

BAY ST. LOUIS, MISSISSIPPI

Prepared by the Mississippi Development Authority

(601) 359-3593/www.mississippi.org

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POPULATION

| Population: | 1990 | 1995 | 2000 | 2001 | 2010 |
|----------------|--------|--------|--------|--------|--------|
| Bay St. Louis | 8,094 | 9,202 | 8,209 | NA | NA |
| Hancock County | 31,889 | 37,427 | 42,967 | 44,031 | 55,117 |

Most populated cities in Hancock County:

| City | 2000 Population |
|---------------|-----------------|
| Bay St. Louis | 8,209 |
| Waveland | 6,674 |

Age breakdown of county population, 2000:

| | |
|-------------|--------|
| 0 to 17 | 25.1 % |
| 18 to 24 | 7.3 % |
| 25 to 44 | 28.0 % |
| 45 to 64 | 25.6 % |
| 65 and over | 14.0 % |

Median age of county population, 2000: 38.5

Source: U.S. Bureau of Census, Census of Population, 1980, 1990, and 2000 (12/01), 2001 Population Estimates (04/02).

LOCATION

Distance to selected cities from Bay St. Louis:

| Area | Distance | |
|------------------------|-----------|------------------|
| Atlanta, Georgia | 409 miles | 660 kilometers |
| Chicago, Illinois | 902 miles | 1,455 kilometers |
| Dallas, Texas | 559 miles | 902 kilometers |
| Jackson, Mississippi | 173 miles | 279 kilometers |
| Memphis, Tennessee | 371 miles | 598 kilometers |
| New Orleans, Louisiana | 62 miles | 100 kilometers |

Source: Official Mississippi Highway Map; unpublished data collected by MDA.

LABOR UNIONS

Information on labor union activity in Mississippi can be obtained by calling MDA at 601-359-3449.

WAGES

Annual Average, 2000*:

Manufacturing

| | | |
|----------------|------------|--------------|
| Hancock County | \$918/week | \$22.95/hour |
| Mississippi | \$548/week | \$13.70/hour |
| United States | \$861/week | \$21.53/hour |

Services

| | | |
|----------------|------------|--------------|
| Hancock County | \$541/week | \$13.53/hour |
| Mississippi | \$464/week | \$11.60/hour |
| United States | \$647/week | \$16.18/hour |

*All rates include management personnel.

Source: County data-Mississippi Employment Security Commission, 2000 Covered Employment and Wages (10/01); Mississippi and U.S. data-U.S. Department of Labor, Bureau of Labor Statistics, 2000 Annual Average.

LABOR FORCE

| Annual Average, 2001: | Hancock County | Commuting Area* |
|-----------------------|----------------|-----------------|
| Labor Force | 18,230 | 130,050 |
| Male Percentage | 58% | |
| Female Percentage | 42% | |
| Total Employment | 17,630 | 125,200 |
| Manufacturing | 1,270 | |
| Services & Misc. | 240 | |
| Total Unemployed | 600 | 4,850 |
| Unemployment Rate | 3.3% | 3.7% |
| U.S. | 4.8% | |
| Mississippi | 5.5% | |

12 Month Moving Average, June 2002:

| | |
|-------------------|--------|
| Labor Force | 18,290 |
| Total Employment | 17,580 |
| Total Unemployed | 710 |
| Unemployment Rate | 3.9% |

*Commuting area includes all contiguous counties in Mississippi and neighboring states.

Source: Mississippi Employment Security Commission 2001 LMI for Affirmative Action (03/02), 2001 Annual Averages (04/02), and June 2002 Running Averages (07/02), 2001 Annual Average data from neighboring states.

RETAIL SALES

Gross Retail Sales (in millions):

| | 1990 | 1995 | 2001 |
|----------------|--------|--------|--------|
| Bay St. Louis | \$ 49 | \$ 76 | \$ 98 |
| Hancock County | \$ 155 | \$ 267 | \$ 378 |

Source: State Tax Commission, Annual Report, Fiscal Years Ending June 1990, 1995, 2001 (12/01).

INCOME

Per Capita Personal Income:

| | 1990 | 1995 | 2000 |
|----------------|----------|----------|----------|
| Hancock County | \$13,292 | \$16,511 | \$20,901 |

Earnings, Hancock County:

Earnings by Place of Work, 2000 \$584,927,000

Sources of Earnings by Place of Work, 2000:

| | |
|----------------------------------|-------|
| Manufacturing | 13.8% |
| Services | 32.5% |
| Wholesale Trade | 0.9% |
| Retail Trade | 7.0% |
| Government | 34.9% |
| Construction | 5.6% |
| Finance, Insurance, Real Estate | 2.0% |
| Transportation, Public Utilities | 3.1% |

Source: U.S. Bureau of Economic Analysis, 2000 Data (05/02).

ASSESSED VALUE

Grand Total Ad Valorem Assessment (in millions):

| | 1995 | 1997 | 2000 |
|----------------|--------|--------|--------|
| Hancock County | \$ 205 | \$ 257 | \$ 339 |

Source: Mississippi State Tax Commission, 1995 through 2000 (12/01).

FINANCIAL INSTITUTIONS

Banks based in Bay St. Louis None

Banks with one or more branches in Bay St. 4

Source: Mississippi Banker's Association, Mississippi Bank Directory, 2002-2003 Edition (08/02).

EDUCATION

For detailed information on education in Hancock county and Mississippi, request an Education Profile. Education Profiles are prepared for all Mississippi counties and may be obtained by calling 601-359-3593, or online at www.mississippi.org.

TRANSPORTATION

Highways in Bay St. Louis:

MS 43
US 90
I-10

Railroads in Bay St. Louis:

CSX System

Air Travel in Bay St. Louis:

Nearest Commercial Airport and its location:

Gulfport-Biloxi Regional, Gulfport

Distance (miles) 22

Length of runway 9,000 feet/2,744 meters

Number of daily outgoing flights 23

Major airlines serving the airport:

Air Trans, Continental Express, Delta/ASA, Northwest, Southeast

Nearest general aviation airport and its location:

Stennis International, Bay St. Louis

Distance (miles) Local

Length of runway 8,500 feet/2,591 meters

Common carriers operating in Bay St. Louis 20

Bay St. Louis's nearest full-service port:

Port Bienville

Hancock County Port Commission, P.O. Box 2267

Bay St. Louis, MS 39521

228-467-9231

Distance from Bay St. Louis 15 miles/24 kilometers

Name of waterway Gulf Intracoastal

Channel depth 12 feet/4 meters

Source: Mississippi Department of Transportation; Mississippi Port Authorities; unpublished data collected by MDA, 2001.

HEALTH CARE

Hospitals in Hancock County 1

Number of beds 104

Source: Mississippi Department of Health, Directory of Mississippi Health Facilities, 2002 (07/02).

UTILITIES AND SERVICES

Electricity distributor(s) in Bay St. Louis:

Mississippi Power Company, Coast EPA

Water/sewage service in Bay St. Louis:

| | |
|-----------------------------|--|
| Utility name | Bay St. Louis Water Co. |
| Source | Ground water |
| System capacity | 3,610,000 gallons per day 13,674 kiloliters per day |
| Average consumption | 960,000 gallons per day 3,636 kiloliters per day |
| Peak consumption | 1,200,000 gallons per day 4,545 kiloliters per day |
| Storage capacity | 500,000 gallons 1,894 kiloliters |
| Sanitary sewer capacity | 1,200,000 gallons 4,545 kiloliters |
| Sewer treatment type | Activated sludge |
| Percent of community served | 90% |
| Present load | NA |

Natural gas distributor(s) in Bay St. Louis:

City of Bay St. Louis

Source: Unpublished data collected by MDA, 2001.

COUNTY FEATURES

County Seat(s) Bay St. Louis

Land area 478 square miles/1,238 square kilometers

County land area in commercial forests 65 %

National Parks/Historic Landmarks:

Rocket Propulsion Test Complex

State Parks:

Buccaneer

Tourism related information Call 1-800-WARMEST

Source: Mississippi Elected Officials Directory; Mississippi Institutions of Higher Learning; unpublished data collected by MDA.

LARGEST MANUFACTURERS IN HANCOCK COUNTY

| Manufacturing | Employees | Type of Business |
|---------------------------------------|-----------|--|
| Lockheed Martin Space Systems Co. | 270 | Transportation equipment |
| GE Plastics | 250 | Chemicals and allied products |
| Boeing-Rocketdyne Propulsion & Power | 220 | Transportation equipment |
| VT Halter Marine, Inc.-Port Bienville | 190 | Fabricated metal products, except machinery and transportation equipment |
| Wellman of Mississippi, Inc. | 190 | Chemicals and allied products |

Source: Mississippi Manufacturers' Database, MDA, September 2003.

FIRE INSURANCE RATING

Bay St. Louis

Class 5

Source: Mississippi State Rating Bureau, August 2002.

COST OF HOUSING

Average Selling Price of Homes, 1998:

| | |
|----------------------|-----------|
| MAR, Gulf Coast area | \$100,449 |
| Mississippi | \$92,303 |

Source: Mississippi Association of Realtors (MAR) and/or Warren County Realtors Association, 1999.

PROPERTY TAX

Average county millage 93.88

Property tax- Counties and municipalities levy a property tax on real and personal tangible property. Most property is assessed at 15% of true value. Motor vehicles and utilities (excluding railroads) are assessed at 30% and owner-occupied residential properties are assessed at 10% of true value.

To calculate annual property tax:

$$\text{Tax} = (V \times A \times M) / 1000$$

V = property value (\$), A = assessment percentage (%),

M = millage rate

Example: Home value \$100,449 millage rate 100.50

$$(\$100,449 \times 10\% \times 100.50) / 1,000 = \$1,009.51$$

Source: Mississippi State Tax Commission, 2001-2002 (02/02).

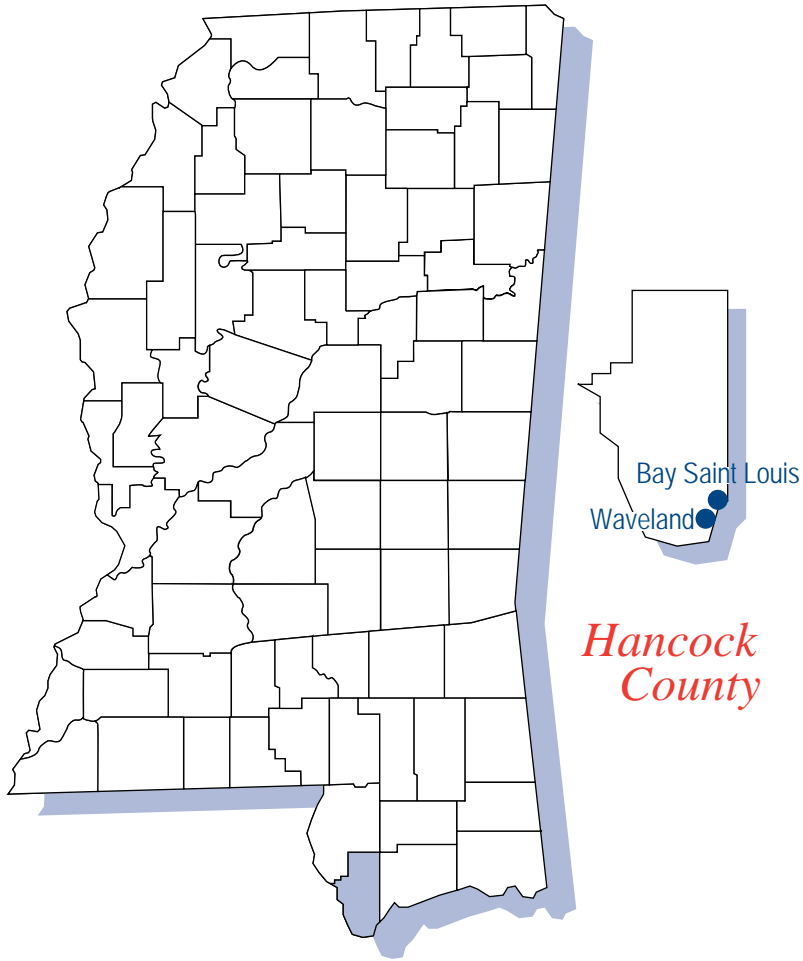
CONSTRUCTION COSTS

R.S. Means Location Factors for construction costs are available for ten Mississippi locations:

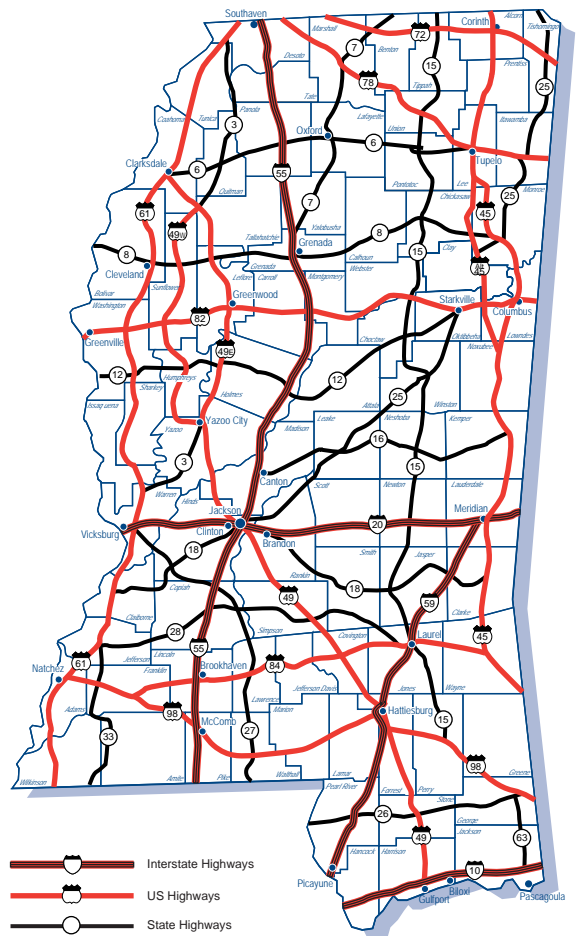
| | Residential | Commercial |
|-----------------------|-------------|------------|
| Biloxi | 0.84 | 0.80 |
| Clarksdale | 0.70 | 0.66 |
| Columbus | 0.70 | 0.71 |
| Greenville | 0.80 | 0.77 |
| Greenwood | 0.72 | 0.68 |
| Jackson | 0.80 | 0.76 |
| Laurel | 0.72 | 0.69 |
| McComb | 0.72 | 0.70 |
| Meridian | 0.76 | 0.75 |
| Tupelo | 0.71 | 0.71 |
| United States Average | 1.00 | 1.00 |

Source: R.S. Means Company, Inc., Square Foot Costs-Location Factors for Mississippi, 2002 (08/02).

County Location



Federal/State Highways



Regional Map

