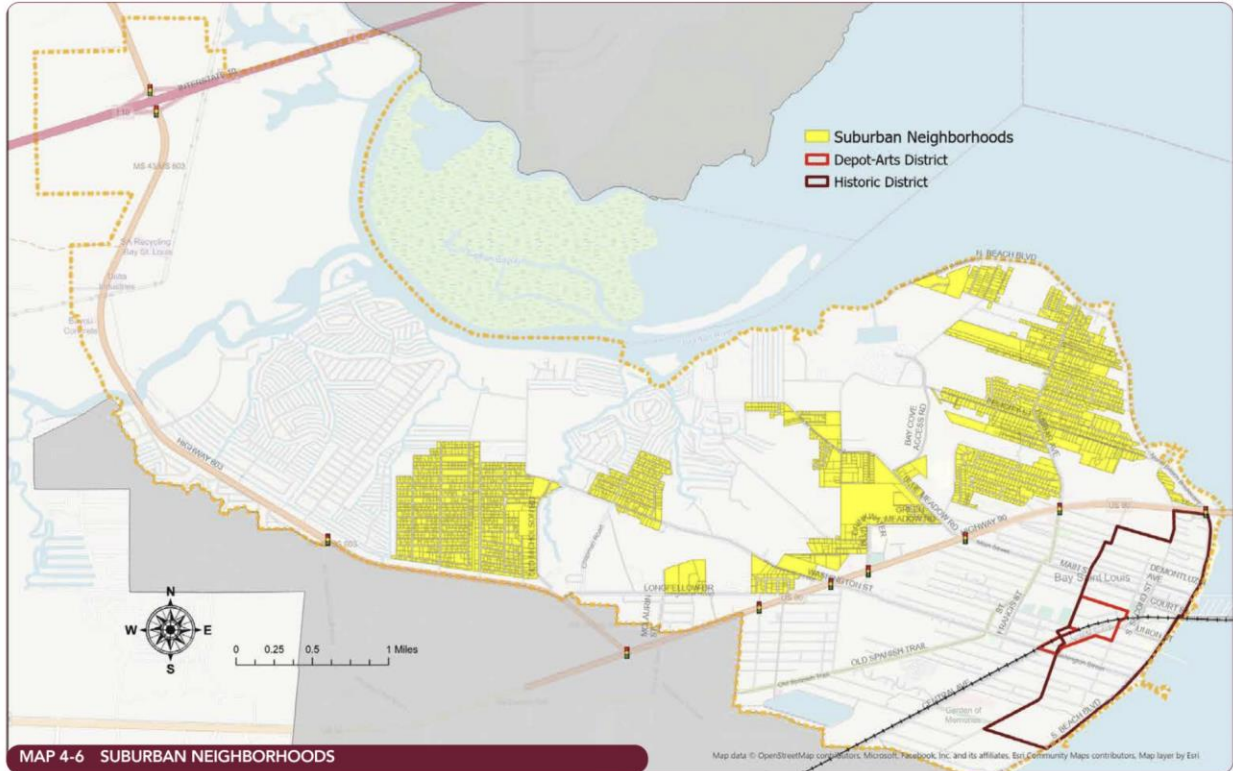
### **Essential Site Character**

<i>Parking and Access</i>	Garages recessed or placed to the rear of the lot, individual drives
	Street trees, natural or constructed separation from nearby commercial areas
<i>Landscape</i>	

### **Planned Characteristics**

	10 percent open space. Recreation areas must be provided unless within 1/2 mile of a public park.
<i>Amenities</i>	Bike/ped connectivity to parks and activity centers.
<b>Mobility (see Future Mobility Network)</b>	
<i>Street Types</i>	Local, Collector
<i>Bike/Pedestrian</i>	Bikeways, greenways, trails





## OLD TOWN NEIGHBORHOODS

Old Town Neighborhoods form the historic residential heart of Bay St. Louis and surround Bay St. Louis' Old Town Core. The neighborhoods host Bay St. Louis' iconic residential architecture being distinctively coastal in character and forming a significant part of Bay Saint Louis' community identity. These neighborhoods are oriented to predominately single family dwellings and are characterized by mature landscapes and the community's original streets dating to Bay St. Louis' original settlement.

Old Town Neighborhoods are the traditional heart of Bay Saint Louis and embody the community symbolically, culturally, and historically. The neighborhoods are pedestrian oriented and within easy walking distance of the Old Town Core. Vehicular traffic is secondary to the fundamental pedestrian and human scale of the area.

*Lower Right, Above and Below:  
Old Town Neighborhood Home  
Opposite Page: Old Town Neighborhoods  
Placetype Map*







### **Planned Characteristics**

<i>Primary Land Uses</i>	Single-unit residential  Neighborhood commercial at limited corners Single-unit attached residential at limited locations Institutional
<i>Secondary Uses</i>	
<i>Intensity Range</i>	Residential densities of 2 to 6 units per acre  Tree canopy mitigation Stormwater management with low impact design (bio-retention, permeable surfaces, infiltration areas) Site plan and design review Historic preservation
<i>Development Policies</i>	

### **Essential Building Character**

<i>Building Placement</i>	Residential buildings have a variety of setbacks
<i>Frontage and Height</i>	Primary entrances face the street 3 stories

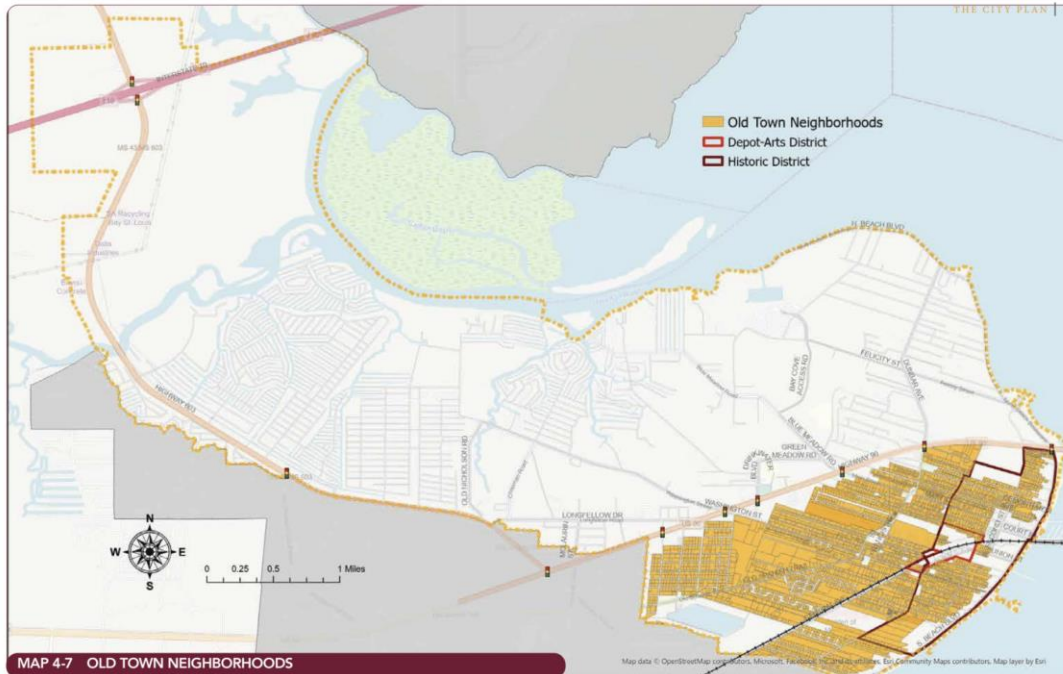
### **Essential Site Character**

<i>Parking and Access</i>	Typical single family parking configurations, recessed parking preferred, Alley access on smaller lots
---------------------------	--

### **Planned Characteristics**

<i>Landscape</i>	Street trees where feasible and may include green infrastructure stormwater features
<i>Amenities</i>	Public parks and recreations
<b><i>Mobility (see Future Mobility Network)</i></b>	
<i>Street Types</i>	Local, Collector, Arterial
<i>Bike/Pedestrian</i>	Bikeways, greenways, trails Bike/ped connectivity to parks and adjacent places





## OLD TOWN NEIGHBORHOODS FOCUS AREA DESIGN (PRESERVATION AND INFILL)

The Old Town focus area neighborhood was chosen to illustrate best development practices for infill development for the historic heart of the City. Design is intended to illustrate mixed-use infill development on a scale compatible with its context.

Infill development in historic neighborhoods should reinforce desirable character where it exists and create it where it does not. Infill best practices balance growth and preservation. Selected best practices are shown in the table at right.

*Lower Right and Above: Neighborhood infill development concept*  
*Below: Old Town neighborhood infill from above*  
*Opposite Page: Development concepts*







**Above:** Example of mixed-use infill design  
**Below:** Street perspective of Old Town mixed-use infill



### Best Practices for Old Town Neighborhood Preservation and Infill

- 1 **Preservation of Architectural Character:** Ensure that new developments respect and complement the existing architectural style and character harmonizing with the scale, materials, and detailing of the area.
- 2 **Adaptive Reuse:** Prioritize the adaptive reuse of existing structures rather than demolition.
- 3 **Scale and Massing:** Alignment, but not necessarily duplication, of building and lot scale and development intensity, avoiding overly large or out-of-place structures and reserving the greatest intensity for corners.
- 4 **Pedestrian-Friendly Infrastructure:** Enhance the pedestrian experience by incorporating features like crosswalks, street furniture, street lighting, and green spaces.
- 5 **Sustainability Practices:** Integrate energy-efficient technologies and green building techniques while respecting neighborhood context. Use eco-friendly landscaping, stormwater management, and energy-efficient systems to minimize the environmental impact.
- 6 **Infill Design Guidelines:** Establish infill design guidelines to achieve infill design goals.
- 7 **Parking Management Strategies:** Ensure parking is design to side and rear of buildings and featuring building architecture prominently.



**Top:** Attached mixed-use building example  
**Middle:** Stand alone mixed-use building example  
**Bottom:** Cottage Court housing as potential infill

### OLD TOWN NEIGHBORHOODS MIXED-USE INFILL PRECEDENTS



Example Locations of Old Town  
 Neighborhood Mixed-Use Infill

## MIXED RESIDENTIAL AREAS

Mixed Residential Areas are similar in design characteristics to suburban neighborhoods. Locationally, however, these areas tend to be positioned in the interior of the community in established areas, rather than at the community edge.

These areas offer far greater housing type and diversity, ranging from small lot cottages to townhouses to low intensity multiple-family units. Unit density is substantially increased from the Suburban Neighborhood type. Established mixed residential areas in Bay St. Louis are commonly undergoing neighborhood transition or redevelopment.

Secondary uses of institutions and assembly occur frequently in mixed residential areas. Some limited neighborhood scale commercial activity may be present and the development form may be mixed use in character and function. The need for open spaces and parks in mixed residential areas to serve higher densities is pronounced and is to be prioritized. Mobility options include a variety of street patterns, but grid patterns typically dominate to allow for efficiency in lot configurations.

**Upper Right, Lower Right and Below:**  
*Mixed residential examples*  
**Opposite Page:** *Mixed Residential*  
*Placetype Map*







#### ***Planned Characteristics***

<b><i>Primary Land Uses</i></b>	Single-unit detached residential Single-unit attached residential Multiple-family residential
<b><i>Secondary Uses</i></b>	Mixed-use at limited locations Institutional Assembly
<b><i>Intensity Range</i></b>	5 to 8 dwelling units/acre
<b><i>Development Policies</i></b>	Slope and canopy preservation Stormwater managed at neighborhood/project scale with low impact design Underground utilities Site plan review

#### ***Essential Building Character***

<b><i>Building Placement</i></b>	Buildings placed nearer to the street
<b><i>Frontage and Height</i></b>	Ideally dwellings have porches or balconies 3 stories max

#### ***Essential Site Character***

<b><i>Parking and Access</i></b>	Alley access is desirable
<b><i>Landscape</i></b>	Street trees, natural or constructed separation from nearby commercial areas, landscape parking

#### ***Planned Characteristics***

<b><i>Amenities</i></b>	10 to 20% open space and recreation areas if not within 1/4 mile of a city park.
<b><i>Mobility (see Future Mobility Network)</i></b>	
<b><i>Street Types</i></b>	Local, Collector
<b><i>Bike/Pedestrian</i></b>	Bikeways, greenways, trails, connectivity to parks and centers.



## Section 3 – Specific Redevelopment Plan Findings, Goals and Objectives

The adopted goals and strategies below are taken from the City of Bay St. Louis's General Development Plan, including statements adopted in the 2024 Comprehensive Plan as a result of various studies, interviews, and findings. They identify the need for new development and redevelopment in many instances, and these areas have been highlighted to illustrate the policy and direction of the community related to future growth and quality of life for its citizens. The Findings Goals and Objectives are abridged for clarity and those that address the need for redevelopment are emphasized.

### *Findings, Goals, and Objectives*

#### *Findings*

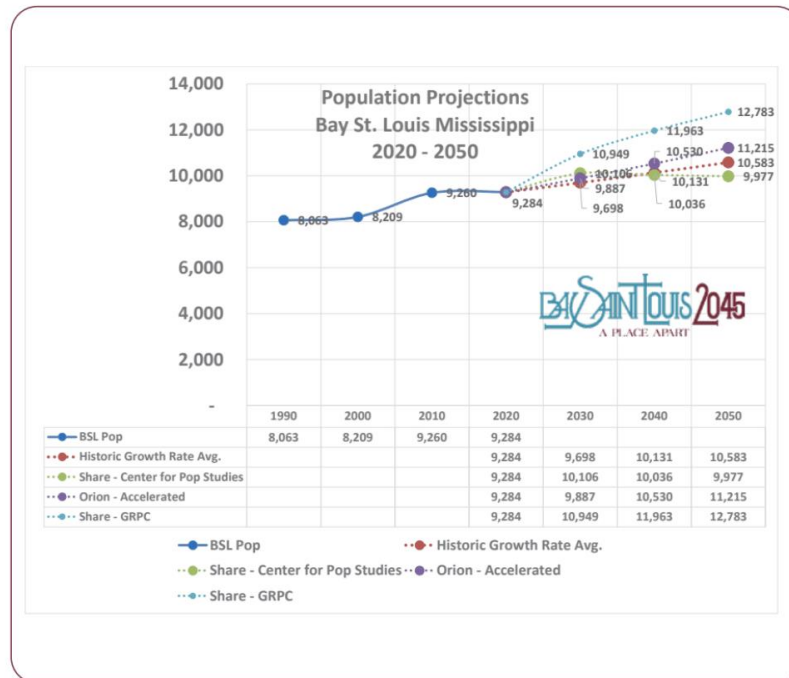
In order to guide the planning process and assure its validity and productivity for the City of Bay St. Louis, the Mayor and City Council reviewed various background studies and their conclusions, including supporting data and analysis. From the data and analysis, and through a series of meetings and discussions with residents of the community, the Bay St. Louis Mayor and City Council, along with the support of the City of Bay St. Louis Planning Commission, have made findings of fact with regard to the community's developmental condition and set forth development-related goals and objectives.

These Findings and Goals have been developed for the specific purpose of providing direction to the final plan product. These findings and goals follow, with the **Findings** set forth first and **Goals and Objectives** following.

The City of Bay St. Louis Mayor and City Council finds as follows:

#### *Findings Regarding Population*

1. The Mayor and City Council finds that Bay St. Louis has seen moderate and sustained growth since at least 1980. The population jumped 12.8% between 2000 and 2010, but slowed significantly to the current estimated population of 9,353. Between 2010 and 2020, Bay St. Louis grew by just 0.3% while the Gulfport Metro saw 7.1% growth. It's important to note that the population within a 15-minute drive of Bay St. Louis grew by over 10% during the same time period. This geography represents the city's primary local trade area and continues to see healthy population growth.
2. The Mayor and City Council finds that population projections show probable growth based on historic growth rate and other factors.
3. The Mayor and City Council finds that larger population projections are directly correlated to the degree that economic activity is stimulated by strategic development.



### **Findings Regarding Economic Analysis**

1. Medical, education, utilities, retail trade, and manufacturing jobs, trade, and services provide the bulk of the economic activity for the residents living in the City of Bay St. Louis and Hancock County.
2. The Mayor and City Council finds that there are ample medical facilities and that this component of the general Mississippi economy is thriving.
3. The Mayor and City Council finds that local businesses recorded \$211 million in retail sales in 2023.
4. The Mayor and City Council finds that Bay St. Louis' median household income is \$48,645. While this is among one of the lower income levels within the larger region, it represents a significant increase of the \$40,515 in 2010. It is estimated that 20% of families in the city are below poverty, compared to 12.4% for Hancock County and 14.9% for Mississippi.
5. The county serves as a "sub-regional" center for primary industrial related to NASA operations, commercial and residential construction, commercial fishing, and has a very narrow spectrum of types of active industry and production, with the exception of NASA and its related service providers.

### **Findings Regarding Land Use**

1. The Mayor and City Council finds that manufactured housing is scattered outside of the City throughout the county and is not adequately regulated for location and aesthetic impact.
2. The Mayor and City Council finds that the commercial retail areas contribute to part of the major economic hub for Bay St. Louis and that the area is active, with many festivals, promotions, and entertainment and that some efforts have been made to improve the viability and attractiveness of this area.

3. The Mayor and City Council finds that there is vacant land in all areas of the community, but planned expansion would offer a greater variety of growth opportunities.
4. The Mayor and City Council finds that current land use development tools are in need of further refinement to accommodate developer's ability to develop mix-use developments, manage future growth relative to current building practices, primarily in terms of general planning, buffering, zoning, land-use, landscaping, expansion of City utilities, and a variety of other supporting development categories.
5. The Mayor and City Council finds that the City and County is well served by its parks, recreation, and proposed greenway systems that will enhance the recreational land uses.

#### **Findings Regarding Transportation**

1. The Mayor and City Council finds that the local transportation network is currently at capacity in many areas, particularly at the main entrance off of the I-10 exit and on other corridors struggling to meet current demands, and will likely NOT meet future demands based on current growth trends without additional resources.
2. The Mayor and City Council finds that I-10 has impacted, and will continue to impact development patterns, with migration of development moving towards this corridor to meet market and traffic patterns.
3. The Mayor and City Council finds that transportation options are primarily limited to automobile, and golf carts in the City of Bay St. Louis.
4. The Mayor and City Council finds that pedestrian facilities are lacking and should be provided through any new developments particularly in the community commercial centers. The walkability score is 46 out of 100 and the bike score is 44 out of 100.
5. The Mayor and City Council finds a strong compelling need to have the entrances from I-10, into the economic centers in the community to be improved, including: defined street patterns, improved zoning standards, setback requirements, signage, lighting, and landscaping.

#### **Findings Regarding Housing**

1. The Mayor and City Council finds that in 2023, it is estimated that 78 percent of Bay St. Louis' housing stock is made up of single-family dwellings with the remaining 22 percent being multifamily or manufactured homes. Bay St. Louis' housing units are 58 percent owner-occupied and 24 percent renter occupied. 28 percent of units are limited use or vacant.
2. The Mayor and City Council finds that Bay St. Louis has a younger housing stock with 42 percent of all units being built since 2000, likely due to the devastation brought by Hurricane Katrina in 2005. Demand for housing is high, and Bay St. Louis is experiencing an opportunity for increased densities in appropriate locations.
3. The Mayor and City Council finds that Bay St. Louis is seeing increased demand and higher cost of housing as compared to the region. If a person or family spends more than 30% of their income on housing, they are considered to be cost-burdened. In Bay St. Louis, approximately 43 percent of renters and 18 percent of homeowners meet this threshold and can be considered cost burdened.
4. The Mayor and City Council finds that in June of 2023, there were 472 active STR listings within the Bay St. Louis zip code. This is a 43% increase since June of 2022 and a 186% increase since June of 2019, illustrating that the local supply of STR is increasing significantly. Annually, STR listings are occupied 55% of the time. More importantly, over half (56%) are available for rent full-time, meaning they aren't in the local housing stock. In order to more directly manage these properties, the City adopted



in August 2024 a STR ordinance related to licensing, zoning standards and other policies, supporting increased tax revenues.

### **Findings Regarding Capital Facilities**

1. The Mayor and City Council finds that sewer and water services, provided by the Bay St. Louis water and sewer department need to be expanded to accommodate the various areas targeted for development for future growth opportunities.
  - a. Bay St. Louis' water is supplied from the Gulf Coast aquifer system. Water is accessed and distributed by a system consisting of four ground wells and two elevated tanks. The system serves about 4,000 residential accounts and 350 commercial accounts. This system is nearing capacity and upgrades are being planned currently. The Harry Street well was installed in 1982. The city is planning a new well to be added and a new storage tank.
  - b. Bay St. Louis maintains the sewer system and its 44 pump stations. There are no current capacity issues with this system. However, the system is aging.
  - c. Bay St. Louis supplies natural gas to 1,100 customers through its system of an underground distribution system. Interest was expressed in expanding the system and upgrading metering technology. The city is currently upgrading the gas meter reading system to cellular.
2. The Mayor and City Council finds that the existing electrical and communication utility facilities that currently provide services are generally adequate to support desired growth.

### **Findings Regarding Community Appearance and Design**

1. The Mayor and City Council finds that the underlying form of the community is attractive by reason of mature landscapes, its relationship to the Mississippi Sound, the recreational facilities and notable buildings, and that these areas are worthy of protection.
2. The Mayor and City Council finds that the commercial and residential areas are in sound condition but special development efforts such as restrictive zoning ordinances, protection of the rights of way, treatment of alley areas, placing utilities underground, parking and traffic control, and enhancing its attractiveness are still needed.
3. The Mayor and City Council finds that sign control, lighting and landscaping would enhance the appearance of the various commercial corridors particularly at the entrance to the community and the commercial corridors that feed from the entrance, which all act as main transportation corridors for the community.

### **Goals and Objectives**

The Mayor and City Council, after examining the background analysis, making findings (as reflected above) of fact regarding current developments in the City of Bay St. Louis, and being duly charged by the State of Mississippi; and through the action of its resident electorate as the governing body of the City of Bay St. Louis, set forth the following planning goals and principles.

The goals and principles are employed in developing the specific provisions of the City of Bay St. Louis's General Development Plan, as well as the City's Comprehensive Plan. These goals and principles should be used in the day-to-day development decisions of the community. These goals also reflect those of various Hancock County Strategic Plans, and as coordinated by the Mississippi Development Authority in its examination of the

City's assets and through the various grants offered and administered by the State of Mississippi.

**Goals Related to General Features**

1. The natural beauty and sensitive environmental features of the City of Bay St. Louis and its community will be protected.

**Goals Related to Population**

1. The City of Bay St. Louis will pursue policies that are designed to produce and encourage moderate population increases by:
  - a. Providing employment opportunities for working age people and recreational, cultural, and medical amenities for retirees

**Goals Related to Economy and Economic Development**

1. The City will facilitate the development of vibrant and thriving economically diversified developments by making the community a destination of choice for visitors, retirees, and families.
2. The Mayor and City Council will continue to work to make the City of Bay St. Louis a destination for tourists by promoting its location near the Mississippi coastal area, and through its geographic advantages, low cost of living, and natural recreational facilities and opportunities.
  - a. Develop signage, and attractive well engineered' rights of way to direct traffic off of Interstate 10, into the community and commercial centers and continue to promote development of other commercial areas, based on market demand.
  - b. Identify existing architecturally significant buildings and sites in the community and seek to preserve a historic community atmosphere.
  - c. Promote expansion of resort related developments, accommodation's, tourist attractions, RV facilities, water related recreation, and multi-family commercial housing developments that support tourism.
  - d. Promote private sector development at Exit 13 off of I-10 (Highway 603) to attract more transient traffic, commerce and tourism into the city's economic center.
  - e. Promote and further enhance the Highway 90 corridor coming from both the east and west into Bay St. Louis as another opportunity to increase transient traffic, tourism, and commerce into the city's economic center to increase retail sales and support local business.
3. To make the City of Bay St. Louis a quality desired location for young people to live who are working in local industries and those residents that commute into other nearby trade areas for work.
4. Provide adequate amounts of industrial development land.
  - a. Promote the expansion of existing local manufacturing industries.
  - b. Promote the development of retail and other economic activities of the commercial areas to support desired quality of life, businesses, residential developments, and quality of life activities.
  - c. Support, promote, and improve facilities for the local school district to attract young families to migrate into the local community.

- d. Encourage the development of affordable, quality housing that fosters long-term growth.
- e. Promote private development of mixed-use housing/commercial developments, and the development of commercial housing units with multiple tenants, specialty housing targeting short-term rentals, as well as long-term efficient housing stock.

### **Goals Related to Land Use**

#### *The City will*

- 1. promote the construction of a variety of home sizes and types that are affordable in the local economy;
- 2. provide for all legitimate uses of land through good established planning practices;
- 3. implement ordinance measures that will preserve residential areas through the appropriate treatment of manufactured housing (dedicated developments allowed under the local ordinances and zoning regulations) and multiple family housing;
- 4. implement measures that will ensure the appropriate location for industrial uses;
- 5. encourage commercial developments and preservation of architecturally significant structures;
- 6. promote the development and maintenance of parks and public spaces;
- 7. provide for the growth and promote expansion of existing industry; and,
- 8. establish clear and compelling gateways especially along the Highway 90 corridor where appropriate to encourage additional growth into the current retail trade areas.

### **Goals Related to Transportation**

#### *The City will*

- 1. seek to provide a well-maintained and efficient transportation system characterized by ease of access and circulation along with safe engineered designs;
- 2. assure appropriate maintenance of local transportation routes;
- 3. ensure new development is appropriately related to transportation networks;
- 4. ensure adequate carrying capacities of existing and proposed transportation facilities; and
- 5. promote the widening of the entrance corridor from the Interstate 10 exits ramps, landscaping, lighting, and modern traffic signalization, and improved frontage roads entering the community corridors.

### **Goals Related to Housing**

#### *The City will*

- 1. promote the construction of a variety of home sizes and types that are affordable in the local economy;
- 2. review the need for assisted living areas throughout the community;
- 3. pursue the development of assisted living areas if needed and desired;
- 4. ensure that a suitable housing stock exists for all income groups; and,
- 5. continue to update the City's construction codes, encourage the community to adopt, and continue to update practices under current international building and maintenance codes, standards, zoning ordinances, continue supporting community planning efforts, and sound land-use practices.



### **Goals Related to Community Appearance and Design**

#### *The City will*

1. promote the development of visually pleasing commercial areas through the adoption of signage controls, lighting, landscaping, additional zoning ordinances, land-use planning and establish well defined historic districts with supporting ordinances to ensure that these properties are protected for future generations;
2. create simple design guidelines such as limited exposed metal surfaces, limited manufactured housing uses, as well as requiring masonry facades, setbacks and landscaping; and,
3. provide and enforce landscape ordinances with buffering provisions for new development.

### **Goals Related to Capital Facilities**

#### *The City will*

1. continue to provide adequate police and fire protection for growing population needs;
2. provide or make available utilities, and public services to a growing community to support long-term planning needs;
3. work towards the construction of a new water well and associated water tower to meet current and future consumer demand; and,
4. Expand, enhance and update existing sewer, water, and gas infrastructure to meet current demand and provide for the anticipated growth of the population.



## Section 4 – Additional Redevelopment Plan Goals and Objectives

The following goals and objectives of the Redevelopment Plan have been developed by the City of Bay St. Louis's Mayor and City Council to expand upon the General Development Plan goals related to new developments, and redevelopment projects to emphasize, with high priority economic development activity in the City of Bay St. Louis.

- The City of Bay St. Louis will work to create and partner with economic development projects that create good jobs and strengthen the tax base of the community.
- The City will coordinate efforts with other economic development entities and with the local community to assist in financing of public infrastructure improvements that will result in private capital investment for economic development projects by developing vacant land.
- The City will encourage development and redevelopment projects that will strengthen and increase retail sales activity within the local community.
- The City will encourage development and redevelopment projects that will increase jobs in the City of Bay St. Louis.
- The City of Bay St. Louis will ensure that projects undertaken within the community are undertaken in accordance with codes, ordinances, and development plans that are in effect, or that may be adopted in the future.

## Section 5 – Redevelopment Planning Policies

The adopted goals and strategies below are taken from the City of Bay St. Louis's Comprehensive Plan adopted in 2024 and are further supported by the General Development Plan as described herein. They identify redevelopment in many instances and these areas have been highlighted to illustrate the policy direction of the local community related to new developments and redevelopment. The Findings Goals and Objectives are abridged for clarity and those that address the need for redevelopment are highlighted, made bold and enlarged.

### **The City of Bay St. Louis General Development Plan**

Transitional residential areas are typically characterized by older 1960's -1970's era housing stock, deferred maintenance, conversions from single-family uses to more intensive uses, and the introduction of incompatible uses. Public and private efforts should focus on upgrading the condition of those residential areas that are in transition, particularly in the outlying areas of the community. Specific efforts including area residents in these planning efforts should be made.

- (1) Transitional residential areas will be protected from disruptive uses such as encroaching industrial and commercial uses.
- (2) Improvement of property through reconstruction and/or an extensive maintenance program by individual owners is encouraged. When necessary, the City shall utilize strict Codes enforcement to protect and revitalize transitional residential areas.
- (3) Vacant land adjoining transitional areas or occupied land to be redeveloped should be utilized for residential, public, or semi-public development unless specific revitalization plans adopted by the local community dictate otherwise. Revitalization plans may consist of a neighborhood plan, historic overlay districts, or an economic redevelopment plan that clearly defines its intent.



### **Old Town and the Train Depot Districts**

Bay St. Louis possesses something that many other competing suburban growth-oriented cities lack, namely a resort driven history that has had very effective zoning and planning through an active governing body made up by the residents. The community has recently (July 2024) developed new goals and objectives focused on growth, quality of life, and expansion.

The general objectives of the policies included for this category is to manage these important areas so that future redevelopment and growth can be permitted, and the transition from residential to non-residential uses (or vice versa) can be accommodated with the least amount of conflict between obsolete and expanding uses. The following policies are recommended for these historic districts land use category.

**Appropriate Uses:** The principal uses intended for the areas include retail and commercial businesses along the major roadways including personal, professional services, retail, food services and government offices in the commercial trade area and at its fringes and low and medium density residential uses (single-family detached, attached, and townhouses/condominiums) just off the main roadway corridors.

The commercial area of Bay St. Louis serves as an important asset that the community must preserve and enhance. This Plan supports the development and redevelopment of the area in a historically appropriate way.

### **General Development Policies for Industrial and Employment Areas**

The City of Bay St. Louis's prospects for industrial economic development in the next 20 years will, in many cases, evolve from the existing strengths of the local community. New non-agricultural employment for the county is projected to increase over the planning period, and two land use categories should be created to accommodate new industrial development. The Industrial Category is a broad land use category envisioned for areas where the primary types of existing or planned development are industrial in character, such as manufacturing, bulk storage (indoors and outdoors), and heavy distribution activities like truck terminals. Overall floor area ratio recommended in this land use classification is 1.00 (one square foot of building floor area to every one square foot of site area).

Industrial activities generally place a heavy demand on local resources, have the greatest impact on the surrounding environment, and characteristically have less flexibility in locational choice than do other types of economic activities. Therefore, land use policies that promote the efficient utilization of industrial land resources are essential if optimum industrial development is to be realized. The following policies are recommended for this land use category.

(1) **Appropriate Uses:** The Industrial land use classification applies to areas that are used for primarily fabricating, processing, storage, warehousing, wholesaling, and transportation services.

(2) **Density Range:** Generally, unused or underutilized land is common in most industrial areas, and this land is suitable for expansion of existing facilities. The maximum density recommended for these areas is a floor area-ratio of 2.0 (2 square feet of building floor-

area for every one square foot of site area) on individual sites, and in the designated land use areas as a whole.

(3) Pattern of Industrial Development: As illustrated on the Detailed Land Use Map, continued centralization of industrial activities is encouraged. The orderly expansion of essential services to areas of planned industrial development is important both to ensure growth and minimize pressure for land use change in areas not recommended for industrial use.

(4) Development Flexibility: The pattern of industrial development should be sufficiently flexible to accommodate variable market demand. This approach reflects the past pattern of development where, for example, industrial areas planned as manufacturing centers developed with wholesaling and warehousing activities in addition to manufacturing. Exceptions should be at locations where adopted design plans recommend specific mix and/or patterns of industrial land use.

Buffer zones should be established between production activities and less-offensive surrounding land uses.

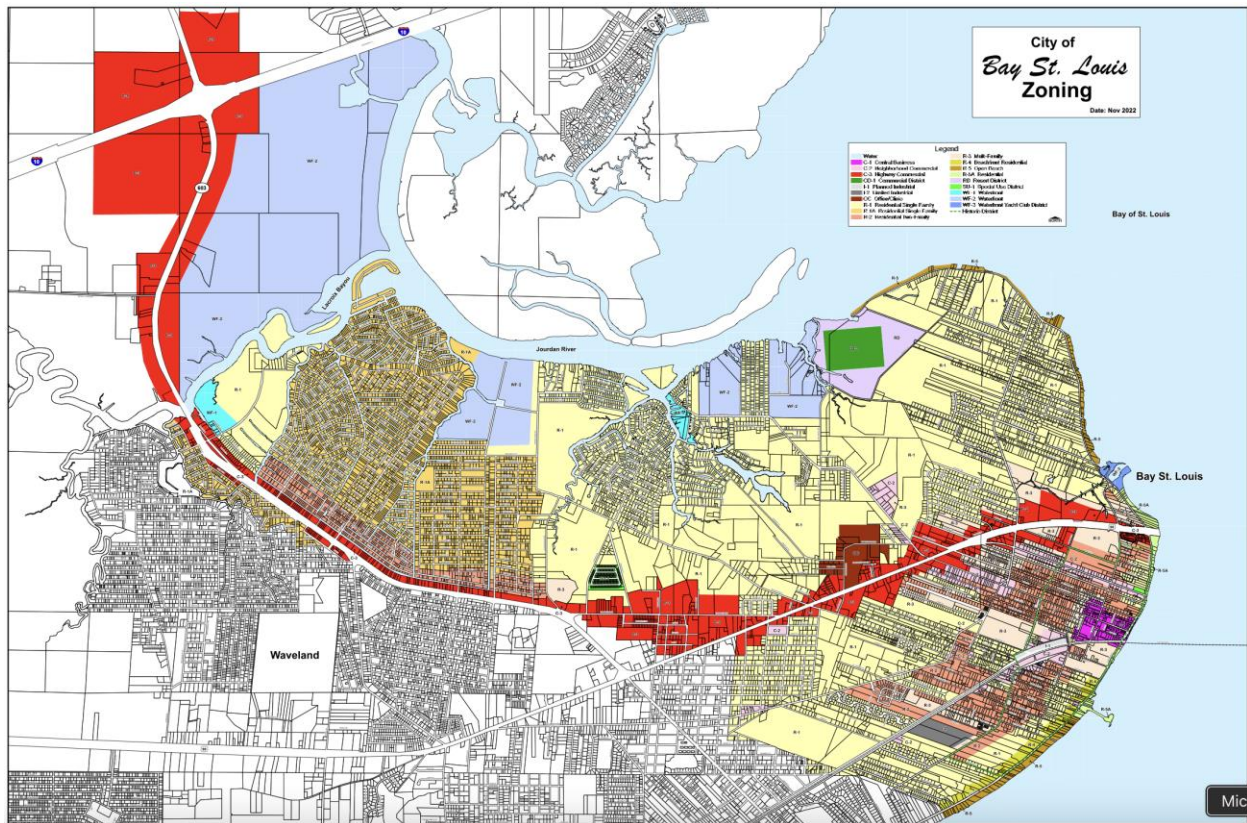
(5) Industrial Expansion and Redevelopment: Existing manufacturing, storage, and wholesaling activities, including many of the earliest industrial areas in Hancock County, frequently pose complex land use problems. While deterioration, obsolescence, poor location, and inadequate expansion space are problems plaguing some of the businesses in these areas, these marginal economic activities do provide employment opportunities for many persons lacking the necessary training or other types of employment. The following policies are recommended as guidelines for the difficult decisions, which must be made regarding marginal industrial activities.



Obsolete and marginal industrial activities should be removed from areas where they are incompatible with surrounding uses, are a nuisance, and are a blighting influence on desirable non-industrial development. The redevelopment of blighted manufacturing and storage areas adjoining residential conservation areas should include residential and other uses that are compatible with the existing neighborhoods. The redevelopment should be based on a detailed, design analysis and a publicly adopted plan.

As seen in the foregoing redevelopment policies currently adopted ordinances, and represented by current practices in place by the City of Bay St. Louis that apply to residential, commercial, and industrial lands within the community's urban areas are

The following section establishes and declares the entire City of Bay St. Louis boundary limits as a redevelopment area:





## Section 6 – Establishing the Redevelopment Area for the Entire City of Bay St. Louis

In light of the previously stated findings and goals, the redevelopment areas for City of Bay St. Louis is established as follows:

- A. **Redevelopment Area Boundary Description:** The redevelopment area designated by this Plan will consist of all real and personal property located within the official boundaries of City of Bay St. Louis as recorded by the Mississippi Secretary of State and reflected in the State Charter; as of the date of adoption of this plan.
- B. **Redevelopment Area Boundary Map:** A boundary map of the redevelopment area encompassing all real property located within the boundaries of the City of Bay St. Louis is shown above on Page #53 and attached as **Exhibit VI** representing the legal metes and bounds of the entire City as recorded in the Mississippi Secretary of State's office as reflected in the State Charter.

## Section 7 – Redevelopment Implementation Strategies

After consideration and consultation with economic development professionals, the following redevelopment strategies have been identified as potentially appropriate means of achieving redevelopment in the City of Bay St. Louis:

1. enhanced Code Enforcement of the entire City and particularly in the commercial areas where population densities are higher;
2. promote the use of Urban Renewal and tax abatement under the statutes of the State of Mississippi;
3. promote the use of Tax Increment Financing as authorized under the Statutes of the State of Mississippi;
4. pursue and encourage developers using housing programs such as offered by the Mississippi Home Corporation and,
5. pursue other economic inducements, and tax incentives offered by the Mississippi Development Authority or other entities of State of Mississippi.

The Mayor and City Council has already begun implementation of Strategies 1, 2, and 3. The City and also the Hancock County Supervisors offer certain tax incentives for new development in the form of property tax abatements.

Strategy 1, enhanced code enforcement, as referenced above, should be implemented in a more aggressive manner. Aggressive code enforcement under the state statute of 21-19-11, as amended, will encourage redevelopment and improvements in housing inventory, quality of life, and market values.

Strategy 2 Urban Renewal, as referenced above, requires further study.

Strategy 3, Tax Increment Financing, as referenced above is proposed for authorization under this redevelopment plan, ***“The Tax Increment Financing Redevelopment Plan Bay St. Louis, Mississippi 2025.”*** Specific implementation considerations for Tax Increment Financing are set out in Section 8 below.

Strategy 4, other economic and tax incentives, as referenced above, has not been implemented through funds for low-income housing credits, first time buyers program funds, and Section 8 housing, but much more can be done for housing development to support desired population growth.

Strategy 5, has been pursued with mixed results during the past few years since incorporating the City. Further efforts should be made to pursue economic advantages, grants, and incentives through the Mississippi Development Authority as funded and made available.

## Section 8 – Redevelopment Method Specifically for Tax Increment Financing

Mississippi’s Tax Increment Financing Act enables local municipalities and counties upon adoption of this Redevelopment Plan and authorizes the City of Bay St. Louis’s Mayor and City Council specifically, the use of Tax Increment Financing as an economic development inducement in new development, and redevelopment projects. The projects may involve reconstruction, renovation, or new construction for residential, commercial, or other uses that the Mayor and City Council, the Governmental Body of the City determined to be in the best public interest of the community. Tax Increment Financing under Mississippi Law may be applied to a “Redevelopment Project.”

### **Defining and Redevelopment Project**

Section 21-45-3 of the Mississippi Code Annotated defines a “redevelopment project” and project areas as follows:

#### **Redevelopment Project** (See Exhibit I, Mississippi Code Annotated at 21-45-3 (b), (i), (ii), and (iii))

- (a) A “redevelopment project” may include any work or undertaking by a municipality:
- (i) to acquire project areas or portions thereof, including lands, structures, or improvements the acquisition of which is necessary or incidental to the proper clearance, development or redevelopment of such blighted areas or to the prevention of the spread or recurrence of slum conditions or conditions of blight;
  - (ii) to clear any such areas by demolition or removal of existing buildings, structures, streets, utilities, or other improvements thereon and to install, construct or reconstruct streets, utilities, bulkheads, boat docks, and site improvements essential to the preparation of sites for uses in accordance with the redevelopment plan and public improvements to encourage private redevelopment in accordance with the redevelopment plan; or,
  - (iii) to sell or lease property acquired by a municipality as part of a redevelopment project for not less than its fair value for uses in accordance with such redevelopment plan to retain property or public improvements for public use in accordance with the redevelopment plan.

“Redevelopment project” may also include the preparation of a redevelopment plan, the planning, survey, and other work incident to a redevelopment project and the preparation of all plans and arrangements for carrying out a redevelopment project, relocation of businesses and families required under applicable law, and upon a determination, by resolution of the governing body of the municipality in which such land is located, that the acquisition and development of additional real property not within a project area is essential to the proper clearance or redevelopment of a blighted area or a necessary part of the general slum clearance program of the municipality, the acquisition, planning, preparation for development or disposal of such land shall constitute a redevelopment project.



The Tax Increment Financing Act allows the use of Tax Increment financing for an individual project that lies within a “Redevelopment Project Area”. For the purposes of the Redevelopment Plan, project areas are defined as follows (see attached Exhibit I, Mississippi Code Annotated 21-45-3 (a), (i), (ii), (iii), and (iv)):

- (a) “Project area” includes:
  - (i) areas in which there is a significant amount of buildings or improvements, which by reason of dilapidation, deterioration, age, obsolescence, inadequate provision for ventilation, light, air, sanitation, or open spaces, high density of population and overcrowding or the existence of conditions that endanger life or property by fire and other causes, or any combination of such factors, are conducive to ill health, transmission of disease, infant mortality, juvenile delinquency or crime and are detrimental to the public health, safety, morals, or welfare;
  - (ii) areas which are of important value for purposes of historical preservation, as designated by the Department of Archives and History;
  - (iii) areas which by reason of a significant amount of defective or inadequate street layout, faulty lot layout in relation to size, adequacy, accessibility or usefulness, unsanitary or unsafe conditions, deterioration of site improvements, diversity of ownership, tax delinquency, defective or unusual conditions of title, improper subdivision or obsolete platting or the existence of conditions, which endanger life or property by fire or other causes, or any combination of such factors, substantially impair or arrest the sound growth of the community, retard the provision of housing accommodations or constitute an economic or social liability and are a menace to the public health, safety, morals, or welfare in their present condition and use; or,
  - (iv) areas in which the construction, renovation, repair, or rehabilitation of property for residential, commercial, or other uses are in the public interest.

### **Establishing a TIF Redevelopment Project Plan**

This Redevelopment Plan shall be implemented primarily by the City, exercising the Redevelopment Project powers conferred upon the City of Bay St. Louis; by the Tax Increment Financing Act.

The techniques to be used to meet the goals and objectives of the Redevelopment Plan include rehabilitation and renovation, expansion of existing buildings, acquisition of real property, demolition and removal of buildings, construction of improvements, new development and redevelopment, consolidation of title, elimination of environmental deficiencies and blighting influences, construction of off-street public and private parking facilities, and encouragement of rehabilitation, renovation, new development and redevelopment by private enterprise. For projects located within the legal boundary limits of the City of Bay St. Louis Mississippi (the “City”), the codes, standards, and ordinances of the City shall apply.

A brief summary description of each component or technique of the Plan follows:

1. **Rehabilitation and Renovation**

This Redevelopment Plan provides for the utilization of the Tax Increment Financing powers of the City to rehabilitate and renovate structures, which are:

- a. Substandard structures on which rehabilitation or renovation is practical in the judgment of the owners thereof.
- b. Structures in which, in the judgment of the owner thereof, rehabilitation will result in a higher and better use for the property on which such structure is located.

A substandard structure is a structure that does not conform to the building and related codes of the City as are enforced and are in effect from time to time, whichever may apply.

2. **Acquisition of Real Property**

Real property shall be acquired as provided in Article IX of the Redevelopment Plan.

3. **Demolition and Removal of Structures**

This Redevelopment Plan shall be implemented in some instances through the demolition and removal of structures. The Plan provides for the demolition and removal of the following structures, if necessary and appropriate:

- a. substandard structures, which in the judgment of the owner thereof, rehabilitation is not practical;
- b. structures, which in the judgment of the owner thereof, are economically obsolete;

- c. structures, which in the judgment of the owner thereof, prevent maximum utilization of the property on which such structures are located;
- d. structures that have been acquired by the City and that the Governing Body of the City determines to be economically obsolete; and,
- e. structures that have been acquired by the City and that the Governing Body determines prevent the maximum utilization of the property on which such structures are located.

4. **Construction of Improvements**

This Redevelopment Plan provides for the construction of new improvements for uses on vacant or cleared land within the redevelopment area (any lands lying within the boundaries of the City). Such construction shall be in accord with the City of Bay St. Louis Comprehensive Plan adopted in 2024 or as amended, Official Zoning Ordinance, Subdivision Regulations, building and related codes, and other applicable codes and ordinances of the City, whichever may apply.

5. **Development and Redevelopment**

Under the provisions of this Redevelopment Plan, vacant or cleared land held by the City may be disposed of by private parties for new development or redevelopment. Such disposition of land by the City shall be in accordance with the Redevelopment Plan and applicable law.

This Redevelopment Plan encourages the new development or redevelopment of vacant or cleared land, which is acquired by private enterprises.

6. **Consolidation of Title**

This Redevelopment Plan provides for the elimination of diverse patterns of ownership, which prevent or restrict development of large tracts of land.

In the event that the City determines that optimum utilization of a particular tract of land cannot be attained because of diversity of ownership, and that action by the City is likely to enhance the possibility of development of such tracts, the City's Mayor and City Council may take such actions as it determines to be necessary to consolidate title to such tracts of land.

7. **Elimination of Environmental Deficiencies and Blighting Influences**

This Redevelopment Plan provides for the City to undertake to determine any and all factors, which prevent or restrict new development or redevelopment within the redevelopment area. The Governing Body of the City shall take such action, as it deems necessary to reduce or eliminate such factors or the effects thereof.

Any environmental deficiencies and blighting influence's the City may deem necessary to reduce or eliminate include, but are not necessarily limited to, physical conditions, ownership patterns, non-conforming land uses, improper development, and as allowed under the state statutes.

8. **Construction of Off-Street Parking Facilities**

This Redevelopment Plan provides for the construction of public and private off-street parking facilities to serve the demand within the redevelopment area (all lands lying within the boundaries of City of Bay St. Louis).

Off-street public and private parking facilities shall be constructed in accord with the City of Bay St. Louis Comprehensive Plan, the Official Zoning Ordinances, and other applicable codes and ordinances of the City, whichever may apply.

9. **Encouragement of Rehabilitation, Renovation, New Development and Redevelopment by Private Enterprise**

This Redevelopment Plan provides that the City shall, to the greatest extent feasible, afford maximum opportunity to encourage the rehabilitation, renovation, new development and redevelopment of the redevelopment area (all lands lying within the boundaries of City of Bay St. Louis) by private enterprise.

In order to utilize appropriate private and/or public resources to eliminate and prevent the development, or spread of slums and urban blight, to encourage needed urban rehabilitation and renovation, to provide for the redevelopment of slum and blighted areas, to provide for and encourage the new development or redevelopment of vacant or cleared lands, the City shall encourage rehabilitation, renovation, clearance, new development or redevelopment within the redevelopment area by:

- a. Carrying out a program of voluntary repair, renovation, and rehabilitation of buildings or other improvements in accordance with this Redevelopment Plan, including making loans to defray all or part of the costs (including costs of acquiring real estate) of repairing and rehabilitating buildings or other improvements in accordance with this Redevelopment Plan.



- b. Making loans to defray all or part of the costs of acquiring real property, demolishing and removing buildings and improvements and constructing improvements (including buildings) in the redevelopment area in accordance with this Redevelopment Plan.

Such loans shall be made only from the proceeds of revenue bonds, notes, or similar debt instruments of the City secured solely by the City's rights in connection with such loans; shall be made upon such terms and conditions as the City of Bay St. Louis's Mayor and City Council shall determine, and shall be subject to such additional requirements as the City shall impose.

## Section 9 – Conformity with the City’s Development Codes Required

### 1. **Land Uses/Zoning Ordinance**

To the extent that it is practical, and authorized, this Redevelopment Plan will encourage development and redevelopment of projects that are compatible with adjoining, and nearby land uses and conform to City zoning controls.

For projects located within the boundaries of the City, and within its zoning jurisdiction, land-use in the redevelopment area shall be regulated by the Official Zoning Ordinance of the City.

The Official Zoning Map delineating defined zoning areas is on file in the office of the City of Bay St. Louis’s City Clerk.

### 2. **Maximum Densities/Zoning Ordinance**

For Tax Increment Financing projects located within the corporate limits of the City, the Zoning Ordinances of the local community as applicable shall regulate maximum development densities in the redevelopment area.

For these projects lying in portions of the City, outside the corporate limits of any municipality, this Redevelopment Plan calls for adherence to the goals and objectives of this Redevelopment Plan.

### 3. **Land Development/Subdivision Regulations**

This Redevelopment Plan shall require that any development assisted with Tax Increment Financing be developed in conformity with regulations and standards of the community, or municipality governing the subdivision of land, namely the Subdivision Regulations of the municipality.

### 4. **Building Requirements/Building and Related Codes**

This Redevelopment Plan requires that any new construction and any rehabilitation shall meet the requirements of the building and related codes of this City and any applicable requirements of the community as applicable, as may be in effect from time to time, whichever is appropriate.

5. **Circulation and Traffic Control**

For the purposes of Tax Increment Financing projects located in the incorporated areas of the City, this Redevelopment Plan shall be implemented in conformity with the standards and policies governing transportation routes in the City. The Subdivision Regulations, street design, and construction standards of the City of Bay St. Louis govern street widths, ingress, and egress patterns, designated turning lanes, turn restrictions, and vehicle limitations established by weight. These regulations, along with realignment, widening, and overlaying of existing streets, will achieve improved traffic circulation and flow for the municipality as applicable, or county and pass-through traffic. Traffic control and circulation in the redevelopment area will utilize electronic signalization and will provide optimum access to existing and proposed off-street parking. This Redevelopment Plan will be implemented so as to efficiently integrate traffic circulation flow into the general circulation patterns of the community.

6. **Off Street Parking and Loading**

For the purposes of Tax Increment Financing projects in the City of Bay St. Louis, this Redevelopment Plan conforms to the City's Official Zoning Ordinance, other codes, and State and Federal ordinances wherein off-street parking, loading and unloading space requirements shall be regulated and controlled.

7. **Minimum Requirements**

For the purposes of this Redevelopment Plan, regulations referred to shall be interpreted and applied as minimum requirements. Whenever the requirements of these regulations are at variance with the requirements of any other lawfully adopted rules, regulations, ordinances, deed restrictions or covenants, the most restrictive or that imposing the higher standards shall govern.

8. **Waiver**

Any requirement or condition contained in this Redevelopment Plan may, upon request; and for good cause shown, be waived or modified by the City to the extent permissible under law.

## Section 10 – The Acquisition of Real Property

### 1. **Procedures**

This Redevelopment Plan requires that all property acquisitions by the City of Bay St. Louis Mississippi shall be made in accordance with Title 21, Chapter 45, of the Mississippi Code of 1972. Discrimination of any kind shall be prohibited. Race, color, creed, national origin, age, and sex shall in no way affect any aspect of the land acquisition process.

### 2. **Property to Be Acquired**

Under the provisions of this Redevelopment Plan, the City of Bay St. Louis's Mayor and City Council may, at its discretion, acquire real property (as defined in the act) for needed public facilities within the redevelopment area.

Where necessary to eliminate unhealthy, unsanitary, or unsafe conditions, lessen density, eliminate obsolete, or other uses detrimental to the public welfare, or otherwise to remove or prevent the spread of blight or deterioration; the City may, from time to time in its discretion, acquire mortgages made to finance costs of (1) acquiring real property, (2) demolishing and removing buildings and improvements, and (3) constructing improvements in the redevelopment area in accordance with this Redevelopment Plan.



## Section 11 – General Intent

As related to land uses, improved mobility, public transportation, public utilities, recreational and community facilities, and other public improvements, the objectives and purposes of the Tax Increment Financing Redevelopment Plan is interrelated with the overall planning policies of the City of Bay St. Louis.

The Redevelopment Plan seeks to encourage redevelopment for capital investment that will increase the tax-base, increase retail sales tax rebates, and increase job opportunities in the community.

The Redevelopment Plan seeks to encourage revitalization of the redevelopment area by inducing new developments and redevelopment. Public facilities and services will be improved and properly maintained as a result of implementation of this Redevelopment Plan.

## **Section 12 – Redevelopment Plan Amendments**

This Redevelopment Plan may be modified by the Governing Body of the City of Bay St. Louis in accordance with the provisions of Title 21, Chapter 45, Mississippi; Code of 1972, as amended.

## **Exhibit I**

### **Tax Increment Financing Plan**

- A. The Tax Increment Financing Plan is a financial tool for the implementation of the Redevelopment Plan objectives and purposes. The Tax Increment Financing Plan for a redevelopment project requires the following:

**I. Redevelopment Project Description**

- a. Location, legal description, environmental characteristics and zoning
- b. Building type and proposed use(s)

**II. Developer(s) Information**

- a. Name(s) and/or entity name
- b. Address: Local and out-of-state
- c. Tax identification number
- d. Local contractors or agents

**III. Economic Development Impact Description**

- a. Job creation – permanent and temporary
- b. Financial benefit to the community

**IV. A Statement of the Objectives for the Tax Increment Financing Plan**

- a. *Construction of Improvements:*  
New improvements shall be constructed for uses in accordance with the Redevelopment Plan on vacant or cleared property within the redevelopment area. Such construction shall be in accordance with the requirements of the City's building and related codes as in force and effect from time to time.
- b. *Redevelopment:*  
Property held by the City of Bay St. Louis may be disposed of in favor of private parties for development or redevelopment in accordance with the provisions of this Redevelopment Plan and applicable law.
- c. *Consolidation of Title:*  
In order to eliminate diverse patterns of ownership that prevent or restrict development of large tracts of land, in the event that the City determines that optimum utilization of a particular tract of land cannot be attained because of diversity of ownership and that action by the City is likely to enhance the possibility of development of such tract, the Governing Body of the City, shall take such actions as it determines to be desirable to consolidate title to such tract of land.

- V. A statement indicating the need and proposed use of the Tax Increment Financing Plan in relationship to the Redevelopment Plan.

- VI. A statement containing the cost estimates of the redevelopment project and the projected sources of revenue to be used to meet the costs including estimates of tax increments and the total amount of indebtedness to be incurred.
- VII. A list of all real property to be included in the Tax Increment Financing Plan.
- VIII. The duration of the Tax Increment Financing Plan's existence.
- IX. A statement of estimated impact of the Tax Increment Financing Plan upon the revenues of all taxing jurisdictions in which a redevelopment project is located.
- X. The Governing Body shall by resolution, from time to time, determine (i) the division of ad valorem tax receipts, if any, that may be used to pay for the cost of all or any part of a redevelopment project, (ii) the duration of time in which such taxes may be used for such purposes, (iii) if the City's Mayor and City Council shall issue bonds for such redevelopment project, and (iv) such other restrictions, rules and regulations as in the sole discretion of the Governing Body of the City shall be necessary in order to promote and protect the public interest.



## Exhibit II

### The Tax Increment Financing Act

- Tax Increment Financing is a legal, constitutionally accepted financing mechanism to accomplish **DEVELOPMENT** and **REDEVELOPMENT** of municipalities and counties throughout the State of Mississippi. The Tax Increment Financing Act was adopted by the Mississippi Legislature in 1986 and can be found at Sections 21-45-1 et seq., in the Mississippi Code of 1972, as amended. (Attached as Exhibit I)
- Over thirty (30) states have adopted Tax Increment Financing Laws ("TIF"), the first of which was adopted in 1969.
- **TIF** is a tool that can be used to induce or encourage major economic development in Mississippi cities and counties. A municipality and county can undertake joint TIF projects, under the Regional Economic Development Act (REDA) as amended. Attached as **Exhibit V** herein.
- Cities and counties everywhere have used the Economic Development Administration, Community Development Block Grants, Special Assessments, and Industrial Revenue Bond programs to encourage economic development. **TIF** is one more method that should be used.
- The City of Bay St. Louis will use **TIF** to expand and complement aggressive economic development policies. The program is a local program that can be accessed, and used through the City's own initiative. Federal and state governmental approvals are not required.
- Tax Increment Bonds, notes, or other similar debt obligations are issued by the City to construct improvements that will induce development activity, and the City pledges all or part of the increase in ad valorem taxes generated on assessment of the real and/or personal property constituting the project to retire the bonds. The municipality may elect to pledge increases in retail sales tax rebates generated by the project and received from the State to service TIF bonds.
- In most cases, Tax Increment Financing is used to construct public infrastructure improvements (i.e., roads, utilities, drainage, parking, etc.) even though it can be used for other purposes.
- Bonds are issued by the City to construct the improvements, and increased ad valorem taxes generated on assessment of the real and/or personal property constituting the project can be used to retire the bonds. The municipalities may elect to pledge sales tax rebate increases generated by the project and received by the State to service the TIF debt.
- School taxes **will not** be used to retire the bonds. The schools can use those funds in their normal operations.
- There is **NO** financial obligation on the part of the county or the municipality if Tax Increment Financing Revenue Bonds, notes or other similar debt instruments are issued, other than the pledge of the increase in ad valorem tax revenues on real and personal property and/or sales tax rebates received from the State if applicable. The law emphatically states that the TIF bonds are secured solely by increases in ad valorem tax revenues, and/or rebated sales taxes received from the State, and are **NOT** general obligations secured by the full faith, credit, and taxing power of the City, or the County.

## **Exhibit III**

### **The Tax Increment Financing Process**

#### **Tax Increment Financing Redevelopment Plan**

- Preparation of a Tax Increment Financing Redevelopment Plan designating all, or part of the City "a redevelopment project area"
- Adoption of a Resolution by the City of Bay St. Louis's Mayor and City Council (the "Governing Body") determining the necessity for Tax Increment Financing and setting a public hearing in connection with the Redevelopment Plan
- Publication of a Notice of Public Hearing
- Conduct a Public Hearing at which time the Redevelopment Plan and related matters are presented to the public, and citizens are given an opportunity to comment
- Passage of a Resolution adopting and authorizing the Tax Increment Financing Redevelopment Plan

#### **Tax Increment Financing Plan**

- Preparation of a Tax Increment Financing Plan for a specific economic development project
- Adopting a resolution acknowledging the availability of the Plan, identifying the specific project, the proposed use of the funds from Tax Increment Financing, and other matters. The Resolution sets a Public Hearing
- The City's Mayor and City Council conducts a Public Hearing at which time the Tax Increment Financing Plan is presented to the public and citizens are given an opportunity to comment
- The Governing Body of the City of Bay St. Louis vote in favor of the passage of a resolution to adopt and authorize the Tax Increment Financing Plan
- Bond Counsel (Attorney) proceeds with the bond issue process

## **Exhibit IV**

### **Summary Reference of the Tax increment Financing - Mississippi code, 21 - 45 as amended**

## **Chapter 45 - Tax Increment Financing**

### **§ 21-45-21. Assessment of value of real property described in tax increment financing plan; retention and distribution of captured assessed value; approval of redevelopment plan; certification of amount of sales tax collected**

**Universal Citation:** [MS Code § 21-45-21 \(2016\)](#)

(1) After adoption of a redevelopment plan containing a tax increment financing plan the clerk shall certify the assessed value of the real property, including personal property located thereon, described in the tax increment financing plan. Property taxable at the time of the certification shall be included in the assessed value at its most recently determined valuation.

Property exempt from taxation at the time of the request shall be included at zero unless it was taxable when the tax increment financing plan was approved, in which case its most recently determined assessed valuation before it became exempt shall be included. These assessed values shall be, and will be referred to as, the "original assessed value."

(2) Each year thereafter, the clerk and the State Tax Commission, if applicable, shall certify the amount by which the assessed value of real property, including personal property located thereon, described in the tax increment financing plan has increased or decreased from the original assessed value. These assessed values shall be, and will be referred to as, the "current assessed value."

(3) Any amount by which the current assessed value of the real property, including personal property located thereon, described in the redevelopment plan exceeds the original assessed value shall be referred to as the "captured assessed value." The clerk shall certify the amount of the captured assessed value to the municipality each year for the duration of the tax increment financing plan. A municipality may choose to retain all or a portion of the captured assessed value for purposes of tax increment financing if the plan provides that all or a portion of the captured assessed value is necessary to finance the redevelopment project, including the cost of establishing necessary reserves to insure payment of revenue bonds.

If the tax increment financing plan provides that only a portion of the captured assessed value is necessary to finance the redevelopment program, only that portion shall be set aside and the remainder shall be apportioned to the various municipal tax levy funds and the various county tax levy funds.

The amount of captured assessed value that a municipality intends to use for purposes of tax increment financing must be clearly stated in the tax increment financing plan.

(4) After adoption of a redevelopment plan containing a tax increment financing plan which includes a portion of the municipality sales tax diversion, the State Tax Commission shall certify the amount of sales tax collected by the state within the boundaries of the redevelopment area and diverted to the municipality in the twelve-month period ending on the last day of the month before the effective date of approval of the plan. Any increase in the amount collected within the boundaries shall be set aside by the municipality in the fund created by the tax increment financing plan.

Each redevelopment plan shall be approved in the same manner and at the same times provided in Section 43-35-13 for the approval of urban renewal plans. Any tax increment financing plan shall become effective on the same date as the redevelopment plan is approved.



## Exhibit V

### Summary Reference of the Regional Economic Development Act (REDA) Mississippi code 57 - 64 as amended

#### 2013 Mississippi Code

#### Title 57 - PLANNING, RESEARCH AND DEVELOPMENT

#### Chapter 64 - REGIONAL ECONOMIC DEVELOPMENT

#### § 57-64-29 - Authority of member of regional economic development alliance to negotiate purchase option for real property; preliminary engineering, environmental and related studies; costs

**Universal Citation:** [MS Code § 57-64-29 \(2013\)](#)

A county that is a member of a regional economic development alliance created under the Regional Economic Development Act is authorized to negotiate a purchase option for real property to be used for the purposes of the alliance. A county may pay all costs incurred for the acquisition of such an option regardless of whether the county exercises the option at a later date. As a part of any such option, a county may negotiate the right to enter upon the real property before the purchase for the purpose of conducting any preliminary engineering, environmental and related surveys or studies necessary to effectuate the option. A county may pay all costs incurred for such surveys or studies regardless of whether the county exercises the option at a later date.

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# ***REGIONAL ECONOMIC DEVELOPMENT ACT***

## **MISSISSIPPI CODE OF 1972**

*As Amended*

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### **Index for Chapter 064 of Title 57**

<a href="#"><u>57-64-1.</u></a>	Short title.
<a href="#"><u>57-64-3.</u></a>	Declaration of public policy.
<a href="#"><u>57-64-5.</u></a>	Purpose.
<a href="#"><u>57-64-7.</u></a>	Definitions.
<a href="#"><u>57-64-9.</u></a>	Certificate of public convenience and necessity.
<a href="#"><u>57-64-11.</u></a>	Issuance of bonds.
<a href="#"><u>57-64-13.</u></a>	Joint exercise of power and authority by local governments.
<a href="#"><u>57-64-15.</u></a>	Powers with regard to issuance of bonds.
<a href="#"><u>57-64-17.</u></a>	Promulgation of rules and regulations.
<a href="#"><u>57-64-19.</u></a>	Intergovernmental cooperation and coordination
<a href="#"><u>57-64-21.</u></a>	Agreements under this chapter to include certain provisions.
<a href="#"><u>57-64-23.</u></a>	Agreements under this chapter to be approved by certain officers; agree
<a href="#"><u>57-64-25.</u></a>	Applicability of existing laws.
<a href="#"><u>57-64-27.</u></a>	Powers and authorities granted by this chapter additional and supplement proceed with a project utilizing methods not included in this chapter.
<a href="#"><u>57-64-29.</u></a>	Authority of member of regional economic development alliance to neg
<a href="#"><u>57-64-31.</u></a>	Eminent domain.
<a href="#"><u>57-64-33.</u></a>	Repealed.

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## Exhibit VI

### Legal Description, and Boundary Map of City of Bay St. Louis, Mississippi

