

Town of St. James Comprehensive Plan VII

June 2026



Acknowledgements

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Special Thanks

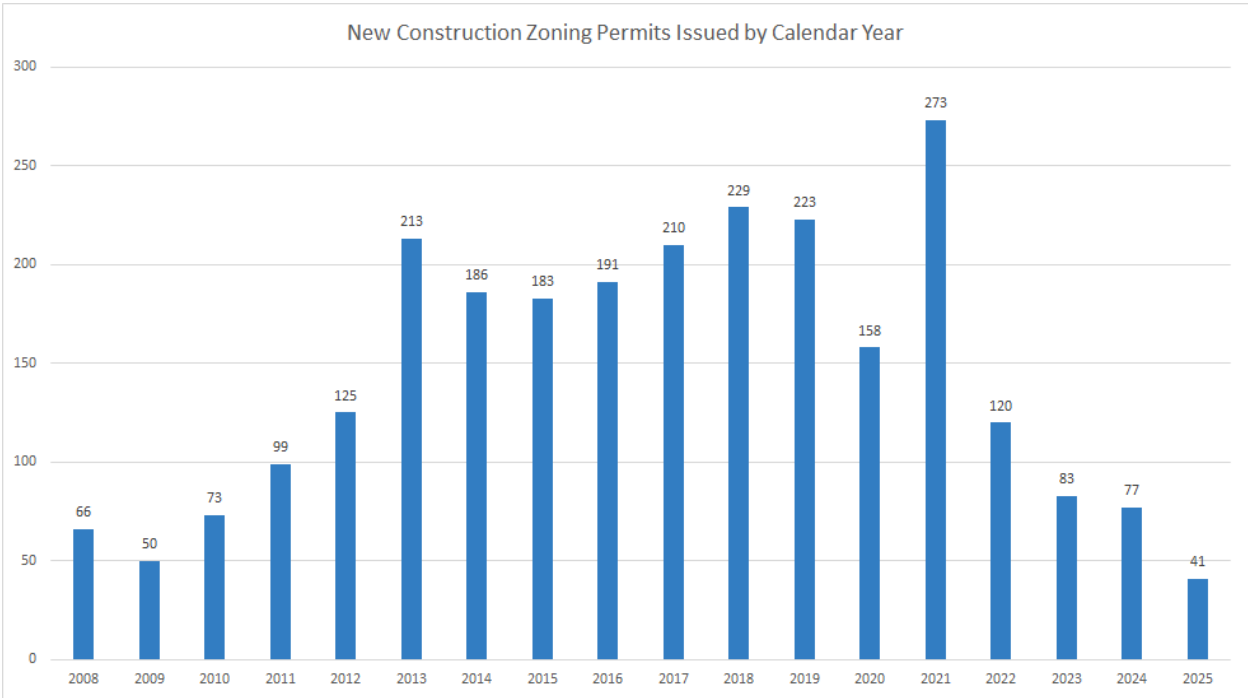
A special thank you to Council Member Dennis Barclay for the countless hours of time, energy, and dedication invested in the preparation and research of the Comprehensive Plan. Your commitment to gathering information, analyzing data, exploring best practices, and helping shape a vision for the future of our community has been invaluable.

Town of St. James Comprehensive Plan VII

Summary

This seventh comprehensive plan for the Town of St. James (TOSJ) finds the community in very good condition. In a July 2025 community survey that was a key tool in the preparation of this plan, 93 percent of respondents said that they are satisfied with living in St. James. Nearly 3,000 residents completed the survey, which covered a wide range of questions about the Town.

This plan uses the status of the community in 2026 as its baseline. The chart below illustrates the number of zoning permits issued by year for new residential construction in the town:



In 2025, only 41 permits for new construction were approved, in contrast to the 2021 total of 273. Now fewer than 200 buildable vacant lots remain in the St. James Plantation. The town’s estimated population at the end of 2025 was 8,500.

The Town continues to be in excellent financial condition. Years of conservative financial management have preserved fiscal stability and built public trust.

The Town has completed several projects in recent years.

- The reworking of traffic patterns around the Town Hall and Event Center improved traffic flow and increased parking spaces.
- The Town launched a monthly newsletter, St. James News and Notes, in May 2025.
- The Community Center was renamed the Homer E. Wright Event Center, and a study was completed to consider expansion of the Event Center.
- The Town applied for and received a \$ 320,000 Carbon Reduction grant through the NC Department of Transportation and, working with Brunswick Electric Membership Cooperative (BEMC), used the funds to replace approximately 400 streetlights that were converted to LED in the Woodlands and Reserve areas.

The project to widen NC 211 has been a focus of St. James residents since construction began in 2022. Substantial completion of the project is expected in late 2027. The Town plans to work with the NC DOT to enhance landscaping along the median within town limits.

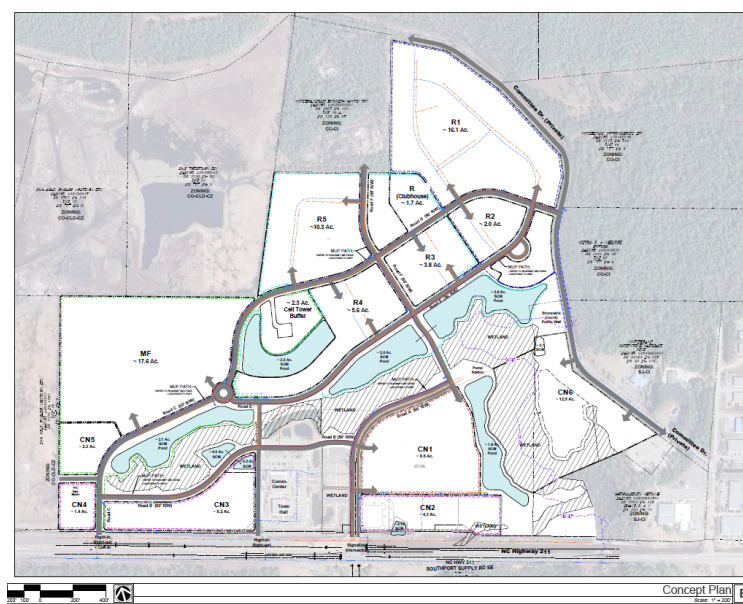
For the next several years, life for residents of St. James will see little change. The scarcity of buildable lots ensures a limited amount of new construction. One important issue on the horizon is whether the St. James Fire Department (SJFD) can continue as an all-volunteer department. A robust recruiting effort has kept the department fully staffed with unpaid volunteers so far. However, the SJFD's responsibilities are increasing with the area's growth, while the department deals with the issue of an aging workforce, where the average firefighter's age is nearly 70 years old.

The Town's strong financial position leaves it well prepared for the future. A disaster recovery fund created by the Town Council after Hurricane Florence met its target of \$1.5 million, enabling the Town Council to reduce the property tax rate by one cent as called for in the enabling legislation for the reserve. Another substantial reserve fund helps the Town support large expenditures for firetrucks and other equipment for the SJFD. Moreover, the original mortgage on the Town Hall and Event Center will be paid off this year.

A joint TOSJ-Brunswick County project to boost water pressure to St. James homes began construction in 2025 and is scheduled to be completed by this fall. Brunswick County Utilities is managing the project, which is partly funded with nearly \$ 2 million in American Rescue Plan (ARP) federal grant the town received during the COVID-19 pandemic.

Major projects on the Town's agenda are an expansion of the Event Center and an upgrade and update to the A/V systems for the Town Hall and Event Center. We anticipate completion of these projects in the next year or two.

The most consequential project to the Town of St. James in many years is St. James North, a commercial and residential development of 140 acres across NC 211 from St. James and surrounding the municipal complex.



In April, the Town Council voted to annex the land, approved a Development Agreement, and applied a conditional zoning district to the area. The project proposes to include a grocery store, several clusters of other retail enterprises and offices, as well as a mix of multi-family and single-family housing units. Residents of St. James North will be residents of St. James but not part of the original planned St. James Plantation. Costs to the TOSJ will be minimal and will be offset by substantial property and sales tax revenue.

Several other residential and mixed-use developments resulting from an approved 2017 Development Plan agreed to by several developers and the Town Council are poised to be built within town limits in the next few years. That agreement proposed residential construction on 293 acres throughout the town. As of 2023, 296 units had been constructed and recorded.

The largest undeveloped parcel of approximately 40 acres, located on NC 211 between St. James Drive and Middleton Blvd, would be a residential/commercial area and be the site for a potential “fifth gate” connecting NC 211 to the traffic circle on Oceanic Drive.

Many St. James residents are concerned that the area's infrastructure will not be able to handle the growth. Providers of utilities, however, seem prepared to meet the needs of a growing population. Brunswick County Utilities is expanding water treatment capacity by 40 percent by adding a reverse osmosis system at the Northwest water plant but is also facing difficulties with the State of NC regarding wastewater service connections. BEMC is confident that it can source electricity from a consortium of firms. Roads are the major exception. Even after the widening of NC 211 is complete, traffic will be a major problem with no new major highway projects on the horizon.

The overall assessment of this report is fairly positive, but St. James needs to consider risks and vulnerabilities. The possibility of a severe storm is a constant worry of local officials and residents, so the Town, with the assistance of the TOSJ Emergency Management Group, the POA, and SJFD, needs to stay well prepared. The housing market is a second concern. The possibility that units of projects approved in recent years could hit the market at the same time raises the risk of a housing glut that could hurt the region's real estate market. Finally, there has been a gradual decline in volunteerism in recent years, as is seen in the SJFD's challenges of finding enough volunteers. Other organizations in the town report the same trend.

Introduction

This is the seventh comprehensive plan for the Town of St. James (TOSJ). The purpose of the comprehensive plan is to provide an assessment and outlook to guide Town leaders in managing and anticipating issues. The plan also serves as a source of information for residents and outside government agencies.

In a period of a few decades, St. James has transformed from an undeveloped area to the third-largest community by population in the county. In 1995, St. James' population was just 400, according to A Sizable Number of Miracles, a history of St. James. Thirty years later, St. James is a mature and successful community whose population has grown to approximately 8,500. This evolution has led to major changes in the concerns and issues facing the community. Comprehensive plans represent an effort to keep abreast of, and, if possible, to get ahead of these changes. This plan covers only issues related to the TOSJ and does not address the POA or the Clubs at St. James.

The previous comprehensive plan, published in May 2021, was prepared when the community was still recovering from the COVID-19 pandemic. The NC 211 widening project was set to begin construction the following year, and the home-building boom was continuing in what was to become its final phase. Residents' greatest concern, according to a survey completed in late 2020, was the safety of area roads. Now that the project to widen NC 211 is progressing and the building of new homes in St. James has slowed substantially, town residents' primary concern is the rapid pace of development outside the town limits.

A key to the preparation of this plan was a survey of TOSJ residents in July 2025. Nearly 3,000 residents completed the survey, which covered a wide range of questions about the Town. This plan relies heavily on residents' responses, which are cited throughout. The survey afforded residents an opportunity to assess the TOSJ's performance and to voice their thoughts about the future direction of the Town.

This plan uses the status of the community at the beginning of 2026 as its baseline. It reviews recent projects and appraises the Town's financial situation at the end of the year.

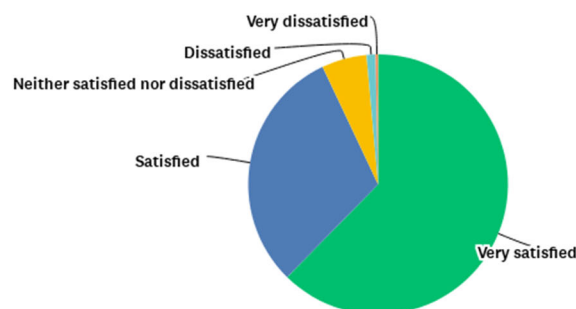
The section on The Future of the Town discusses the outlook for the Town through 2030, including the expected completion of projects now underway, such as the widening of NC 211 and the water pressure improvement project. In addition, the TOSJ approved the annexation and development of St. James North, a commercial and residential project of 140 acres that will soon begin construction.

In line with residents' concerns about growth, much of the outlook focuses on the surge in the number of housing units approved in the unincorporated area of Brunswick County in recent years. Several plans have been approved for new housing units near the TOSJ, and many more throughout Brunswick County. Included in the outlook is a detailed assessment of the area's infrastructure and whether providers have sufficient capacity to meet the demands of the growing population. The outlook also addresses the question of whether the St. James Fire Department can remain an all-volunteer organization.

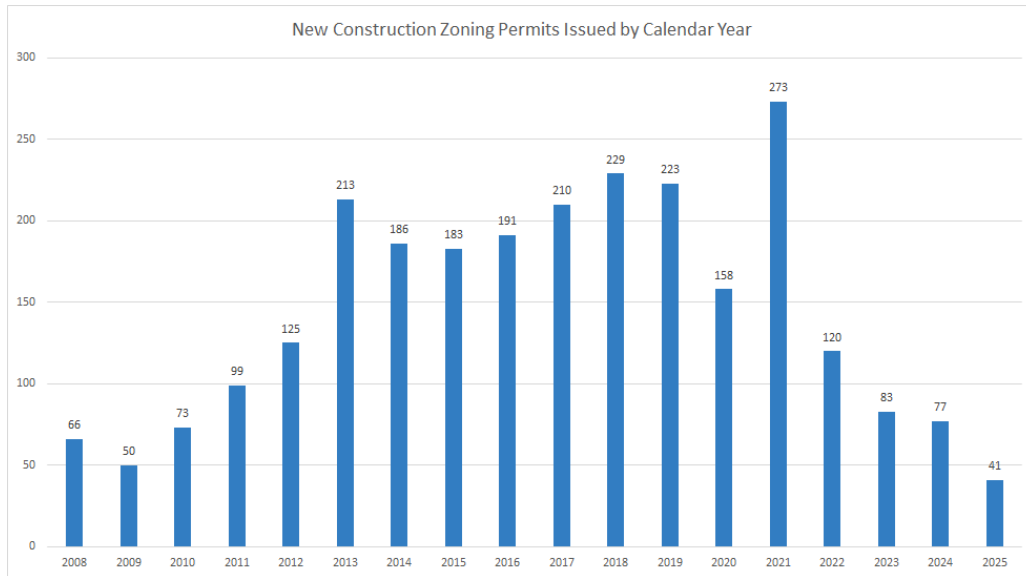
St. James in 2026

At the close of 2025, the Town had completed several projects, and the Town's financial position continued to be healthy. To the most important question in the July survey, "How satisfied are you with your decision to live in St. James?" residents responded overwhelmingly that they are happy with living in St. James. A remarkable 93% said they were satisfied, with 62% very satisfied and 31% satisfied. Less than 2% said they were dissatisfied. To the same question posed in the 2020 survey, 86% said they were satisfied with living in St. James.

Q3 How satisfied are you with your decision to live in St. James?



- After a quarter century that recorded an almost uninterrupted boom in construction of new homes, the TOSJ is almost fully built out of currently platted building lots, with nearly 4,900 dwelling units as of July 2025. The chart below illustrates the decline in new construction over the last several years.



In line with the reduction in new home construction within the town, population growth has slowed. The July 2024 estimate from the North Carolina Demographic Survey Review identified the Town's population at 8,249. The median age of the community is 68 years old, driven by a vibrant, active retiree population. The annual population growth of the town has been a healthy 2.58% annually, outpacing many neighboring coastal municipalities, and total growth since 2020 has seen an increase of 14.65% over six years.

Town Finances

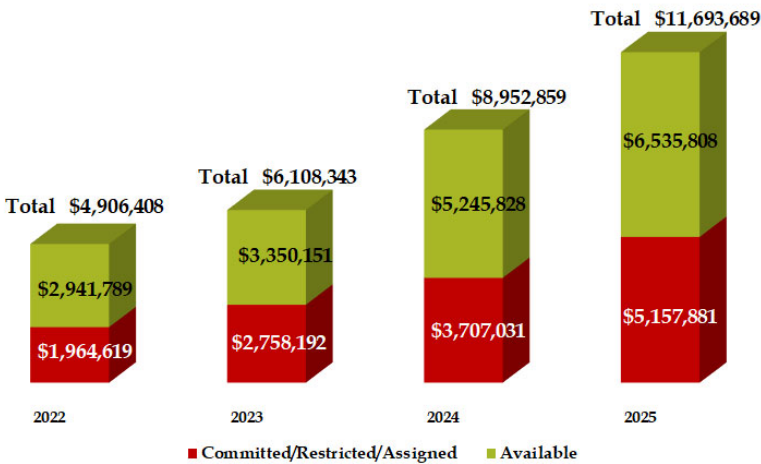
The Town continues to be in excellent financial condition thanks to years of conservative financial management that have preserved fiscal stability and built public trust over the long run. Property taxes and sales taxes provide steady and growing streams of revenue. In January, outside auditors certified that the Town's finances met all state standards. Finally, Town finances have been augmented in recent years by the ARP COVID-era federal grant of nearly \$2 million to help pay for the water pressure improvement project and a carbon reduction grant of \$ 320,000 for the streetlight LED project. The FY 2026 budget (covering the period July 2025-June 2026) was \$5.936 million. As required by state law, the Town will end the fiscal year on June 30 with a balanced budget.

Over 80% of the revenue to operate the St. James Fire Department comes from town funds, reflecting that public safety is the Town's no. 1 priority. The Town established the SJFD Vehicle Replacement Fund in 2021 to cover these purchases and works closely with the fire department to plan for them. The SJFD took delivery of a new pumper truck in November 2025 for \$832,000, and an order has been placed to replace the department's ladder truck at a cost of nearly \$2 million.

The Disaster Recovery Fund provides for debris removal and other expenses in the event of a storm or other disaster. After Hurricane Florence, the Town set a 2019 goal of establishing a \$1.5 million reserve fund. The Town approved a tax increase of 1 cent per \$100 of assessed valuation to build the fund, with a sunset provision that the one-cent tax would cease when the monetary goal was reached, which occurred in the FY 2027 budget.

Both funds have grown steadily over the past few years and have largely met their original goals through contributions from annual budgets. The disaster fund reached \$2 million by mid-2026, exceeding the original goal and allowing the Town to eliminate the dedicated 1-cent tax. The SJFD vehicle fund is now \$2.4 million, a comfortable cushion for planned future fire truck and ambulance purchases.

Conservative fiscal planning allows the Town to annually allow the undesignated fund balance in its General Fund as shown below:



The previously mentioned reserve funds for the SJFD and debris removal make up the committed/assigned balance.

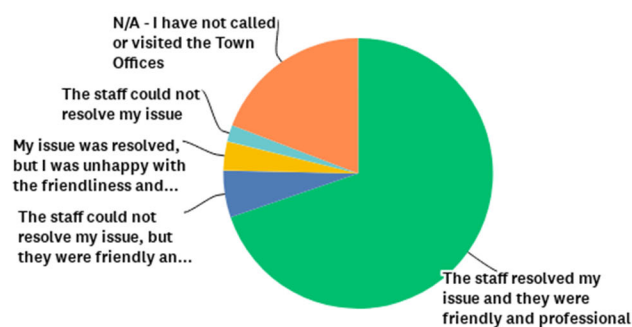
In sum, the Town has been able to meet ongoing expenses, complete projects, and build substantial reserves and budget surpluses over the past several years, all while keeping taxes low and avoiding borrowing.

High Marks for Town Operations

Most residents do not visit or call the Town Hall often, but when they do, staff are seen as friendly and professional and usually (according to the survey, 70 percent of the time) resolve the issue.

The operations of the Event Center also won high praise from residents regarding the cleanliness of the building and the responsiveness of the staff.

Q10 How was your overall experience when calling or visiting the Town Hall offices, including staff friendliness, professionalism, and the resolution of your question or request?



The Town also continues to support community engagement events, including the annual shredding event, Fourth of July fireworks (before 2026), the Speaker Series, the Youth Fishing Derby, Toys for Tots, Computers for Kids, St. James Service Club school supply collections, and the Living Shoreline project in conjunction with UNCW.

Recent Town Projects

The TOSJ has completed several projects that address safety and other resident needs. In 2022, the town reconfigured the road access to the municipal complex and constructed additional parking, adding a total of 13 spaces for residents to use the facilities. Another 23 spaces were created when the road leading back to the storm debris laydown area was improved and paved in 2024. Both projects cost over \$ 2 million combined.

Fire Safety

A dry and windy weather pattern, along with the 2025 outbreak of a series of dangerous fires in California, Boiling Spring Lakes, and Myrtle Beach, led the Town to focus on preventing brush fires. The TOSJ approved an ordinance in May that banned wood-burning fire pits and contained several other provisions to prevent brush fires. In addition:

- The Pierce Saber Pumper Truck delivered in November 2025 enables the SJFD to provide coverage of fires at multi-story buildings recently built in the area.
- The TOSJ Firewise Committee successfully applied for Firewise certification in late 2024 and created resident Firewise information programs.
- The Town worked closely with the SJFD to develop a long-term plan and schedule for large equipment purchases. This commitment, the SJFD Vehicle Replacement Fund, provides the Fire Department with a consistent funding source to meet capital funding needs.

Emergency Management

Another important safety organization is the TOSJ Emergency Management Work Group, whose mission is to prepare for and respond to weather threats and other natural and man-made disasters. The Work Group hosts an annual Emergency Preparedness Seminar to assist residents in preparing for hurricane season and other hazardous events. Major achievements since 2025 include:

- The completion of an update to the Town's Emergency Operations Plan that was approved by the Town Council in October.
- The addition of several new members in 2025, including a new Deputy Director, served to fully staff the Work Group.
- Improved and updated resident communications at its EOC in Fire Station No. 2 that will support improved audio and video components to allow for video meeting capability.
- Training on the new Brunswick County Emergency Assessment System software.
- The Town of St. James was recognized by the National Weather Service (NWS) as a StormReady Community at the 2026 seminar.

Newsletter

The Town launched a monthly electronic newsletter, "*News and Notes*" in May 2025 to better inform residents about Town Council meetings and other news items. According to the survey, many residents found the first few issues useful and informative, with over 70% of town residents reading the information provided.

Parking and Road Access

The Town completed a \$400,000 Cell Tower Road Improvement Project that resulted in paving the former gravel road from NC 211 to the ATMC cell tower north of the municipal complex. The project enhanced access to the vegetative laydown area and public works garage and created 29

new parking spaces. When combined with spaces added east of the municipal complex, a total of nearly 80 new parking spaces for the municipal complex and the Event Center were added.

Streetlight Replacement

In the summer of 2025, TOSJ partnered with BEMC to upgrade approximately 400 metal halide (HD) streetlights, mainly in the Reserve and Woodlands areas, with LED fixtures. A carbon reduction grant through NCDOT covered 80 percent of the cost of the \$400,000 project.

Renaming Community Center and Needs Assessment

Since the Community Center was built in 2011, it has been a vital community asset and is heavily used for a wide range of events. It hosted more than 2,700 events in 2025—88 per cent of them organized by St. James residents. In honor of St. James' founder, Homer Wright, in 2025, the Town of St. James renamed the Community Center the Homer E. Wright Event Center. Renaming it the Event Center reflects the building's increasing use for outside rental events, such as weddings.



These events generated more than \$100,000 in revenue in 2025, more than double the figure for 2022. The Town also commissioned a needs assessment, which included a resident survey of the Event Center to determine how the facility could be better used and whether additional space was needed to meet the current population of the town.

The Future of the Town: 2026 to 2030

This section addresses the outlook for St. James over the next several years—until 2030. In summary, the most important changes in the next few years will be the completion of the NC 211 project, the expansion of the Event Center, and the development of St. James North. An important

question is whether the fire department can continue as an all-volunteer organization as the age of the volunteers continues to increase and the demands both within the town and in the surrounding fire district continue to rise.

Completion of Widening of NC 211

A key event will be the completion of the NC 211 project, now in its fifth year, in late 2027. The North Carolina Department of Transportation (NCDOT), which has briefed the Town periodically on the project, estimates that substantial completion will be by the end of 2027. Another six months will be needed to install vegetation along the road and in the median, which will also involve coordination with the TOSJ to provide enhanced landscaping. This will also involve the TOSJ in ongoing maintenance of the landscaping to provide an attractive appearance to the entryways into the town.

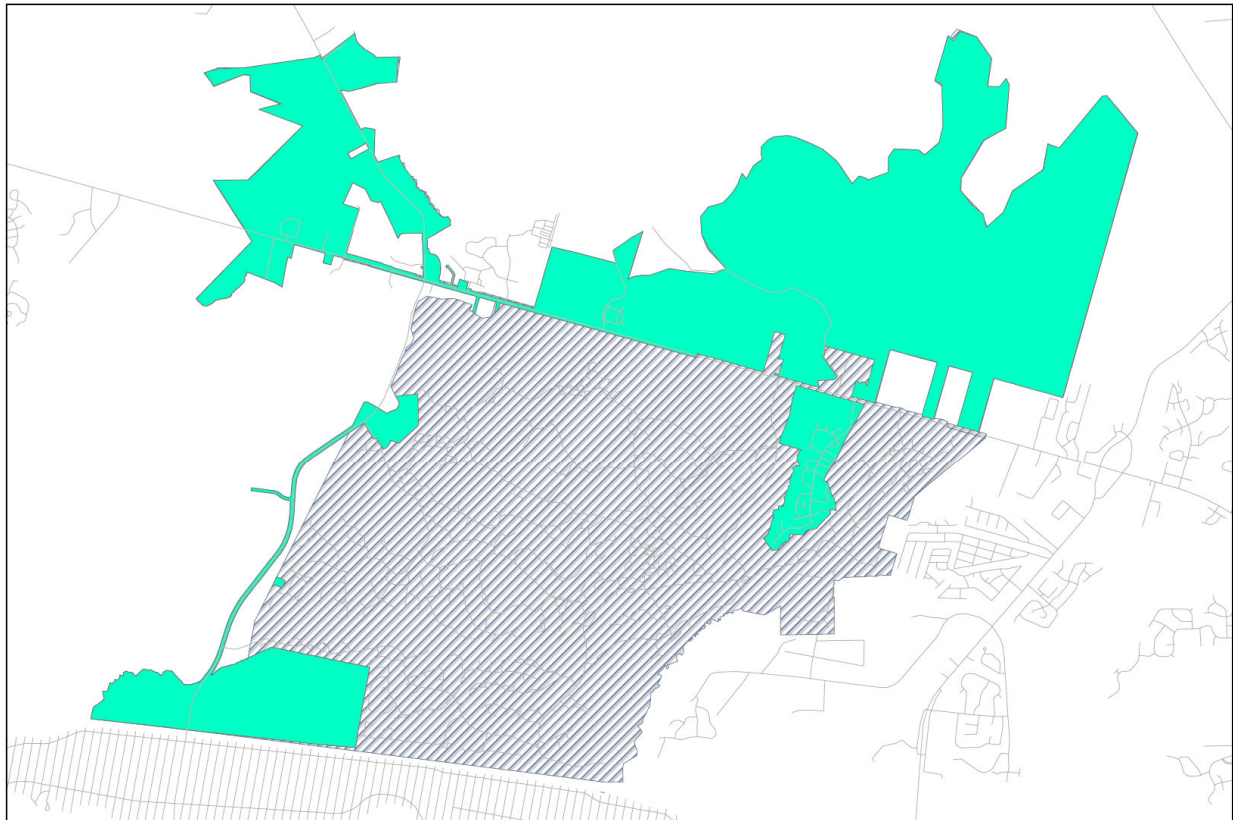
Once completed, NC 211 will be a safer and more attractive highway that can safely handle higher volumes of traffic, while new overpasses at Long Beach Road and Middleton/Midway will ease congestion at those intersections. The new road will be designed to accommodate a 100-year stormwater event.

The project will provide other benefits.

- The road will be an improved evacuation route for area residents in case of emergency.
- Work on utilities along the construction corridor will benefit the area's infrastructure by replacing aging pipes and lines.
- The addition of additional drain boxes and expanded stormwater management ponds at the St. James main gate will help prevent flooding.

Future of St. James Fire Department

The St. James Fire Department (SJFD), which also includes Emergency Medical Services, has long been a cornerstone of the community. Since its founding, the department has operated as an all-volunteer organization. However, maintaining this structure has become increasingly challenging as the average age of volunteers is now almost 70. Call volumes have risen substantially in recent years and are projected to keep growing as more homes are being added along NC 211 in the unincorporated area of the county, but included in the St. James Fire District



June 25, 2025
S.A.L.E. Mapping & Consulting Services
onebigmapper@gmail.com

Fire District Outside St. James City Limits

Approximately 4818.70 Acres



1 inch = 3,750 feet

SJFD leadership remains committed to remaining an all-volunteer force for as long as possible, and the department's Five-Year Plan directly addresses the pressures facing the organization. An aggressive recruitment campaign in recent years has successfully attracted new volunteers.

It seems likely that SJFD can maintain its status as an all-volunteer organization for a few more years, through the period of this assessment. Even so, department leaders recognize that future recruitment may not deliver enough new volunteers to keep pace with increasing service demands. To prepare for this possibility, SJFD is evaluating alternative staffing arrangements. Options under consideration include hiring a paid fire chief or recruiting volunteer firefighters from outside St. James. The volunteer fire department delivers substantial savings to the Town, and a fully paid fire department would substantially increase Town expenditures.

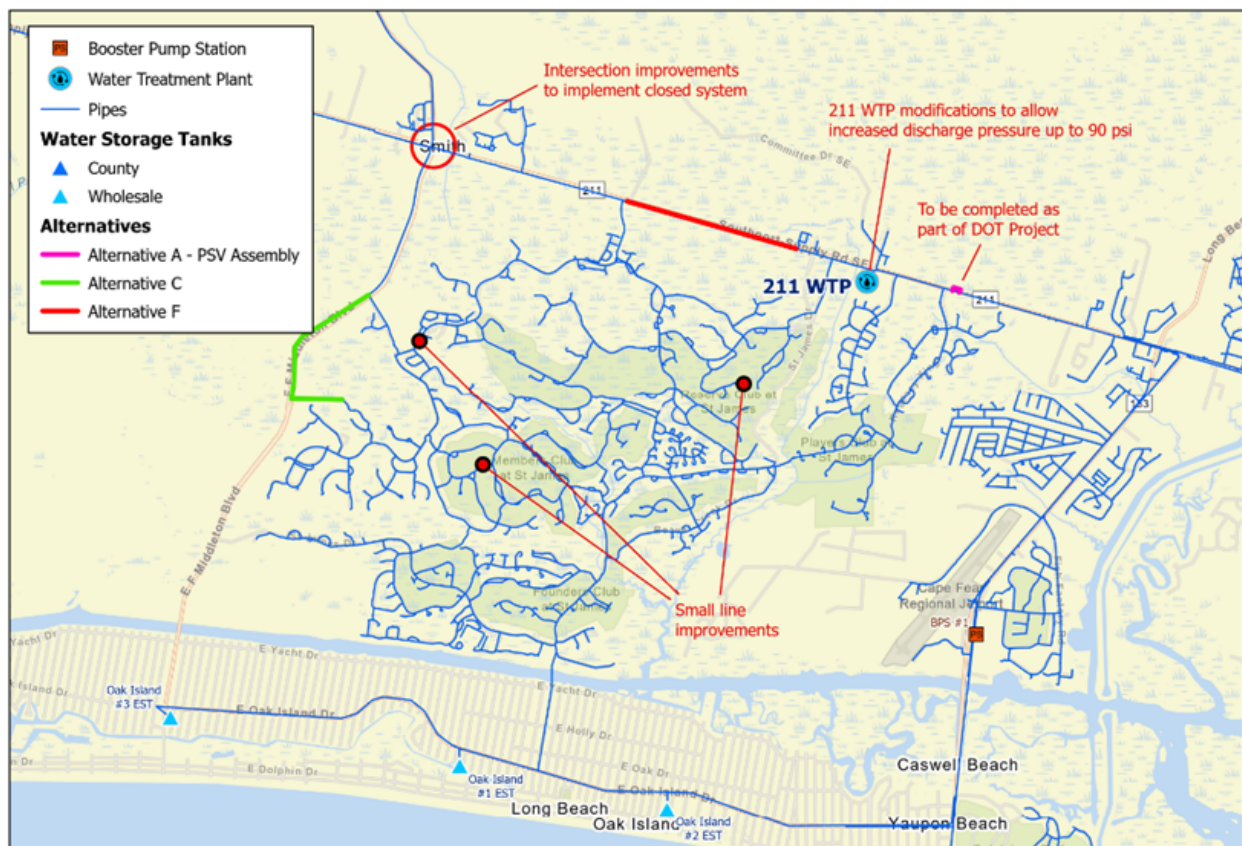
Projects on the Town's Agenda

The Town Council has approved or is likely to approve several other projects that should be completed in the next year or two. The FY 27 budget includes funds for these new projects.

A Boost in Water Pressure

Public drinking water is provided by Brunswick County Utilities to the TOSJ. Residents have long expressed concern about weak water pressure at their homes. In the July survey, three out of four respondents reported poor water pressure at least once or twice a week, and an additional 33% said it occurs once or twice monthly. Water pressures are most problematic in elevated areas and during peak demand periods when irrigation flows are high.

Relief is on the way through a project between the Town and Brunswick County, funded in part by a town grant of \$1.91 million from the federal American Rescue Plan that will cover roughly half of the project cost. Brunswick County Commissioners approved the project and its remaining costs in November 2025. Under the management of Brunswick County Utilities, construction began in December 2025 and is scheduled for completion in October 2026.



The project includes several enhancements that will bring water pressure to all homes within St. James to at least 40 pounds per square inch. The project will establish a pressure zone in St. James. Without improvements, more than 900 homes in St. James experience water pressure below that mark.

- The project calls for adding more than a mile of 12-inch water line along NC 211 from the nearby NC 211 Water Plant to Middleton Boulevard.
- It also involves adding a pressure-sustaining valve and a check valve that will enable the county to better regulate system pressure. Upgrades at the NC 211 Water Treatment Plant are expected to provide system pressures above 40 pounds per square inch even during high-demand periods.
- Additional pipe connections within the Town will be added as part of the project to provide enhanced flow of water.

A final element of the project, the extension of a 16-inch water line along Middleton Blvd, has been delayed pending approval of an environmental easement and a utility easement. If these easements are approved and the water line is extended, residents close to Middleton Blvd will see improved water pressure. All of St. James will benefit from the completion of the earlier phases of the project.

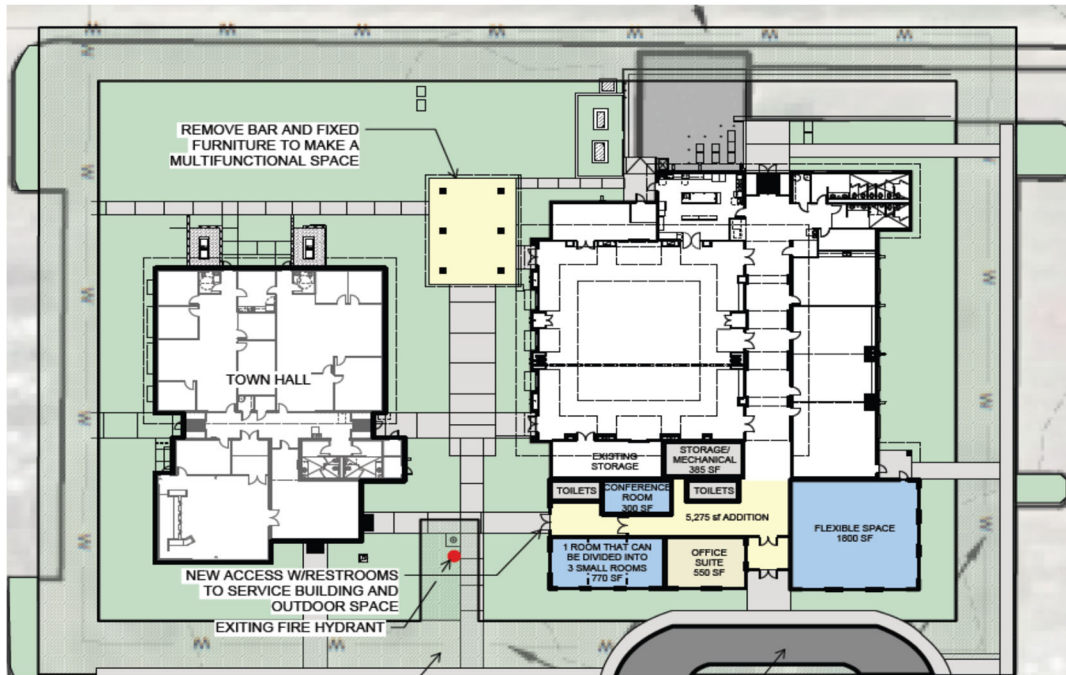
Event Center Expansion

As St. James has grown, the current facility can no longer accommodate all requests for gathering space. In 2025, the Town commissioned a needs analysis study with McGill Associates for the Event Center. The study included an extensive resident survey and analysis of usage patterns. Its findings confirmed the need for additional flexible gathering spaces to better support events ranging from small meetings to community functions.

The study recommended expanding the Event Center and outlined two options:

- A 5,275 square foot addition, including 1,800 square feet of flexible space, two restrooms totaling 770 square feet, three small rooms, a conference room, and additional building access. Estimated cost: \$4,065 million.
- Option 2: An expansion of 5,800 square feet, which would include all the elements of Option 1, with a larger flexible space for food service and supplemental activities adjacent to the existing large event area. Estimated cost: \$4.425 million.

Option B – Space and Needs Analysis Report



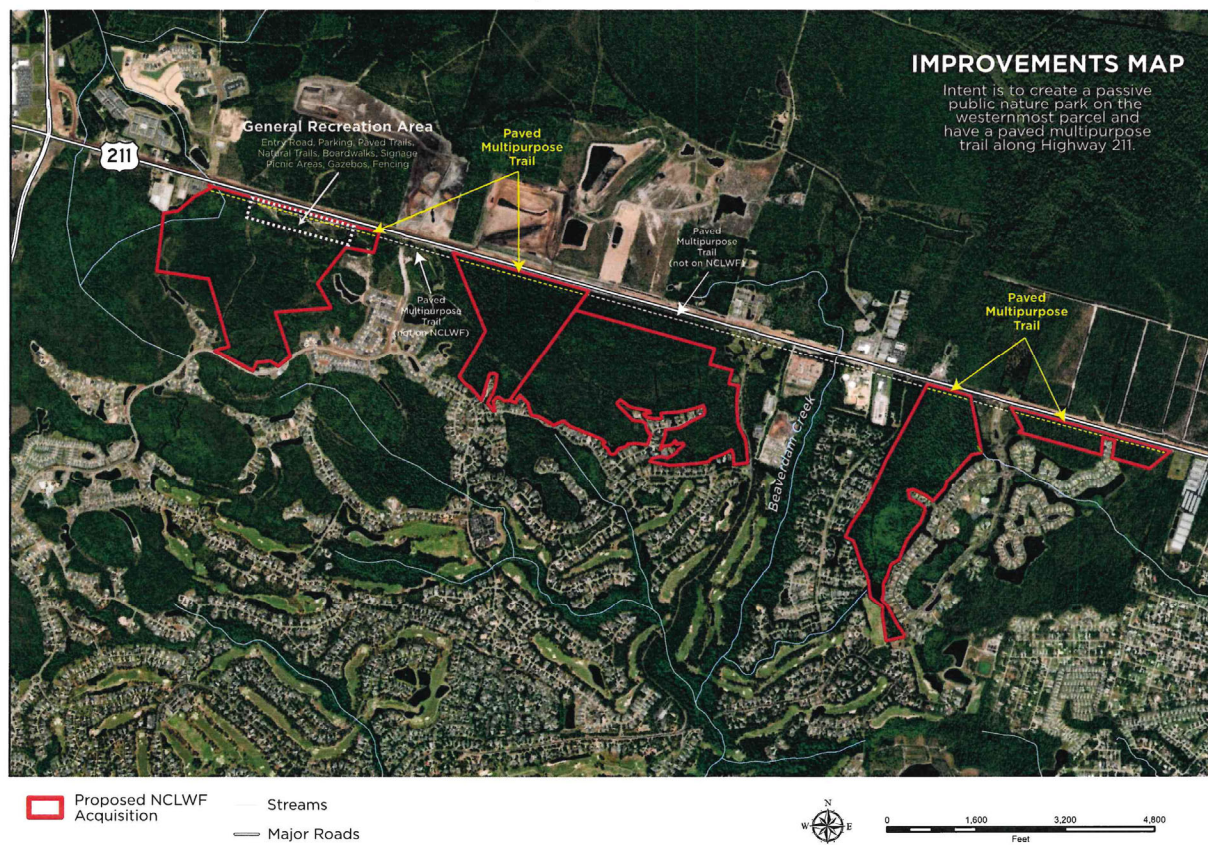
The Town Council awarded a \$ 450,000 design contract to Sawyer, Sherwood & Associates in April 2026 to prepare drawings for construction to expand the Event Center, which could be completed in 2028.

In the meantime, the original furniture in the Event Center was replaced with new tables and chairs and plans to enhance the audio-visual components of the facility are underway and anticipated to be completed by early 2027.

Unique Places to Save

Unique Places to Save (UP2S), a non-profit conservation organization, is seeking grants to fund a project to limit development through the creation of a conservation easement on land along NC 211.

Unique Places to Save



In early 2025, UP2S applied to the North Carolina Land and Water Fund (NCLWF) for a grant to purchase approximately 510 acres across five parcels along the south side of NC 211. These parcels, currently owned by Reserve Development LLC and St. James Development Company LLC, would be purchased by UP2S and transferred to the Town with a permanent conservation easement. If successful, the project would provide the Town with an exceptional conservation and recreation asset at little or no cost, while permanently preserving a significant buffer along NC 211 that would prevent future development and preserve wetlands and headwaters.

- Protecting these areas would help maintain habitat for rare species and support essential ecological functions, including water filtration, flood resilience, carbon sequestration, and aquifer recharging.
- The project would also allow the Town to consider a bike and hiking path parallel to NC 211.
- Finally, the Town may choose to develop a passive recreational area near the western end of the parcels.

UP2S received provisional approval from the North Carolina Land and Water Fund (NCLWF) in October 2025, indicating strong state interest in the project. Although the project did not receive a full award, provisional approval allows it to be considered again. UP2S has resubmitted plans for the 2026 funding cycle, with a decision to be made by NCLWF in August.

Council Chambers and Event Center Technology Project

The purpose of this project is to modernize the technology systems serving the Council Chambers/Conference Room and Event Center, so they function as a unified, reliable, and supportable platform for Town meetings, presentations, and community events.

The Town seeks to replace a fragmented environment of partial upgrades and unrelated systems with a more consistent and intentional user experience across both facilities.

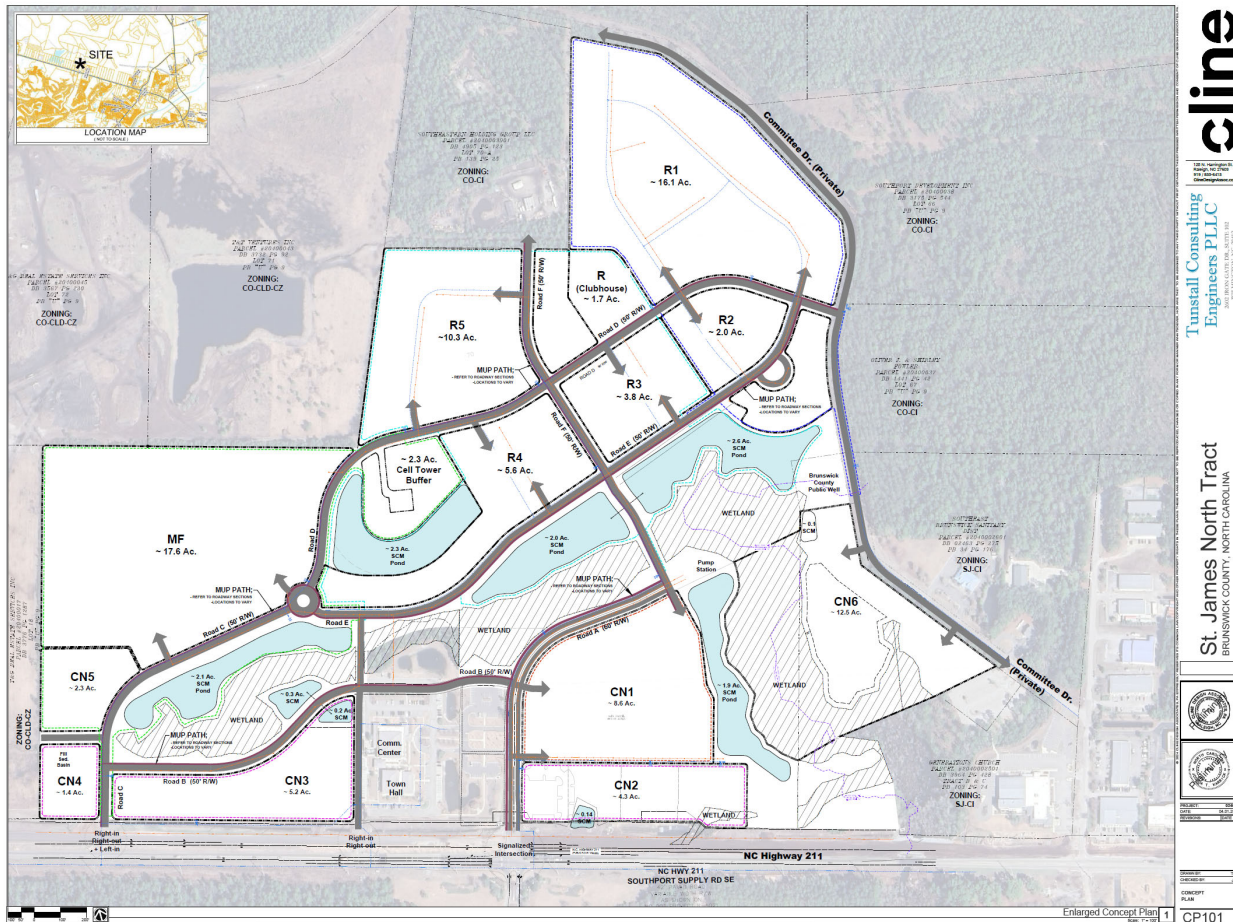
The final solution should improve communication clarity, simplify day-to-day operation, improve reliability, and support long-term serviceability.

The improvements will likely be completed in late 2026.

Enhanced Landscaping Along NC 211

An important finishing step for the NC 211 project is the landscaping along the median to provide an enhanced appearance within town limits. The Town will enter into a roadside maintenance agreement with NCDOT to provide enhanced landscaping to the 3.6 acres of median that will be created between the east and west-bound lanes of NC 211 within the town limits. Starting in 2027, town officials will work with NCDOT to design enhancements.

St. James North: The Next Chapter



Companies led by descendants of the founders of St. James are building a multi-use development called St. James North. The development will cover 140 acres around the Town Hall and the Event Center, extending east and west parallel with NC 211 and to the north.

Like many developments in the area, St. James North—previously named St. James Center-- has a long history before the first shovel-full of dirt is turned. The developer originally purchased the land in 1989 with the intent of eventually building a mixed-use development. In 2018, Brunswick County approved a planned unit development of up to 1,902 multi-family homesites. In early 2025, however, the developers requested that TOSJ annex the property into the Town so that the project would be developed under the town's oversight instead of Brunswick County's.

St. James Town Council voted in April 2026 to annex the property into TOSJ. At the same time, the Council approved a Conditional Zoning and Conditional Rezoning Application and a Development Agreement. Taken together, these measures paved the way for St. James North to proceed.

- The Town Council and the development group negotiated a development agreement that will chart the approval process for this development over the next 20 years. The agreement increased numerous development standards from the county's 2018 approval, such as stormwater management, landscaping, and vegetation management requirements.

The commercial areas, eleven clusters with a mix of retail, dining, and medical and other professional offices, will occupy about 40 acres. Most of the commercial buildings will be sited along the frontage of NC 211 to the east and west of the Town Hall and the Event Center. The grocery store is likely to be the first building constructed.

Multi-family and single-family residential sections covering 53 acres will be built behind the retail buildings.

- The total number of units is not to exceed 1,902, but statements by the developer indicate that far fewer units are likely to be built.
- The ratio of single-family to multi-family units is flexible.
- The timeline for construction is up to the developer, but residential construction is likely to follow commercial.

Plans call for the development of Phase I to be completed by 2032. Some statements by the developer refer to St. James North as a project that will take ten years or longer. Preparation, including clearing the land and installing utilities, will likely take a year or two before construction can begin.

Annexation makes St. James North a part of the Town of St. James, and future homeowners will be TOSJ residents. They will have their own homeowner's associations and amenities and will be able to use the Event Center. The housing pods will include sidewalks and be linked with a walking and bike path.

- St. James North will impose minimal costs (road maintenance, street lighting, etc.) on the Town, while growing tax revenues.

St. James North and the Town Budget

The Town eventually will earn a surplus from St. James North, but for several years there will be little impact from the project while the developer bears the cost of land clearing, installing utilities, and building structures.

The town will pay normal categories of costs, electricity for streetlights and maintenance of two miles of streets in St. James North. These payments will not be due until the project is nearly complete—possibly well into the 2030s.

- Once the homes are built the Town will have to pay electricity for an estimated 39 streetlights—about \$12,000 per year.
- Maintenance of the streets that will be constructed to NCDOT construction standards will not be needed until perhaps well into the 2030s, after the project is essentially complete.

Revenues from property taxes and sales taxes will become significant when new residents move in and businesses open. As development proceeds, these revenues will grow, eventually amounting to a few hundred thousand dollars annually. With expenditures low, these revenues will essentially be a net surplus for the Town's budget.

Construction Nearby

This section covers the building of new housing units, a major concern of residents. The discussion is in the order of most to least direct impact on St. James residents. First is the building of homes within the St. James Plantation, as well as the recently annexed St. James North. Second is a discussion of approved developments adjacent to St. James in the unincorporated area of the county. The final group of projects, covered in a later section, is those farther from St. James but in Brunswick County.

The pace of change outside the town limits is likely to be dramatic. Residential construction activity will be heavy as projects already approved by the county take shape. In particular, the developments adjacent to St. James, such as Pine Forest, St. James Village, Pelican Cove, Midway Tract, and Liberty Healthcare, an assisted living facility, may be developed by the end of the decade. The Town of St. James will have no official jurisdiction over these projects, which are to be developed under the authority of Brunswick County or Oak Island.

Home Building in the Expanded Town of St. James

The construction of new housing units within St. James Plantation will remain slow as the buildout continues. As of the end of 2025, there were fewer than 200 vacant buildable lots within the plantation. Most lots are owned by individuals rather than by developers or builders, and many of these lots may not be built upon for a long time. A rough estimate is that new housing units will be built on 100 of these lots by 2030. St. James North, which could add at least 100 housing units by 2030, is the future source of growth in the Town.

Several projects on small plots are to be developed by companies owned by the founding families and subject to the 2018 development agreement. The modest number of homes yet to be finished will push St. James closer to build-out within the town. Projects under construction or proposed within the next five years include:

- **Within the Plantation**--The 2018 Development Agreement includes Founders Row, along St. James Drive near Lakeside Common. The plan is for 13 townhomes. Construction began this spring.
- Also within the Plantation is a project of similar size to build cottages between the existing Club Villas condos and Members Club Drive.

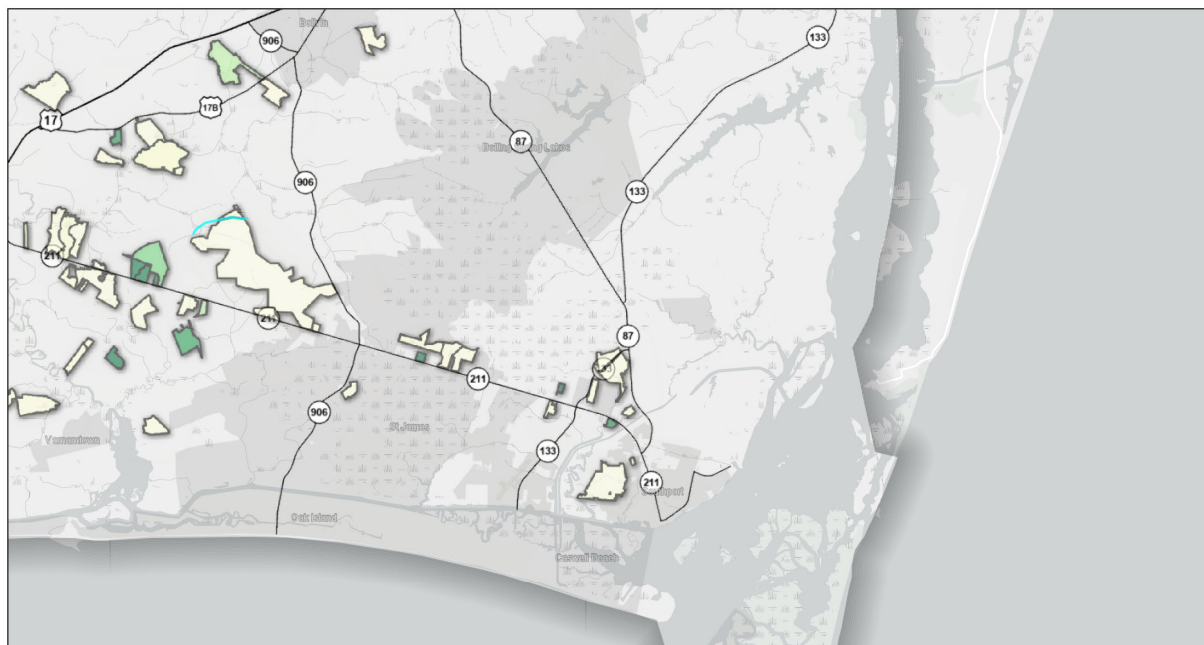
The final total of housing units in St. James Plantation is likely to top out at around 5,300, with about 90 percent of them single-family homes. The 2018 development agreement included an area located midway between the main gate and Middleton Boulevard. This area is within the TOSJ but outside the original St. James development area. The project originally called for 263 residential units but has recently been revised to an all-commercial site. It also includes a fifth gate connecting Oceanic Drive to NC 211. This “fifth gate project” has the potential to be by far the largest project in this category.

Other Developments Adjacent to St. James

The prospect of a widened NC 211 has spurred a surge in proposals to develop land along the NC 211 corridor. Many projects have been approved, while others are on hold until the road is finished. Several projects in our area are at various stages of development. Most of these projects have not yet resulted in new housing units but are likely to take off in the next few years. In some cases, land has already been cleared, and construction could begin at any time. Of these projects, the TOSJ has no direct zoning or regulation authority.

Approved Residential Developments in the Unincorporated Area of Brunswick County as of July 2026

ArcGIS Web Map



7/10/2026, 12:59:34 PM

1:124,244
0 1.25 2.5 5 mi
0 2 4 8 km

Brunswick County GIS, Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, and the GIS User Community

Pine Forest is on the north side of NC 211 and is bounded on the west by Midway Road. Under Oak Island’s jurisdiction, Pine Forest has been developing steadily as a mixed-use project for more than a decade and is projected to add 350 to 450 housing units by 2030. The development includes a Novant family medicine facility, a continuing care facility, a Holiday Inn Express, and a clubhouse. Residential projects include:

- Hawthorne at Pine Forest, an apartment complex of 300 units that is more than 60 percent leased.
- The Lakes, a community of 108 single-family units, is about three-quarters built out and is likely to be sold out by the end of 2026 or soon after.
- Construction recently began on a section of 22 townhomes.

Evolve St. James is an apartment complex of ten buildings just east of Pine Forest. Despite its name, Evolve is not within the Town of St. James. More than 90 percent of its 300 units are

occupied. In a separate development, Logan Homes is building some 300 single-family units in **Pelican Cove**, a new residential community in an area behind Evolve. Several single-family residential units have already been built.

St. James Village, another project that is not within the Town of St. James, was approved by Brunswick County in 2022 for 625 duplex and townhouse dwellings. The plan also calls for a small area for commercial usage. There has been no progress on this project for some time.

The Williamson Tract is a part of Oak Island. The property runs along 211 and opposite St. James along Middleton Road to the Intercoastal Waterway. As with other nearby projects, the Williamson Tract has been discussed for many years without progress. One early proposal included as many as 7,000 homes, which would make it larger than St. James. However, the developer has withdrawn from the project. There are challenging wetlands issues that, among other hurdles, will need to be overcome. It seems unlikely that progress will take place any time soon, as it will again need to go through Oak Island's planning process.

Liberty Healthcare Facility has approval from Brunswick County to build 204 multi-family units and 118 cottages off Seaside Drive. Clearing of land began in the summer of 2025, and construction will be over two phases. The land is not inside TOSJ limits.

Mirasol is a parcel just west of the St. James North site. Its development has been under discussion for more than a decade—a good example of the changes that a proposed development often undergoes. A succession of different owners has proposed a variety of uses for the property, beginning in the early 2010s with a mixed-use development of houses and commercial enterprises. It became a source of sand for the NC 211 project. More recently, Brunswick County approved a project for 240 single-family units and 125 assisted living units. The project also includes 28 acres of commercial space.

Brunswick County Developments

The survey showed that the greatest concern of St. James residents is the prospect of rapid growth in Brunswick County. While projects elsewhere in the county will not have as much direct impact on St. James residents as those within the Town and nearby, residents pay close attention to broader developments.

- Residents are most concerned about the impact of growth on traffic and congestion (94%) followed closely by strains on utilities and other infrastructure capacity (87%).
- Residents also worry that growth will degrade the quality of life that drew them to the area.
- Only less than 2% said they were unconcerned about new residential development.

Since 2015, Brunswick County has approved 147 residential and mixed-use plans with a potential total of 69,000 housing units, according to county data. Southport, Leland, and other municipalities have also approved developments.

The plans do not guarantee that developers will build the number of homes approved by the County Planning Commission, which is the maximum that can be built based on the total acreage and the type of units approved. County data show that most developments take 5-6 years to build half of the approved units. Moreover, history shows that the timelines for construction and sales can stretch out for much longer.

Several factors may keep the total number of housing units built below the number approved.

- Developers stress that market conditions will determine the ultimate success of their projects. If demand is not great enough to absorb the large supply coming to the market, fewer homes will be built, or at a minimum, the rate of construction will slow.
- Large projects are generally built in phases, with each phase lasting three to four years before the next one begins.

These considerations imply that the worst fears about area development may be realized but only after many years if the focus is on the number of homes that are built, sold, and occupied rather than the number approved. This is not to say that residents' concerns are unfounded, just that the impact will not appear for several years.

Residents will benefit from growth in several ways.

- Many projects include space for commercial development—grocery stores, other retail, restaurants, and medical and other professional services. These will help meet resident demands for goods and services, especially in rural areas of Brunswick County that do not offer convenient grocery and other shopping.
- The large number of multi-family units in planned developments offers the possibility of affordable housing for workers, helping to alleviate the area's workforce shortage.

The surge in new homes and population is not likely to have a direct impact on St. James residents, except for traffic concerns. Even if the number of homes built falls short of approved plans and the building schedule is stretched out, construction in the area is likely to remain strong for the foreseeable future. Once they leave the gates, St. James residents will experience heavy traffic.

Brunswick County will continue to evolve from the largely rural and agricultural area it was in the 1990s to one that is more densely populated with migrants from other areas of the U.S.

Infrastructure Questions

St. James residents are concerned that the area's infrastructure will not be able to handle a large influx of new residents. This section addresses the infrastructure issue category by category to assess the ability of utility providers to meet the needs of a growing population. This discussion is based on extensive interviews with senior officials from the Brunswick County Planning and Water departments, Brunswick Electric Membership Cooperative, and leaders of St. James Development.

In sum, the organizations responsible for providing the area's infrastructure claim to be generally well prepared to meet rapid growth in Brunswick County. Such growth is not new to Brunswick County—or to those responsible for its infrastructure. Brunswick County has been booming since the beginning of this century, giving these organizations decades of experience in meeting the needs created by the area's growth.

Electric Power

Brunswick Electric Membership Cooperative (BEMC) provides electric power to St. James. BEMC, which is regulated by the North Carolina Public Utilities Commission, is responsible for the transmission and maintenance of the distribution system. BEMC is required by the Public Utilities chapter of North Carolina law to provide electric power to all premises within its territory.

BEMC does not produce the power but buys it from a consortium that includes Duke Power. BEMC officials are confident that through membership in the North Carolina Electric Membership Corporation, which provides power to most of the state's distribution cooperatives, they can meet the future demand of the increased population. Senior officials say that BEMC faces no choke points in supplies of materials and equipment necessary to hook up new customers and maintain service to existing members.

Water

St. James draws its water primarily from the Castle Hayne aquifer. The water is treated at the nearby Highway 211 Water Treatment Plant. Sometimes, during periods of peak demand in the summer, the water for St. James is blended with water from Brunswick County's Northwest plant. (Note that the weak water pressure problem being addressed by the project with the County is an infrastructure problem rather than a supply problem)

The Castle Hayne Aquifer—A Vital Natural Resource

The Castle Hayne Aquifer is in an area of 12,500 square miles in eastern North Carolina. The aquifer is a major source of fresh water for communities throughout eastern North Carolina. The Brunswick County, NC 211 Water Plant draws from the aquifer to provide nearly all the water that St. James uses. The plant relies on the aquifer for its supply through 14 wells drilled into the aquifer, a reliable source that meets federal and state safety standards.

Over the next five years, Brunswick County will invest about \$250 million in water and sewage treatment. Water treatment capacity will increase from the present 30 million gallons per day (mgd) to at least 42 mgd.

- Every five years, the county produces a five-year Capital Improvement Plan that is reviewed annually as part of the budget process.
- The latest plan for water treatment and distribution was developed in 2024, and for Wastewater Treatment in 2023. These cover the next five years and 20 years. The next plan, to be completed in 2026 or 2027, will be an integrated master plan covering water and sewage with the aim of strengthening infrastructure to meet anticipated growth.

Projects underway will boost capacity and introduce reverse osmosis, the latest in water treatment technology. A major project is to expand the Northwest Water Plant to add 12 million gallons per day (mgd) of capacity to the facility, increasing the Brunswick County capacity from 30 mgd presently to at least 42 mgd. Besides increasing capacity, reverse osmosis will remove contaminants, both regulated and unregulated material (such as PFAS) from the water supply. The project is behind schedule but may begin partial operation in October 2026.

Wastewater

Another issue is wastewater treatment. A little-noticed North Carolina law passed in 2023 required developers to verify the availability of sewage treatment plants at the time of applying to the Planning Board for approval. This measure could lead to delays in projects being approved until a solution is found. Previously, the development could proceed if the County had expansion permits once the existing plant reached 90 percent capacity. Brunswick County lacks the capacity to meet the requirement for new projects but has several sewage plants under construction.

Roads

The major infrastructure challenge for residents of St. James and nearby communities is the lack of adequate roads, which are the responsibility of the NC Department of Transportation. Even with

the completion of the widening of NC 211, continued congestion and heavy traffic on area roads are likely.

Meeting Tomorrow's Challenges

This report has painted a generally positive outlook for St. James. Even the widespread concern about rapid growth reflects the fact that our area is very appealing to residents and those seeking to move. We live in a very attractive region with abundant appeal in terms of climate, access to the beach and outdoor recreation, and a relatively low cost of living. Still, some vulnerabilities and risks could mar the positive outlook.

The possibility of a severe storm is a constant concern of local officials and residents. Hurricane Florence was the last major hurricane to hit St. James, with several hurricanes missing the area in recent years. Potential Tropical Cyclone 8 in September 2024 was not a hurricane but dropped a huge amount of rain in a short period, resulting in widespread flooding, washing out local roads, and destroying two key St. James bridges. TOSJ Emergency Management, the POA, and SJFD are well prepared for severe storms but need to remain vigilant. The community is especially vulnerable if a storm comes before the completion of the NC 211 project and a voluntary or mandatory evacuation is necessary.

A second uncertainty is the housing market. Houses in the many planned projects may hit the market at the same time, raising the risk of a housing glut that would hit the region's real estate market. The result would be worse if national economic conditions, such as high interest rates and a macroeconomic slump, hit at the same time.

Finally, there has been a decline in volunteerism in recent years. Throughout its history, the contributions of volunteers have been a key to the success of St. James. The town, the POA, and SJFD have achieved great savings by relying on unpaid volunteers for the bulk of their operations. In addition to eliminating the need to hire staff, it also contributes to the sense of ownership within the community. The July survey showed that the percentage of residents who volunteer dipped from 50 percent in 2021 to 46 percent in 2025. Leaders of volunteer-dependent organizations have noted the same trend. The challenge of keeping SJFD fully staffed by volunteers is the clearest example of the problem.

