

7.1/OVERVIEW

The quality, location, and cost of housing and the livability of Biloxi's neighborhoods are two central issues for the City's future and its recovery from the effects of Hurricane Katrina. In 2005, Katrina severely damaged much of Biloxi's housing stock. East Biloxi experienced disproportionately greater damage; approximately 80% of its housing stock was either destroyed or uninhabitable.

Biloxi has made significant progress towards recovery since 2005. The employment and retail sectors have returned to near pre-Katrina capacity, transportation services have expanded, and health care and educational facilities are fully functional. However, while residential building permits have been issued, many permitted buildings have not yet been constructed and the most severely damaged residential neighborhoods in East Biloxi have been slow to recover. There are a number of obstacles to a full housing recovery, including the high number of residents displaced by the storm, expensive flood and wind insurance, high construction costs, speculative land values, and the impacts of the economic downturn.

Biloxi's existing housing stock can be characterized as predominantly single-family detached homes interspersed with higher density, multi-family developments of various types. According to U.S. Census estimates in 2006 (the year after Hurricane Katrina), slightly over one-half (55%) of Biloxi's existing housing stock consisted of single-family detached units and about one-quarter (23%) was multi-family with 5 or more units per building. Table 7-1 provides a snapshot of housing by unit type in 2006. It should be noted that the high percentage of mobile home units (10%) is likely related to the influx of temporary post-Katrina structures in 2006. In addition, Biloxi's housing stock includes multiple-unit condominium buildings or "condotels" due to the City's status as a beachfront resort destination.

TABLE 7.1/UNITS IN STRUCTURE, BILOXI (2006 ESTIMATE)

1-Unit, Detached	11,379	55%
1-Unit, Attached	1,089	5%
2 Units	701	3%
3 or 4 Units	816	4%
5 to 19 Units	2,387	12%
20 or more Units	2,200	11%
Mobile Home	1,998	10%
Boat, RC, Van, Etc.	16	0%
Totals	20,586	100%

Source: 2006 American Community Survey Estimates, U.S. Census

TABLE 7.2/YEAR HOUSING STRUCTURE BUILT

Built 2000-2006	3,022	15%
Built 1990-1999	3,701	18%
Built 1980-1989	2,611	13%
Built 1970-1979	3,159	15%
Built 1960-1969	2,881	14%
Built 1950-1959	2,472	12%
Built 1940-1949	1,559	8%
Built 1939 or earlier	1,181	6%
Total Units	20,586	100%

Source: 2006 American Community Survey Estimates, U.S. Census

Table 7-2 summarizes the number of housing units in Biloxi built by decade. The majority were built after 1950 and the number of structures constructed has generally increased with every ten-year period, consistent with population growth. The largest percentage of existing units (18%) was constructed during the 1990s.

While there are many challenges to rebuilding Biloxi's housing, particularly in flood prone areas such as East Biloxi, two reports have concluded that the region's housing stock may recover at a faster rate than population. The findings of the *Mississippi Housing Data Project* indicate that the housing stock of Mississippi's three coastal counties (Hancock, Harrison, and Jackson) will recover to 104% of the pre-Katrina level by mid-2011.¹ Population is estimated to recover to 97% to 99% of pre-Katrina levels in the same timeframe. The study identifies a risk of oversupply of housing across the region in the near future. The Biloxi Housing Authority's (BHA) December 2008 *Housing Market Study for the City of Biloxi* found that a significant number of rental units (both income restricted and market rate) have been developed in Biloxi since 2005.² According

¹ *Mississippi Housing Data Project*. Prepared by the Compass Group, LLC and Southern Mississippi Planning and Development District, January 2009.

² *Housing Market Study for the City of Biloxi*. Novogradac & Company, LLP, prepared for the Biloxi Housing Authority, December 2008.

³ Rental housing vacancy rate from *Gulf Coast Apartment Survey*, W.S. Loper and Associates, 2007; overall vacancy rate from estimate by Decision Data Resources.

⁴ *Mississippi Housing Data Project*. Prepared by the Compass Group, LLC and Southern Mississippi Planning and Development District, January 2009.

to other studies, rental vacancy rates have been lower than Biloxi's overall housing vacancy rate in recent years (5.5% in 2007 compared to an overall vacancy rate of 18%)³. However, the BHA Market Study found that the increase in rental unit construction, combined with slow population growth, is creating an oversupply in the market. This oversupply could result in lower prices and a slower pace of construction.⁴

According to the MS Gulf Coast Apartment Survey, Biloxi had 4,950 market rate rental apartments with a vacancy rate of 5.5% in 2007. Table 7-3 summarizes vacancy and rental rates by apartment type in 2007. One year later in 2008, the number of market rate rental units increased to 5,091 with an additional 370 under construction. The vacancy rate also increased slightly to 5.8%.



TABLE 7-3/SELECTED CHARACTERISTICS OF MARKET RATE APARTMENTS, MARCH 2007

	Studio Units	1-Bedroom Units	2-Bedroom Units	3-Bedroom Units	Total All Units
Num of Apartments	143	1,676	2,646	485	4,950
Num under Construction	0	0	0	0	0
Num Vacant	4	76	161	20	271
Vacancy Rate	2.80%	5.10%	6.10%	4.10%	5.50%
Avg. Rental Rate (4/2007)	\$380	\$667	\$780	\$950	
67% Fall Between	\$333-426	\$553-780	\$662-898	\$843-1058	
Avg. Rental Rate (3/2004)	\$338	\$462	\$581	\$735	
2004 to 2007 Change	12%	44%	34%	29%	
Avg. Asking Rate of Vacant	\$350	\$679	\$788	\$965	
Average Size (Sq. Feet)	345	676	980	1153	
Avg. Rent Per Square Foot	\$109.8	\$103	\$79.3	\$82.7	

Source: W.S. Loper and Associates, MS Gulf Coast Apartment Survey, for the Gulf Coast Regional Planning Commission, March 2007.

TABLE 7-4/EXISTING AND PROPOSED CONDOMINIUMS (AS OF JULY 2008)

	Units	Bldgs
Total Existing Condos in Biloxi (As of July 2008)	1,540	131
Conversion from Apartments to Condos		
- Avalon Condominiums (07-027)		1
- Gulf Shore Villas (07-019)	100	23
Condos Under Construction		
- Sand Dollar Condos	21	3
- Sand Beach Condos, Phase 1	101	1
Total Condominium Units in Biloxi	1,966	159
Condos, Permitted or in Development Review Process*	12,724	

*Does not include 2,232 Permits expired as of July 2008

Source: City of Biloxi, Community Development Department (July 2008)

In the years following Hurricane Katrina, a large number of condominiums have been proposed and approved. As of July 2008, Biloxi had 1,966 condominium units existing or under construction (Table 7-4). According to the City's Department of Community Development, another 12,724 units were either proposed or permitted and the permits had lapsed on 2,232 units.

The complexity and uncertainty of the post-Katrina housing market and the current national recession and financing crunch make it difficult to forecast future trends in Biloxi's housing market and population with any certainty. Despite the challenges facing the housing market, Biloxi's relatively strong regional economy and tourist industry, mild climate, and Gulf Coast location suggest a continued recovery. Population and housing projections developed by Decision Data Resources indicate that housing units will significantly exceed pre-Katrina levels by 2012 (Table 7-5). The projected increase in the vacancy rate raises some concern for the City's future housing supply, although the actual figures may be lower than projected due to the uncertainty in the condominium market in particular.

TABLE 7-5/HOUSING AND POPULATION CHANGE AND ESTIMATES (1990-2012)

	1990 Census	2000 Census	2006 Census Estimate	2012 Projection (Decision Data Resources)
Housing Units	20,173	22,092	20,586	26,233
- Owner Occupied	8,401	9,669	9,801	9,515
- Percent Owner Occupied	42%	44%	48%	36%
- Renter Occupied	9,502	9,919	7,241	10,658
- Percent Renter Occupied	47%	45%	35%	42%
- Vacant	2,325	2,504	3,544	5,686
- Percent Vacant	11.5%	11.3%	17%	21.6%
Population	49,812	50,644	42,311	51,094

Other significant housing conditions and trends include:

- Biloxi’s average household size decreased from 2.42 in 2000 to 2.38 in 2006, consistent with the continuing national shift from traditional families with children to smaller, more diverse household types.
- Biloxi has historically had a relatively high proportion of rental to owner-occupied housing, although the Census estimates indicate that the percentage has decreased since 2000.
- A May 2009 scan of real estate listings revealed that average asking prices (all unit types) ranged from \$184,000 in the Woolmarket area to \$227,000 in East Biloxi, \$287,000 in North Biloxi, and between \$306,000 to \$340,000 in West Biloxi. While listing prices may be higher than actual sales prices, these figures are unaffordable to a family earning the

median household income (see Key Housing Issues below). Discussions with persons knowledgeable of the Biloxi real estate market indicate that there is strong demand for housing in the \$160,000 to \$180,000 range.

- Several housing assistance programs are available to Biloxi residents. The City’s Homebuyer Assistance Program provides down-payment assistance of up to \$30,000 and counseling for qualified first-time homebuyers. Another example is the Gulf Coast Renaissance Corporation’s Regional Employer Assisted Collaboration for Housing (REACH) program, which provides gap financing to individuals or families earning less than 120% of the area median income as a match for contributions made by participating employers.

Key Housing Issues

- Biloxi’s housing stock is not very diverse. A significant proportion of the City’s single-family neighborhoods have relatively expensive housing and the multi-family stock includes many condominium units located on the Peninsula. While the Biloxi Housing Authority has increased the number of income assisted units, there remains a demand for quality single-family and townhome units, appropriately sized and priced for first-time buyers and “empty-nesters” within Biloxi’s median income range.

- Issues related to the cost of housing, flood and wind insurance, and speculative land costs have increased the need for “workforce” housing (i.e., for-sale and rental housing that is affordable to average working households within the community). Based on a median household income of \$44,528 in 2007, the Sun Herald Editorial Board defined workforce housing in the Gulf Coast region as homes that can be purchased for less than \$185,000 and rental units costing less than \$800 a month.

- In addition to housing for average working families, there is a need for decent housing affordable to low and moderate income households (defined as those earning a maximum of 50% and 80%, respectively, of the median household income), as well as for special needs populations. The Consolidated Plan, prepared by the City as a planning guide for the expenditure of community development funds received through U.S. Department of Housing and Urban Development (HUD) programs, identifies low and moderate income housing as a major priority. The City is currently updating this plan.

- Homelessness is an increasing problem in the region that is related to poverty and the need for affordable housing. Many of the City’s most affordable units were damaged or destroyed by Hurricane Katrina. The City, other governmental agencies, and nonprofit organizations are working to address this issue but the needs are significant in a climate of economic and environmental uncertainty.

- Each hurricane season brings the possibility of the next disastrous storm. The Biloxi community is well aware of the region’s vulnerability to storm damage and flooding. Housing located in special hazard areas is especially vulnerable to high velocity waves and flooding during major storm events.

- Many of Biloxi’s historic and culturally significant resources were damaged or destroyed by Hurricane Katrina, including traditional housing stock that helped define the character of “Old Biloxi.” Through the public participation process, residents identified the loss of the City’s historic character and heritage as a major issue.

- Housing should not be considered in isolation, but rather in relation to other land uses, facilities, and services that are essential to supporting residential needs and quality of life. For example, residents and stakeholders have expressed a desire for improved transit and other services linked to neighborhoods. Certain populations (e.g., seniors, children, households with one or no vehicles) are in need of multi-modal options to access destinations such as schools, jobs, and retail areas. Providing infrastructure and services (e.g., roads, public water and sewer, and public transit) to compact, mixed-use centers is more cost and energy-efficient than extending them to low-density areas.

7.2/LONG RANGE GOAL, OBJECTIVES, AND ACTIONS

The housing goal, objectives, and actions are intended to guide the City in making regulatory, investment, and other decisions related to Biloxi's housing stock. They are designed to achieve a range of housing that meets the needs of diverse demographic and income groups; is located in livable, attractive neighborhoods; supports Biloxi's historic character; and increases storm resiliency.

Objective 7-1 Provide a mix of housing types and price points that meets the needs of households with different incomes and lifestyle needs.

- Action 7-1-1 Incorporate provisions and incentives into the LDO to promote development of different housing types to diversify Biloxi's housing stock. [Land Use Actions 3-5-2, 3-6-1]
- Action 7-1-2 Develop and implement partnerships to meet needs for affordable workforce housing.
- Action 7-1-3 Work with the Biloxi Housing Authority to increase the supply of affordable housing for low and moderate income residents.
- Action 7-1-4 Pursue directions such as rehabilitation of existing units, enhanced code enforcement, and energy efficient construction to improve overall housing quality and reduce long-term costs.

Housing Goal

Provide safe, decent, and affordable housing that meets the needs of all residents and socioeconomic groups in Biloxi.

The housing analysis indicates the need for a mix of housing unit types (single-family homes, attached townhomes, apartments, etc.), accompanied by a range of price points, to serve diverse household types and incomes ("empty-nesters" and seniors as Biloxi's population continues to age, first-time home buyers, etc.). The proposed Planned Development Districts provide the opportunity to incorporate different unit types into compact, mixed-used centers in developing parts of the City, as well as in infill situations in established areas such as East Biloxi. Density bonuses or other incentives could be provided for residential and mixed-use developments that provide affordable for sale and rental housing units. In general, LDO provisions and development review processes should be evaluated for opportunities to facilitate the construction of unit types and prices that meet the needs of Biloxi's diverse population.

The Gulf Coast Renaissance Corporation's REACH program is a good example of a partnership to provide housing affordable to working individuals and families. Under this program, employers contribute between \$5,000 and \$10,000 towards down payments on employee home purchases, with up to triple the amount in matching funds available through the program. REACH and the City's Homebuyer Assistance program should be continued and enhanced and other means sought

to provide support for first-time homebuyers. Partnerships should be pursued with Biloxi's major employees, such as the casinos, Keesler AFB, and the Biloxi Regional Medical Center; to provide affordable for-sale and rental housing for workers. For example, mixed-use developments in Downtown Biloxi could incorporate housing for casino employees in close proximity to their jobs, reducing transportation costs and supporting Downtown revitalization.

The Biloxi Housing Authority (BHA) is committed to providing affordable housing for families and seniors and reducing concentrations of poverty and crime. In addition to developing new affordable units, the BHA has set a priority on creating mixed-income, mixed-use, livable communities, a commitment that is reflected in the HOPE VI neighborhoods on Back Bay in East Biloxi. These neighborhoods were severely

damaged by Katrina but have been successfully restored by the City, providing over 300 mixed-type, mixed-income rental, senior, and homeownership units. The BHA can build on this success by creating a "land bank" to assemble properties suitable for future housing development, promoting "scattered site" low and moderate income tax credit projects, and pursuing other partnerships with private affordable housing developers (BHA partnered with a nonprofit development company, the Gulf Coast Housing Partnership, on the HOPE VI neighborhoods).

Another possibility given the downturn in the condominium market is to explore the possibility of repositioning some of the projects to include mixed-use and senior housing opportunities. As Biloxi's housing market as a whole continues its post-Katrina recovery, the BHA and regional organizations (e.g., the Southern Mississippi Planning and Development District) should carefully monitor the need for and availability of both rental and for-sale affordable housing units.

Maintaining and improving Biloxi's existing housing stock is key to ensuring an ongoing supply of decent housing and reducing long-term housing costs for residents from repairs and energy usage. Continued code enforcement by the City is important to address problem properties and prevent them from becoming destabilizing influences. The City's PRIDE program includes a rehabilitation component, and current programs at the federal level are making more funds available for weatherization.

Rehabilitated and new housing that is energy-efficient and located near jobs and services (thus reducing auto dependency) will increase affordability, benefit residents who do not own cars, and support healthy lifestyles. The City could offer in-

LEED for Neighborhood Development

The U.S. Green Building Council and its partners are developing a rating system for certifying "green" neighborhoods, known as LEED-ND. The existing LEED (Leadership in Energy and Environmental Design) systems focus on individual buildings and is recognized as the leading independent rating system certifying development that meets high environmental standards. The LEED-ND model recognizes that to be considered environmentally sustainable, a building should be part of a compact neighborhood with alternative modes of transportation (e.g., walking, biking, public transit) and a mix of uses. The draft LEED-ND rating system includes four categories: smart location and linkage; neighborhood pattern and design; green infrastructure and buildings; and innovation and design process and will become the first national standard for neighborhood design.

centives to encourage reinvestment in existing housing stock and development of energy efficient housing units (e.g., LEED-certified buildings). The proposed Planned Development Districts can be used to encourage housing that is affordable and energy-efficient in compact, walkable settings.

Objective 7-2 Coordinate the provision of housing with supporting land uses, transportation, and utility infrastructure.

- Action 7-2-1 Promote the development of mixed-use centers and corridors that provide convenient access from housing and neighborhoods to jobs and services.
- Action 7-2-2 Provide pedestrian and bicycle connections between residential uses and mixed-use centers and other key destinations such as schools and parks.
- Action 7-2-3 Work with Coast Transit Authority to provide transit service to mixed-use centers and corridors.
- Action 7-2-4 Direct higher density residential development to designated mixed-use centers so that it can be more efficiently served with public infrastructure.

In addition to the need to provide a range of housing types and prices for Biloxi’s diverse population (Objective 7-1), accessibility to jobs, neighborhood-serving retail and services, community facilities, and mobility choices such as transit is a key issue for Biloxi’s housing stock. As described in the Land

Use Element (Chapter 3), Biloxi largely lacks mixed land use patterns providing residential neighborhoods with access to employment centers, retail, schools, and parks via walking, biking, or public transit. Through the comprehensive planning process, Biloxi residents asserted a desire for walkable communities that are easily accessible to everyday activities and services. In reaction to changing lifestyle preferences and rising energy and transportation costs, cities and towns across the nation are seeking ways to retrofit existing and design new neighborhoods to improve the pedestrian and transit environment.

Increased accessibility to services, jobs, and community facilities is important for all residents, including families with children and seniors. The Future Land Use Plan and strategies described in Chapter 3.0 are designed to promote a more walkable city by establishing mixed-use centers and corridors that incorporate higher-density housing and which serve adjacent neighborhoods. Provision of walking, biking, and transit connections are essential as these centers and corridors are developed or redeveloped. The Coast Transit Authority should continue to monitor land use and population trends and anticipate the need to add or modify existing transit service as residential densities increase.

Focusing compact housing and mixed uses in designated centers will also reduce the costs of providing public infrastructure and services compared to more spread-out development. Particularly in Woolmarket and other developing areas of the City, infrastructure improvements should be planned so that public utilities and services, roads, transit service, and walking and biking facilities support these centers.

Objective 7-3 Provide for the housing needs of the City's homeless and special needs populations.

- Action 7-3-1 Update Biloxi's Consolidated Plan to coordinate the various special housing needs in the City and prioritize resources.
- Action 7-3-2 Maximize the efforts of organizations and groups working to address housing needs in Biloxi by strengthening public/private partnerships.
- Action 7-3-3 Expand homeless shelter space, increase emergency social services, and provide additional transitional housing units as feasible to address gaps in Biloxi's continuum of housing services.
- Action 7-3-4 Work in cooperation with the Homeless Taskforce to address this growing issue.

Homelessness is an increasing problem in the Gulf Coast region due to effects of Hurricane Katrina, which damaged or destroyed many of Biloxi's most affordable units, and the economic recession. The overall poverty rate in Harrison County increased to 14% in 2007 from 11% in 2004. In Biloxi approximately 10.8% of all residents and 7.2% of all families had incomes in 2006 that fell below the poverty level defined by the U.S. Census. Persons below the poverty level, who have disabilities or other special needs or conditions, and/or lose their job are most at risk of homelessness.

The City is currently updating its Consolidated Plan, which sets priorities for addressing the needs of homeless and spe-

cial needs populations. The City works closely with a variety of social organizations, such as the Back Bay Mission, Mercy Housing, East Biloxi Recovery Center, Habitat for Humanity, and Open Door Homeless Coalition, to address these needs. These and other organizations are members of the Open Doors Continuum of Care, which provide housing and supportive services through public/private partnerships in the six southernmost counties of Mississippi (Hancock, Harrison, Jackson, Pearl River, George, and Stone). To focus attention and resources on issues of homelessness and housing affordability, the City could work with these various organizations and agencies in the Homeless Taskforce to discuss and coordinate priorities, such as increased shelter space, emergency services, transitional housing, and assistance to persons and families who are "precariously housed" to prevent them from entering the homeless population.

Objective 7-4 Reduce the vulnerability of housing to storm damage through measures such as structural protection, rebuilding to standards designed to minimize damage to individual buildings, and relocation of housing outside of flood prone areas.

- Action 7-4-1 Limit new residential development in special hazard areas (as opposed to reconstruction of existing homes). For all construction, require appropriate floodproofing and measures to withstand high velocity winds.
- Action 7-4-2 Increase code enforcement to maintain the quality of the existing housing stock in Biloxi.

- Action 7-4-3 Provide incentives to homeowners and property investors to flood proof existing residences and make other safety improvements.
- Action 7-4-4 Direct new housing in East Biloxi out of special hazard areas and promote additional housing in Downtown Biloxi.

In the four years since Hurricane Katrina, many homes and businesses have struggled to return to areas impacted by the storm, in particular East Biloxi. This Comprehensive Plan builds on redevelopment concepts detailed in previous post-Katrina plans (e.g., *Reviving the Renaissance, Action Plan for East Biloxi*). Consistent with these previous plans, redevelopment in East Biloxi is encouraged. There are, however, obvious constraints to residential rebuilding that are addressed throughout this plan. First and foremost, public health, safety, and welfare require that housing be constructed to storm-resistant standards, including elevation of the first floor above the base flood elevation. As previously noted, expensive insurance, high construction costs, and speculative land values have hampered rebuilding efforts. The City can encourage rebuilding that lessens storm vulnerability by offering incentives to owners of existing, nonconforming homes who increase storm resistance through reconstruction or renovation. Code enforcement is also important to stabilize and support neighborhood viability.

New housing should be located outside of designated flood risk areas wherever possible. In addition to meeting floodplain construction standards, construction within such areas should be focused in compact developments that maximize collective flood protection through structural (e.g., building

construction techniques) and nonstructural (e.g., maintenance of open space to absorb flood waters) measures.

Additional housing-related strategies specific to East Biloxi are provided in Section 9.1. In addition, the Downtown Improvement Strategy (Section 9.5) recommends housing north of Water Street as part of mixed-use development strategy to promote Downtown revitalization.

Objective 7-5 Respect Biloxi’s historic heritage and the character of established development in the design of new housing.

- Action 7-5-1 Promote quality, storm-resistant residential prototypes built in the traditional coastal style.
- Action 7-5-2 Create design guidelines for new mixed-use and residential development in Biloxi so that new structures complement the City’s traditional character and architecture.
- Action 7-5-3 Provide incentives for projects that preserve Biloxi’s historic structures.
- Action 7-5-4 Encourage residential adaptive reuse of existing structures with historic character as an alternative to demolition. [Natural, Cultural and Historic Resources Action 5-6-5]

Biloxi has a unique history and heritage represented in its historic buildings, neighborhoods, and traditions. The City’s heritage and sense of place are often referenced by residents as a sense of pride and reason for living in Biloxi. At the same time, there is the threat of losing this heritage as many historic re-

Gulf Coast House Styles

A series of well developed architectural styles or vocabularies were popular throughout the Gulf Region in the 19th and early 20th Century. These styles were adapted by local builders through the use of early Pattern Books and later catalogs of house plans. Many of the early houses were built without the aid of Pattern Books and are increasingly rare. These styles represent the broader patterns found in the neighborhoods constructed largely before 1940.

Each style has become adapted to the local environment and local building traditions. Many patterns emerged from the influence of Caribbean builders and settlers trading with the West Indies and Latin America.

Four principal architectural styles give neighborhoods their character:

- 1 Acadian-Creole
- 2 Victorian
- 3 Classical
- 4 Arts & Crafts

These styles are described in more detail with typical key elements in the following pages.

1 ACADIAN-CREOLE



2 VICTORIAN



sources have been destroyed by major storms such as Katrina and the earlier Hurricane Camille.

New residential buildings should be designed to complement and reflect aspects of Biloxi's traditional vernacular architecture. The City currently has historic design standards in place for the Downtown but not for the remainder of Biloxi. To address this issue the City should consider creating design guidelines to inform the character of new mixed-use and residential development throughout Biloxi. *A Pattern Book for Gulf Coast Neighborhoods*, prepared in 2005 by Urban Design Associates for the Mississippi Renewal Forum, is a resource that can be used to inform this effort. Incentives such as design prototypes and services, financial assistance (e.g., matching grants or low-interest loan programs), and density bonuses can be provided to encourage both context-sensitive new developments and projects that preserve and restore existing historic structures.

Adaptive reuse of existing buildings that no longer serve their original purpose is a strategy that can protect structures that contribute to Biloxi's historic character, meet community needs such as housing, and encourage efficient and environmentally responsible development. In promoting adaptive reuse of existing buildings for housing, the City should remain cognizant of other considerations such as storm vulnerability (Objective 7-4).

Source: *A Pattern Book for Gulf Coast Neighborhoods*, Mississippi Renewal Forum