



Waveland Property Buyer's Packet

A QUICK GUIDE TO LAND, LIFESTYLE,
AND BUILDING IN WAVELAND.



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Welcome to Waveland

Mississippi's Hidden Gulf Coast Gem

Nestled along the sparkling shoreline of the Gulf of Mexico, Waveland is a small but vibrant beach town with a rich coastal spirit and a strong sense of community. Known as “The Hospitality City,” Waveland is the only city on the Gulf Coast that prohibits commercial development directly on the beach, which means no high-rises, no hotels blocking your view, just open sky, white sand, and room to breathe. Here, life slows down, and your neighbors smile and wave.

You'll find local restaurants serving fresh seafood, a mix of mom-and-pop shops and national brands, and a calendar full of family-friendly events, parades, and live music nights. Waveland blends the charm of a small Southern town with quick access to fun and adventure, just a few minutes from Bay St. Louis and less than an hour from the heart of New Orleans.

This is a place where people come to build beach homes, retire in peace, invest in the future, or escape on weekends. Whether you're casting a line at sunset, biking through the state park, or just sipping coffee with your toes in the sand, Waveland offers a lifestyle that's easy to fall in love with.

Property Overview

Location Zimmerman Street, Waveland, MS

Lot Size 0.14 acres (approx. 6,000 sq ft)

Zoning R-1 – Single-family homes only (no mobile homes)

Utilities Water, sewer, and electricity reported at the street (buyer to verify)

Flood Zone FEMA Zone AE – typical for the area (elevated homes recommended)

Taxes Approx. \$120 per year

HOA None





Owner Financing Available

We offer flexible owner financing with

- No interest
- No credit checks
- No penalties for early payoff

Terms

- Cash Price **\$12,500**
- Owner Financing Price **\$14,000**
- Down Payment **\$2,500**
- Balance **\$11,500**
- Payment Plan **Up to 10 monthly payments**

Nearby **Attractions** and **Amenities** in **Waveland**

Beach & Coastline

The Gulf Coast beach along Mississippi Highway 606 (Beach Boulevard) is about five minutes from this lot. It's a sandy, publicly accessible shoreline—no high-rises, no admission fee—ideal for beachcombing, relaxation, or sunset walks.

Buccaneer State Park (approx. 3–4 minutes drive)

Located at 1150 S. Beach Blvd., the park offers:

- **Buccaneer Bay Waterpark:** a 4.5-acre surf and wave pool with giant slides, kiddie pools, and cabanas
- **Camping:** 206 premium campsites with full hookups and 70 gulf-view sites; advance reservation recommended
- **Activities:** 18-hole disc golf, playgrounds, picnic areas, and a 1.8-mile Pirate's Alley nature trail through oaks and marshland with wildlife viewing opportunities

Fishing & Kayaking

- **Jimmy Rutherford Fishing Pier** is about 4 miles away and well-known for fishing at sunset or early morning
- The coastal waters are home to redfish, trout, flounder, and crabs, with kayak launches at Rotten Bayou and along two blueway trails: Jourdan River and Bayou Bogue Homa.



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Buccaneer State Park

- **McLeod Park Campground** on the Jourdan River (Kiln, MS; approx. 25 minutes drive) offers full-service RV/tent sites, a splash pad, disc golf, boat launches, and canoe rentals. It is part of the Jourdan River.

Public Hunting

- Hancock County, including areas near Waveland, is part of several **Wildlife Management Areas (WMAs)** and **De Soto National Forest**, where public hunting is allowed. Predominant game includes **white-tailed deer**, **wild turkey**, **small game**, and **waterfowl**. Hunters require a valid Mississippi hunting license, and some WMAs may require specific permits or draw tags depending on the season

Shopping & Fitness

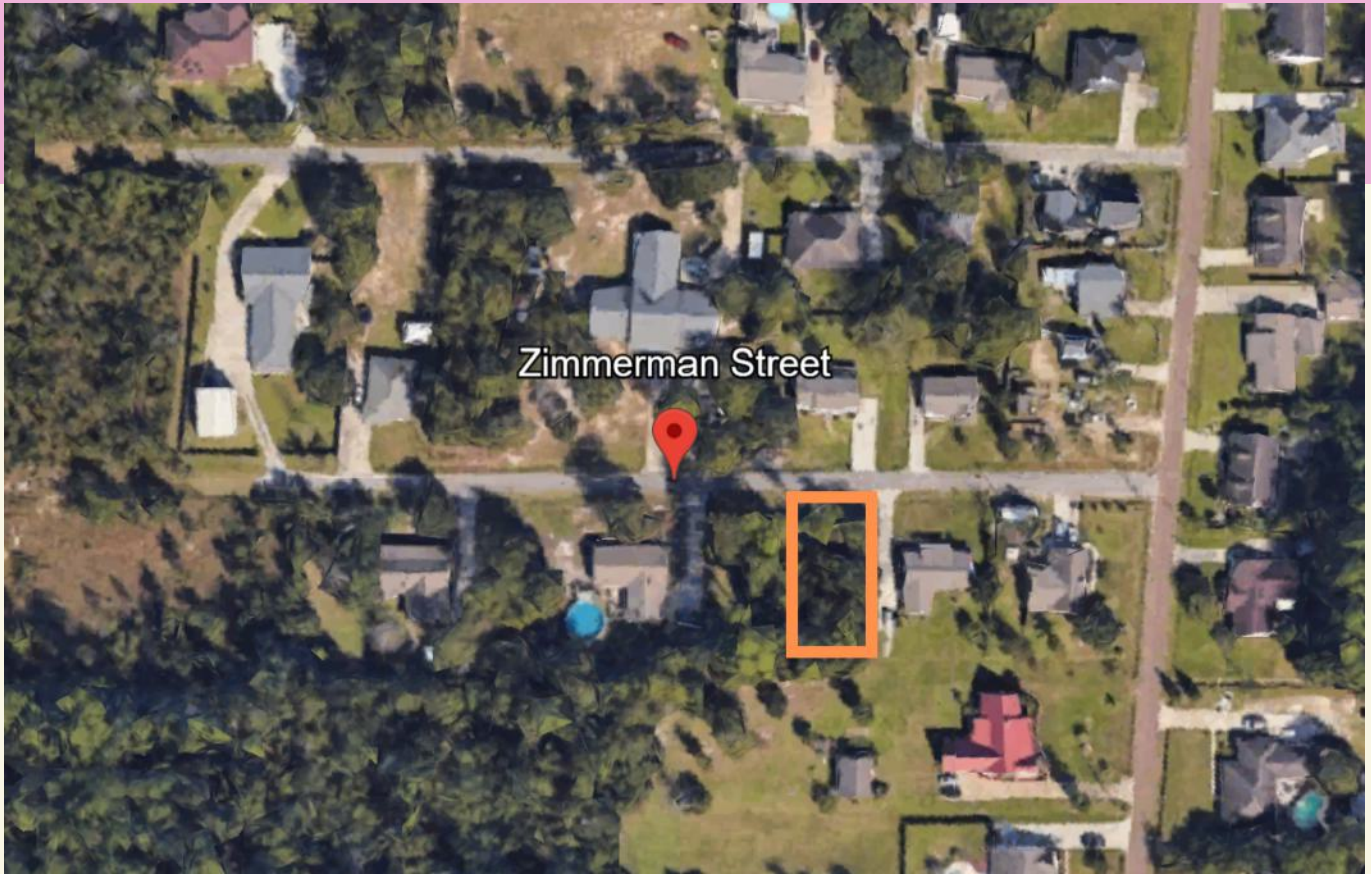
- **Walmart Supercenter**, **Lowe's Home Improvement**, and **Planet Fitness gym** are all located along Highway 90 within a short drive.
- **Bay Wave CrossFit**, located nearby, offers local fitness programming.

Casinos & Resorts

- **Silver Slipper Casino & Hotel** is just minutes away in Lakeshore. It boasts nearly 1,000 slot machines, table games, a live entertainment venue, and dining including a buffet and oyster bar. A multi-million-dollar hotel expansion and spa were recently added.
- Larger resorts like **Hollywood Casino**, **Island View Casino Resort**, and **Beau Rivage Resort & Casino** in Biloxi are within a 30-minute drive.

Local Annual Events & Festivals

- **Waveland Crawfish Cook-Off** (April; Coleman Ave.) — food trucks, live music, local community celebration.
- **"Wednesdays at the Depot"** (April–November; Waveland Depot District) — free live music, art vendors, and local food.
- **Second Saturday / "Saturday in the Bay"** (Bay St. Louis; monthly) — expands Old Town with galleries, shopping specials, and music.
- Additional regional festivals include **Cajun Encounters Swamp Tours**, **Cruisin the Coast**, **Bluze Gill Blowout**, and **Our Lady of the Gulf Crab Festival**, which draw thousands annually.



Utility Contact Information

Buyers should verify utility availability with the local offices

Water & Sewer: Waveland Public Works (228-467-5401)

Electricity: Coast Electric Power Association (877-769-2372)

Zoning & Permits: City of Waveland Building Department (228-467-9010)

Understanding **Flood Zone AE** & What It Means for **You**

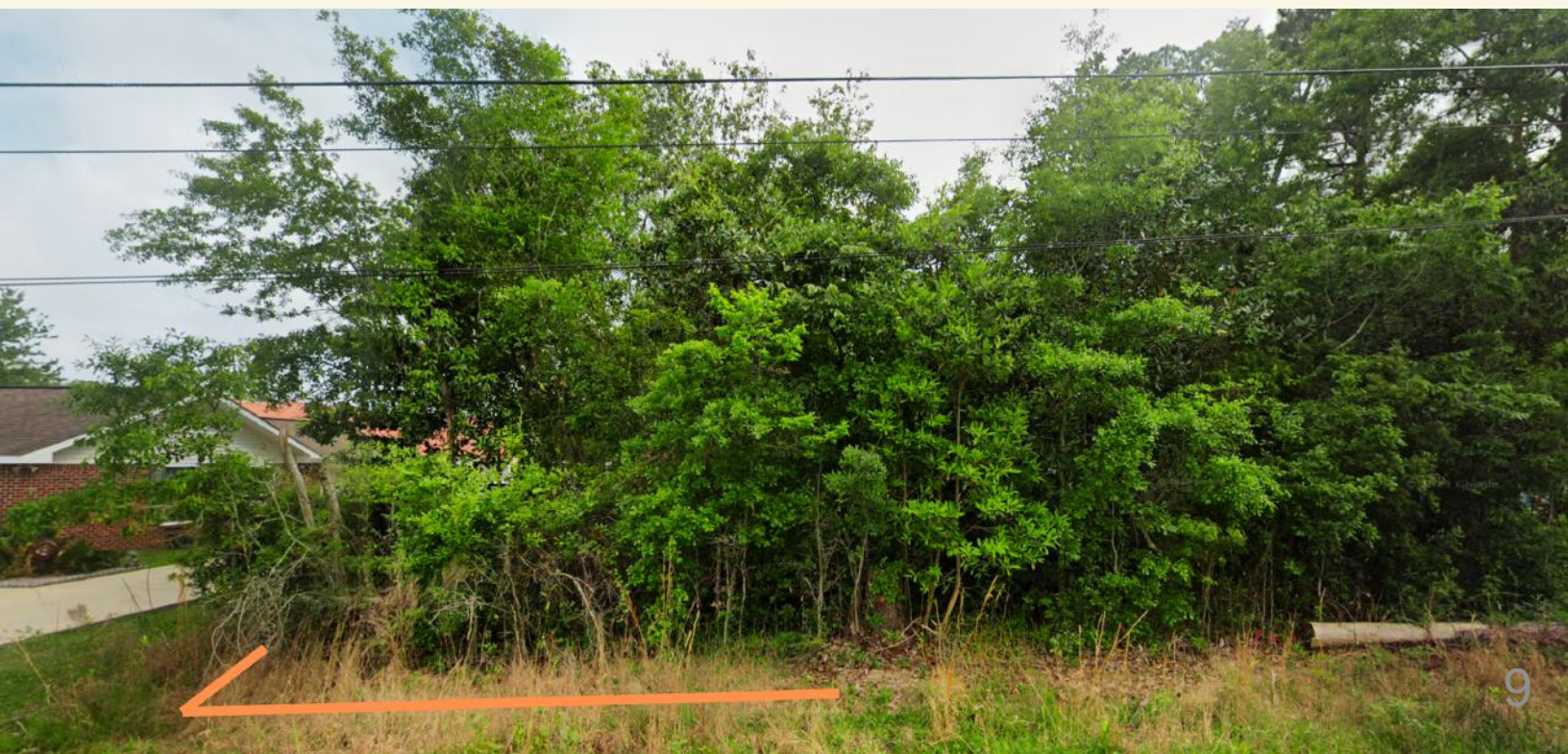
This property is located in FEMA Flood Zone AE, which is common in coastal Mississippi and applies to most properties near the beach, rivers, or bays.

What is Flood Zone AE?

Flood Zone AE is a designation by FEMA (Federal Emergency Management Agency) for areas with a 1% annual chance of flooding—also known as the 100-year floodplain. It means the area has been studied and mapped for flood risk, and there's a moderate to high flood risk.

What It Means for Building

- **Elevation Required:** Homes in Zone AE must be built above the Base Flood Elevation (BFE). This means raised construction, typically on piers or pilings.
- **Permits & Compliance:** When building, you will need to follow local elevation and foundation rules to get permits. Waveland's Building Department will confirm specific elevation and foundation requirements.
- **Drainage Considerations:** The lot must be graded or planned to prevent water pooling. Builders in the area are familiar with these needs and can help design flood-compliant homes.



Understanding **Flood Zone AE** & What It Means for **You**

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What It Means for Insurance

- **Flood Insurance is Required:** If you take out a mortgage from a federally regulated lender, flood insurance will be required for your home.
- **Cost Varies:** The cost of insurance depends on your elevation and structure. A properly elevated home (above BFE) often receives more affordable insurance rates.
- **Private or FEMA-backed:** Flood insurance can be purchased through FEMA's National Flood Insurance Program (NFIP) or through private insurers. Most homeowners in this area use FEMA's program.

Why It's Not a Dealbreaker

- **Very Common:** Most properties within a mile or two of the Gulf Coast are in Flood Zone AE — it's normal here, and nearly every new home is built elevated.
- **Insurance Discounts:** Waveland participates in the Community Rating System (CRS), which gives local homeowners discounts on FEMA flood insurance due to the city's preparedness and drainage planning.
- **Resale Value Holds:** Because most buyers expect elevation and insurance near the coast, homes that are properly built and insured resell just as easily as homes in other zones.

What to Do

- Before building, contact the Waveland Building Department at 228-467-9010 for local BFE data, elevation certificate requirements, and permit steps.
- Call your preferred insurance agent or FEMA ([floodsmart.gov](https://www.floodsmart.gov)) for a quote or more information on expected rates based on house design.
- When budgeting to build, assume the need for an elevated foundation, which many builders in this area already include in their standard plans.





What to Do Next

Ready to take the next step? Here's how to move forward with owning your lot in Waveland:

1. Reach Out

Have a question? Want to see maps or a contract? Just send a message or give us a call — we'll walk you through everything, no pressure.

Rebecca Matalon
Dream Site LLC
Phone: 1-718-705-5872 or 1-347-528-8997
Email: dreamsitehomes@gmail.com

2. Reserve the Lot

To hold the lot, we ask for a \$2,500 down payment. We accept payment through Cash App, Zelle, PayPal, or bank transfer.



What to Do Next *(continued)*

3. Sign the Simple Purchase Agreement

We'll email you a short, plain-English agreement. No complicated legal language or small print. It will include:

- a. The total price
- b. Your financing terms
- c. A clear timeline for payments
- s. Our commitment to transfer full ownership

4. Close and Own It

After the last payment is made, we take care of the deed transfer and record everything with the county. You'll receive your copy, and the land is fully yours.

Want to Pay in Full?

Great — the cash price is \$12,500. Pay once and skip the payment plan altogether.

Still Thinking?

That's okay too. We're happy to answer questions, send photos, or help you compare your options. Just let us know.