

POPULATION

The Population Element provides an inventory and analysis of demographic data, defining significant trends and attributes to help determine how human services, public facilities, and employment opportunities can adequately support existing and future populations. The information may also assist in establishing desired growth rates, population densities, and development patterns consistent with the goals and policies for the region. The inventory presents various statistics for the region over the past twenty years, and, where applicable, shows projections for the next twenty years. In some categories local performance is also compared with the state and other communities in Georgia.

DEMOGRAPHICS

The foremost task of any government is to promote the welfare of the existing and future populations. This is the basis for all strategies involved in economic development, capital improvement projects, and land use regulation. The hope is that growth can be encouraged and managed, such that the opportunities exist for economic expansion without diluting the quality of services provided.

The first step in achieving this lies in understanding the characteristics of both the present and future populations of the region; their traits, needs, and capabilities. Much of this begins with identifying trends within the population, to help explain current conditions and gain insight into probable future conditions.

Total Population

The total population of a region defines the volume of citizens for which a government is responsible. It explores the total size (volume) of the region as well as the trends that produced that size. Tracking a region's total population will introduce comparisons to others as well as provide a basis for which other calculations and projections will be made.

Population growth can identify numerous trends, ranging from economic expansion and a large volume of in-migration, to highlighting a comparably slow growth in relation to other areas. This information can then be used to address concerns over net migration, death and fertility rates, which in turn express greater issues to be addressed in other elements.

Table 1 - Comparison of Growth

	1970	1980	1990	2000	2005	2009
Towns Co.	4,565	5,638	6,754	9,371	10,260	11,010
Hiwassee		498	623	808	841	851
Young Harris		680	604	604	514	719
White Co.	7,742	10,120	13,006	20,126	23,769	25,294
Union Co	6,811	9,390	11,993	17,420	19,797	21,252
Rabun Co	8,327	10,466	11,648	15,090	16,150	16,611
Georgia	4,600,000	5,484,000	6,478,000	8,186,453	9,097,428	9,829,211

Source: US Bureau of the Census

Table 2 – Growth Rates

	'70 – 80	'80 - 90	'90 - 00	'00 - 09	'70 – 09 (#)	'70-09 (%)
Towns Co.	1,073	1,116	2,617	1,639	6,445	141.2%
Hiawasse		125	185	43		
Young Harris		-76	0	115		
White Co.	2,378	2,886	7,120	5,168	17,552	226.7%
Union Co.	2,579	2,603	5,427	3,832	14,441	212.0%
Rabun Co.	2,139	1,182	3,442	1,521	8,284	99.5%
Georgia	884,000	994,000	1,708,453	1,642,758	5,229,211	113.7%

Source: US Bureau of the Census

Table 3 – Area Population Distribution*

	1970	1980	1990	2000	2009
Towns Co.	16.6%	15.8%	15.6%	15.1%	14.8%
White Co.	28.2%	28.4%	30.0%	32.5%	34.1%
Union Co.	24.8%	26.4%	27.6%	28.1%	28.7%
Rabun Co.	30.3%	29.4%	26.8%	24.3%	22.4%
Hiawasse		1.4%	1.4%	1.3%	1.1%
Young Harris		1.9%	1.4%	1.0%	1.0%
Region/ Georgia	0.60%	0.65%	0.67%	0.76%	0.75%

Source: US Bureau of the Census

* = Percentage share of total population of all four counties

While seeing some increase in population, Towns County has experienced slower growth than the general area likely due to limitations on access and employment opportunities. White County, immediately south of Towns County and of the mountains, has experienced the most growth of the area. Overall the region is growing due in part to an influx of seasonal residents and retirees seeking to take advantage of the cheaper land, scenic beauty and recreational opportunities associated with the mountains, reservoirs and rivers.

The cities have fared differently based on their location and proximity to employment. As the center for regional employment and commerce Hiawasse has nearly doubled in size since 1980, thanks in part to new development, annexation and urban scale housing. Conversely, Young Harris has experienced more moderate growth as the town remains comparably isolated and lacking some retail and services conducive to higher population densities. All three communities are poised to continue their growth pending available utility capacity.

Select natural, national factors are also heavily contributing to the population increase:

- People are generally living longer; 20th Century advances in health care and lifestyles have increased the average life expectancy in America by more than seven years.
- These same advances have also allowed *more* people to live longer, as innovations in medicine have reduced the numbers and potency of once deadly diseases and ailments. The

success rate for births has grown nearly 50% and preventative medicine has helped increasing numbers of those babies to grow into healthier adults.

- These medical advances have in part contributed to the healthy aging of the “Baby Boom” population, the foremost demographic event of this century. Many boomers have also started families, producing a smaller population wave that is now impacting much of the US.

Households

Households are defined by the Census Bureau as “*all the persons who occupy a housing unit,*” and represent one view of *how* the region’s population is living; as families, in groups, etc. People living in households of more than one person typically share costs of living, producing a different economic profile than individuals. In addition, the market for housing units is more responsive to household characteristics, making it important to study the size, locations, and numbers of households as well as of the population in general.

Table 4 – Total Households

	1980	1990	2000		'80-'90	'90-'00		Δ '80-'00
Towns Co.	2,024	2,812	3,998		788	1,186		97.5%
White Co.	3,499	4,907	7,731		1,408	2,824		120.9%
Union Co.	3,369	4,709	7,159		1,340	2,450		112.5%
Rabun Co.	3,891	4,630	6,279		739	1,649		61.4%
Hiwassee	206	272	355		66	83		72.3%
Young Harris	117	135	112		18	-23		-4.3%

Source: US Census Bureau

Table 5 – Average Household Size

	1980	1990	2000	Δ '80-'00
Towns Co.	2.57	2.26	2.20	-14.4%
White Co.	2.77	2.55	2.51	-9.4%
Union Co.	2.76	2.50	2.35	-14.9%
Rabun Co.	2.66	2.48	2.35	-11.7%
Hiwassee	2.24	2.01	1.86	-17.0%
Young Harris	2.41	2.15	2.19	-9.1%

Source: US Census Bureau

Household growth in Towns County has mimicked that of the general population, with a slightly higher percentage rate. National trends have the size of the average household has grown smaller as the population increases, and Towns County is no exception. Many of the newer residents are empty nesters or smaller families, especially within the cities.

Historically, the average size of the American household has been shrinking since the late 1960's. The social reaction to the “Baby Boom” has been a trend towards marriage and children occurring later on in life. This trend is marked by an increase in the numbers of young, single adults entering the workforce and most commonly living alone or with a single roommate.

Families are also having fewer children than previously, reducing the current numbers of families with more than two kids. Plus, there is a notable increase in the population of single elderly, the result of longer lives after widowing, divorce, or other circumstance.

Age Distribution

A region's blend of age groups defines its character and influences the types of jobs and services needed. Each age group, from children to retirement age, requires special needs with respect to public services and facilities, making it important for the providing government to identify the prevailing age distribution. Moreover, by defining the present age make-up of the community a government is also producing a portrait of future age distribution and can more effectively plan for future needs and concerns.

Within Towns County the defining trend is the high percentage share of older aged residents. This coincides with the influx of retirees taking advantage of the low land cost and scenic appeal of the region, especially since Hiawassee has available medical facilities. This trend is most stark within Hiawassee itself, which registered 46% of residents in 2000 as over the age of 65. Contrast that to small college community of Young Harris and their 8% within that group but over 83% of residents within the working age groups of 18-64. These trends indicate the need for an imbalanced distribution of services and facilities based on population groups, with Hiawassee requiring a stronger medical presence and specialized retail and amenities for the senior population.

Overall the figures also depict Towns County struggling to grow the population naturally, with shrinking shares of school-age sub groups and younger adults to replenish the work force. Should this continue the county may struggle to attract and retain employment opportunities and economic strength to sustain the level of services demanded.

Table 6a – Age Distribution, Towns County

Age Group	1980	1990	2000		'80-'90	'90-'00
0 – 4	267	310	406		16.1%	31.0%
5 – 13	622	649	853		4.3%	31.4%
14 – 17	367	217	258		-40.9%	18.9%
18 – 20	607	490	568		-19.3%	15.9%
21 – 24	281	275	280		-2.1%	1.8%
25 – 34	665	787	890		18.3%	13.1%
35 – 44	557	802	1,020		44.0%	27.2%
45 – 54	582	666	1,213		14.4%	82.1%
55 – 64	739	942	1,422		27.5%	51.0%
65 +	951	1,616	2,409		69.9%	49.1%

Source: US Census Bureau

Table 6b – Age Distribution, Hiawassee

Age Group	1980	1990	2000		'80-'90	'90-'00
0 – 4	16	25	24		56.3%	-4.0%
5 – 13	47	34	44		-27.7%	29.4%
14 – 17	25	19	13		-24.0%	-31.6%
18 – 20	14	15	23		7.1%	53.3%
21 – 24	19	21	21		10.5%	0.0%
25 – 34	36	49	46		36.1%	-6.1%
35 – 44	59	48	60		-18.6%	25.0%
45 – 54	63	44	89		-30.2%	102.3%
55 – 64	88	99	114		12.5%	15.2%
65 +	124	193	374		55.6%	93.8%

Source: US Census Bureau

Table 6c – Age Distribution, Young Harris

Age Group	1980	1990	2000		'80-'90	'90-'00
0 – 4	20	14	13		-30.0%	-7.1%
5 – 13	18	28	30		55.6%	7.1%
14 – 17	25	12	9		-52.0%	-25.0%
18 – 20	411	301	351		-26.8%	16.6%
21 – 24	25	20	27		-20.0%	35.0%
25 – 34	37	42	20		13.5%	-52.4%
35 – 44	27	41	34		51.9%	-17.1%
45 – 54	32	35	39		9.4%	11.4%
55 – 64	23	36	31		56.5%	-13.9%
65 +	69	75	50		8.7%	-33.3%

Source: US Census Bureau

By comparison Towns County stands out in greater contrast, again due to a more isolated location and development pattern that fosters more of a bedroom community. Neighboring counties exhibit a more balanced distribution with particularly strong ratios of youth age groups.

Table 7 – Comparison of Age Distribution, 2000

Age Group	Towns Co	Hiawassee	Young Harris	White Co.	Union Co.	Rabun Co.	Georgia	United State
0 - 17	16.3%	10.0%	8.6%	23.2%	20.0%	21.8%	29.6%	24.2%
18 - 64	57.8%	43.7%	83.1%	62.2%	58.4%	60.1%	60.8%	64.1%
65 +	25.9%	46.3%	8.3%	14.6%	21.6%	18.1%	9.6%	11.8%

Source: US Census Bureau

Barring any major changes in resources or economic activity, these trends are projected to continue in a general sense. The share of retirees within Towns County may slow down simply by attrition but might still reach beyond 30% depending on future development patterns. Hiawassee will continue to inherit the bulk of this growth as a modest urban scale evolves around the medical and retail centers in town. Young Harris should continue in the opposite vain unless a specialized development opportunity comes along to alter the balance in this smaller community.

Table 8 – Projected Trends – Age Distribution

Age Group	2000	2005	2010	2015	2020	2025	2030
Towns Co.							
0 – 17	16.3%	15.5%	14.8%	14.2%	13.7%	13.2%	12.9%
18 – 64	57.8%	57.5%	57.1%	56.8%	56.6%	56.4%	56.2%
65 +	25.9%	27.1%	28.1%	29.0%	29.7%	30.4%	31.0%
Hiawassee							
0 – 17	10.0%	8.9%	8.1%	7.8%	7.3%	7.0%	6.7%
18 – 64	43.7%	45.2%	44.0%	42.3%	41.5%	40.8%	39.8%
65 +	46.3%	45.9%	47.9%	48.7%	49.3%	49.8%	50.3%
Young Harris							
0 - 17	8.6%	8.4%	8.3%	8.6%	9.0%	9.3%	9.6%
18 - 64	83.1%	83.9%	84.2%	84.5%	84.9%	85.1%	85.5%
65 +	8.3%	7.7%	7.5%	6.9%	6.1%	5.7%	4.9%

Source: Extrapolation of trends via DCA online projection tool, modified by GMRC, 2010

Racial Composition

Racial composition is reviewed to understand the social make up of the community and to better understand any cultural issues present. In the case of Towns County this is a fairly straightforward process given the rural community's history. The county's origins as an isolated, agrarian community meant limited influx of ethnic minorities until greater economic expansion occurred in the late 1980's and early 1990's. Since then the share of minorities has grown to notable amounts within norms for the region.

Table 9a –Racial Composition, Towns County

	1980	1990	2000
Caucasian	98.8%	65.1%	75.1%
Black/African American	0.1%	28.7%	12.3%
Native American/ Alaskan	0.2%	0.3%	0.9%
Asian or Pacific Islander	0.3%	2.1%	3.6%
Other	0.2%	2.4%	5.5%
Persons of Hispanic origin	0.1%	28.7%	12.3%

Source: US Census Bureau

Table 9b –Racial Composition, Hiawassee

	1980	1990	2000
Caucasian	100.0%	99.5%	97.4%
Black/African American	0.0%	0.0%	0.2%
Native American/ Alaskan	0.0%	0.5%	0.1%
Asian or Pacific Islander	0.0%	0.0%	1.7%
Other	0.0%	0.0%	0.5%
Persons of Hispanic origin	0.6%	0.9%	1.6%

Source: US Census Bureau

Table 9c –Racial Composition, Young Harris

	1980	1990	2000
Caucasian	99.1%	99.5%	96.5%
Black/African American	0.1%	0.0%	1.7%
Native American/ Alaskan	0.1%	0.0%	0.3%
Asian or Pacific Islander	0.1%	0.3%	0.5%
Other	0.4%	0.2%	1.0%
Persons of Hispanic origin	0.3%	0.1%	0.8%

Source: US Census Bureau

The one contrasting note to trends for racial composition is the comparably smaller shares of minorities within the incorporated areas, which is usually the other way around. Much of this can be explained by the volume of growth occurring within unincorporated Towns County. Other than this the general composition and trends for each community do not reveal any issues or specialized needs.

Table 10 – Comparison of Racial Distribution, 2000

	Towns Co.	Hiawassee	Young Harris	White Co.	Rabun Co.	Union Co.	Georgia	United States
Caucasian	75.1%	97.4%	96.5%	95.2%	94.9%	97.9%	65.07 %	75.1%
Black/African American	12.3%	0.2%	1.7%	2.2%	0.8%	0.6%	28.70 %	12.3%
Native American/ Alaskan	0.9%	0.1%	0.3%	0.4%	0.4%	0.3%	0.27 %	0.8%
Asian or Pacific Islander	3.6%	1.7%	0.5%	0.5%	0.4%	0.2%	2.12 %	3.6%
Other	5.5%	0.5%	1.0%	0.5%	2.6%	0.2%	3.84 %	8.0%
Persons of Hispanic origin	12.3%	1.6%	0.8%	1.6%	4.5%	0.9%	5.3%	12.6%

Source: US Census Bureau

Projections

Having established a basic profile of existing conditions and their trends, the planning process requires an attempt to project trends forward so as to gauge potential demands, impacts and issues. Specifically for community development, this requires a projection of population trends and characteristics.

With the exception of the Towns County low growth scenario, which is the March 2010 figure projected by the Georgia Office of Planning and Budget, the population projections for each community produced for this assessment assumed no major changes would occur to municipal boundaries, available utilities and infrastructure, and general approach of development regulations. As a result the projections utilize an extrapolation of trends as depicted in Census accounts that are the adjusted to account for more recent trends and developments around the region that could influence growth rates. The variances between low, medium and high growth levels are based on altering the supposed influence of regional trends that could impact the projections for each community.

Table 11 – Towns County Population Projections

Growth Rate	2000	2005	2010	2015	2020	2025	2030
Low*	9,371	10,260	11,386	12,193	13,088	14,051	15,066
Medium	9,371	10,260	11,742	12,982	14,653	16,807	19,321
High	9,371	10,260	13,936	17,917	22,439	27,142	31,174

Source: GMRC, 2010

*=From the Georgia Office of Planning and Budget, March 2010

Table 12 – Hiawassee Population Projections

Growth Rate	2000	2005	2010	2015	2020	2025	2030
Low	808	841	883	927	974	1,022	1,073
Medium	808	841	971	1,122	1,296	1,497	1,729
High	808	841	1,166	1,618	2,244	3,112	4,317

Source: GMRC, 2010

Table 13 – Young Harris Population Projections

Growth Rate	2000	2005	2010	2015	2020	2025	2030
Low	604	514	540	567	595	625	656
Medium	604	514	594	686	792	915	1,057
High	604	514	713	989	1,371	1,902	2,638

Source: GMRC, 2010

In these scenarios, the high growth projection might be inordinately high based upon the limited amount of un-conserved undeveloped land available within the county. Reaching population figures above 30,000 residents, while in line with the overall growth projected for the region, would require much higher densities of housing and commerce than residents have suggested as desirable, or require more development within the National Forest and/or along protected ridge lines.

Meanwhile, the low projections have the county growing at a continually slow rate despite the region taking on a much, much larger population base. Conventional thinking suggests the County will attract a spillover of residents in proportion with the growth of the surrounding region, with perhaps the Brasstown Valley area taking on a larger residential character. Other projections have the county growing at even lower levels, but these seem to fail to account on the existing supply of available housing units or vacant lots for which there is available utility capacity.

Growth within the cities should be in-line with the overall growth of the county, as there will be a tipping point for available utilities and services that make each community a more viable destination for businesses. Young Harris College has already indicated its intention to grow as a four year institution and the prospects of continued economic expansion within region indicates the medium projection level remains a strong possibility.

EDUCATION

A leading component in making a community's population a strong resource for economic and civic prosperity lies in the opportunities for a quality education. The academic levels and performances achieved by local residents are strong measures of quality of life and a community's overall potential. Reviewing this information, then, allows insight into the *type* of population being studied and will help shape and clarify many income, economic and employment issues.

Educational Attainment

A region's educational attainment refers to the final level of education achieved within the adult population (age 25 and up), as identified by categories representing various levels of education. Ideally, communities would prefer a greater percentage of their populations achieving much higher education levels, surpassing high school and possibly graduating college.

For each community the measure of educational attainment has shown steady improvement since 1970. The share of adults with greater levels of education has continued to increase, coinciding with the decrease of lower skilled employment options. This follows a regional and national trend as the standard high school education is no longer considered sufficient for modern careers. It is also an example of efforts to utilize and incorporate modern technology into education facilities and improve the access to higher levels of education to traditionally rural communities.

Even with the improvement Hiawassee exhibits higher than average figures for shares with only a high school education or lower, but this likely coincides with the older than average age for city residents. Many of the retirement age population were less dependent on college educations to secure jobs on the farms or in older textile operations.

It is assumed all three communities will continue to move closer to national averages for each category, showing more improvement and indicating a more educated populace.

Table 14 - Educational Attainment

	Adults Age 25+	Highest Education Level Achieved				
		Elem.	High School (<4 yrs.)	High School	College (<4yrs.)	College (4+ yrs.)
Towns County						
1980	3,494	34.3%	20.6%	25.6%	9.6%	9.9%
1990	4,813	20.2%	21.6%	31.7%	15.0%	11.4%
2000	6,919	10.2%	14.8%	33.3%	24.2%	17.5%
Hiwassee						
1980	356	18.5%	16.9%	32.9%	16.9%	14.9%
1990	403	9.2%	23.3%	37.7%	15.4%	14.4%
2000	651	13.5%	18.1%	22.7%	25.7%	20.0%
Young Harris						
1980	202	33.2%	9.9%	16.8%	13.4%	26.7%
1990	240	20.4%	14.2%	14.2%	21.7%	29.6%
2000	193	13.0%	8.8%	22.3%	27.5%	28.5%
White County						
1980	6,076	33.9%	18.1%	27.5%	11.1%	9.6%
1990	8,671	18.2%	18.9%	30.3%	19.1%	13.6%
2000	13,264	9.0%	15.1%	35.3%	25.4%	15.3%
Union County						
1980	5,779	43.1%	18.2%	20.9%	9.8%	8.0%
1990	8,275	22.0%	19.3%	32.9%	15.8%	10.1%
2000	12,631	9.0%	16.5%	35.3%	26.6%	12.6%
Rabun County						
1980	6,641	28.9%	24.8%	24.4%	10.5%	11.4%
1990	8,099	16.3%	20.9%	33.9%	17.3%	11.6%
2000	10,579	8.5%	16.1%	34.9%	22.8%	17.6%
Georgia						
1980	3,085,528	23.7%	19.9%	28.5%	13.3%	14.6%
1990	4,023,420	12.0%	17.1%	29.6%	22.0%	19.3%
2000		7.5%	13.9%	28.7%	24.3%	24.9%
United States						
2000		7.6%	12.1%	28.6%	27.4%	24.5%

Source: US Bureau of the Census; Ga. Department of Education

INCOME

Measuring income levels provides an indication of the economic health of the population. Just as education levels can offer insight into employment conditions and the quality of the labor pool, per-capita and household income levels measure the financial stability of the population, and how the local economy is responding to the educational climate. Higher income levels suggest a thriving economy, and offer a good indicator as to the success of a community.

Table 16 – Mean Household Income Levels

	1990	2000	As % of Ga. Mean		△ '90-'00
			1990	2000	
United States		\$56,675		70.8%	
Georgia	\$36,810	\$80,077	-	-	117.5%
Young Harris	\$30,216	\$59,542	82.1%	74.4%	97.1%
Rabun Co.	\$27,716	\$47,108	75.3%	58.8%	70.0%
Union Co.	\$27,300	\$44,840	74.2%	56.0%	64.2%
White Co.	\$29,400	\$43,428	79.9%	54.2%	47.7%
Towns Co.	\$25,409	\$41,565	69.0%	51.9%	63.6%
Hiwassee	\$22,598	\$37,290	61.4%	46.6%	65.0%

Source: US Census Bureau

As with other social indicators Towns County and its cities continue to show improvements in this category, but compared to the State levels each community grew household incomes at lower rates. As a region the area exhibits lower income levels indicative of the overall lower cost of living, but in comparison with the State these figures suggest the Towns County area is seeing even less economic expansion. The positive is that the County and cities grew stronger in comparison with their neighboring counties, so the issue is not one of Towns County alone.

Table 17 – Per Capita Income Levels

	1990	2000	As % of Ga. Per Capita		△ '90-'00
			1990	2000	
United States		\$21,587		102.0%	
Georgia	\$13,631	\$21,154			55.2%
Rabun Co.	\$11,161	\$20,608	81.9%	97.4%	84.6%
Hiwassee	\$11,891	\$19,957	87.2%	94.3%	67.8%
Union Co.	\$10,975	\$18,845	80.5%	89.1%	71.7%
Towns Co.	\$10,777	\$18,221	79.1%	86.1%	69.1%
White Co.	\$11,277	\$17,193	82.7%	81.3%	52.5%
Young Harris	\$8,158	\$12,533	59.8%	59.2%	53.6%

Source: US Census Bureau

A comparable trend is shown with regards to per capita income levels, with these figures typically closer to those of the State than their household counterparts. Young Harris remains the lowest of this area, which is in-line with its college-town character. Conversely, Hiwassee exhibits the higher figures representative of a commercial and civic town center. Overall the figures suggest Towns County remains healthy in terms of income levels.

The distribution of incomes is used to measure the overall balance and viability of purchasing power for a community's residents. In particular, it is used in conjunction with overall averages to provide an indication of how that income is spread across the populace. Higher shares of households in the lower income ranges would be an indication that the local economy may be flagging, as more people risk financial hardship. Concentrations on the higher scales, however, could indicate the opposite as more households would possess greater amounts of disposable income.

Table 18a – Household Income Distribution - Towns

	1990	2000	'90 - '00	
			#	%
Total HH	2,816	4,005	1,189	42.2%
< \$9,999	24.4%	12.4%	-192	-27.9%
\$10,000 - \$14,999	13.6%	11.1%	61	15.9%
\$15,000 - \$19,999	13.8%	6.7%	-118	-30.4%
\$20,000 - \$29,999	20.0%	16.6%	100	17.7%
\$30,000 - \$34,999	6.6%	8.1%	137	73.3%
\$35,000 - \$39,999	4.3%	6.7%	148	121.3%
\$40,000 - \$49,999	6.5%	12.0%	299	163.4%
\$50,000 - \$59,999	2.9%	7.3%	210	259.3%
\$60,000 - \$74,999	3.7%	6.9%	173	166.3%
\$75,000 - \$99,999	2.5%	5.1%	134	194.2%
\$100,000 +	1.7%	7.1%	237	493.8%

Source: US Census Bureau

Table 18b – Household Income Distribution - Hiawassee

	1990	2000	'90 - '00	
			#	%
Total HH	271	357	86	31.7%
< \$9,999	28.4%	20.2%	-5	-6.5%
\$10,000 - \$14,999	14.0%	11.5%	3	7.9%
\$15,000 - \$19,999	15.1%	5.6%	-21	-51.2%
\$20,000 - \$29,999	16.2%	23.8%	41	93.2%
\$30,000 - \$34,999	5.9%	4.8%	1	6.3%
\$35,000 - \$39,999	5.5%	0.6%	-13	-86.7%
\$40,000 - \$49,999	6.3%	10.1%	19	111.8%
\$50,000 - \$59,999	1.8%	10.1%	31	620.0%
\$60,000 - \$74,999	3.7%	1.7%	-4	-40.0%
\$75,000 - \$99,999	3.0%	4.2%	7	87.5%
\$100,000 +	0.0%	7.6%	27	0%

Source: US Census Bureau

Table 18c – Household Income Distribution – Young Harris

	1990	2000	'90 - '00	
			#	%
<i>Total HH</i>	126	117	-9	-7.1%
< \$9,999	19.8%	10.3%	-13	-52.0%
\$10,000 - \$14,999	4.8%	8.5%	4	66.7%
\$15,000 - \$19,999	10.3%	1.7%	-11	-84.6%
\$20,000 - \$29,999	22.2%	15.4%	-10	-35.7%
\$30,000 - \$34,999	8.7%	8.5%	-1	-9.1%
\$35,000 - \$39,999	3.2%	8.5%	6	150.0%
\$40,000 - \$49,999	11.9%	17.1%	5	33.3%
\$50,000 - \$59,999	5.6%	3.4%	-3	-42.9%
\$60,000 - \$74,999	5.6%	12.0%	7	100.0%
\$75,000 - \$99,999	5.6%	7.7%	2	28.6%
\$100,000 +	2.4%	6.8%	5	1.67

Source: US Census Bureau

With regards to Towns County and its cities, the overall distribution is improving and near, but slightly below, regional averages. Particularly within Hiawassee the share of households at the lower end of the spectrum is a high 31%+. Part of this could be the higher volume of smaller households and the number of residents who are retired, but it does indicate that a significant part of the County's population is living on a smaller fixed income.

Similarly the county lacks in shares of higher income households, as well, when compared to other communities in the region. This relates to the relative lack of employment options within the county, meaning residents must look outside Towns County for higher paying wages. Young Harris does rate better than the County or Hiawassee, as befitting a community with a significant employer like Young Harris College.

Table 19 – Comparison of Household Income Distribution, 2000

	Towns Co.	Hiawassee	Young Harris	White Co.	Union Co.	Rabun Co.	Georgia
< \$9,999	12.4%	20.2%	10.3%	10.1%	13.9%	11.5%	10.1%
\$10,000 - \$14,999	11.1%	11.5%	8.5%	5.3%	6.7%	7.1%	5.9%
\$15,000 - \$19,999	6.7%	5.6%	1.7%	7.8%	8.3%	6.0%	5.9%
\$20,000 - \$29,999	16.6%	23.8%	15.4%	16.4%	17.7%	18.4%	12.7%
\$30,000 - \$34,999	8.1%	4.8%	8.5%	8.6%	7.1%	8.5%	6.2%
\$35,000 - \$39,999	6.7%	0.6%	8.5%	7.5%	5.4%	6.5%	5.9%
\$40,000 - \$49,999	12.0%	10.1%	17.1%	13.3%	11.2%	11.2%	10.9%
\$50,000 - \$59,999	7.3%	10.1%	3.4%	9.0%	9.1%	9.8%	9.2%
\$60,000 - \$74,999	6.9%	1.7%	12.0%	10.8%	8.9%	7.6%	10.5%
\$75,000 - \$99,999	5.1%	4.2%	7.7%	6.4%	6.4%	6.5%	10.4%
\$100,000 +	7.1%	7.6%	6.8%	4.8%	5.3%	6.9%	12.3%

Source: US Census Bureau

ECONOMIC DEVELOPMENT

The Economic Development element of a comprehensive plan attempts to define the assets and liabilities of industrial categories, geographical locations, and employment conditions. Economic development analyses inventory a community's functional conditions and achievements to identify the strengths, weaknesses and needs of native businesses. This portrait of a region's economic state is the foundation for assessing the performance of wages and job skills, employment and industry patterns, and the programs and efforts designed to improve local economies.

ECONOMIC BASE

Economic base analyses are used to identify the local significance of each industrial sector. Studied are the kinds of industry within a community, the total earnings those industries produce, and the wages distributed the resident population. Economic base studies can direct recruitment toward businesses that compliment existing industry or require the skills of residents currently exporting labor to other regions. This information is basic, but vital, for more effective decisions concerning the health of the local economy.

Employment by Economic Sector

The primary measure of an industry's value to a local economy is the number of people it employs. An economy grows stronger as it increases any form of gainful employment in the local population, redistributing wealth and encouraging economic growth.

Table 20a – Employment by Industry, Towns County

	1980	1990	2000		'80-'90	'90-'00
Total Employed Civilian Pop	1,992	2,666	3,703			
Edu., health and social services	19.8%	19.3%	22.8%		30.5%	64.0%
Construction	15.0%	12.9%	16.9%		15.8%	81.2%
Retail Trade	13.5%	15.0%	12.6%			17.0%
Arts, entertainment, recreation, accommodation and food services	3.7%	2.3%	9.4%		-15.1%	461.3%
Manufacturing	24.5%	18.5%	8.6%		0.8%	-35.1%
Other Services	3.2%	8.7%	5.4%		262.5%	-14.2%
Transp., warehousing, utilities	3.9%	4.5%	5.0%		57.1%	52.9%
Finance, Ins., & Real Estate	1.1%	5.9%	4.9%		613.6%	16.6%
Public Administration	3.6%	3.3%	4.0%		22.2%	68.2%
Professional, scientific, management, administrative, and waste management services	5.1%	2.0%	3.5%		-49.0%	148.1%
Agriculture, Forestry, Fishing, hunting & mining	3.9%	5.0%	3.2%		72.7%	-12.0%
Information	0.0%	0.0%	1.9%			
Wholesale Trade	2.8%	2.6%	1.8%		25.5%	-4.3%

Source: Ga. Dept. of Labor

Table 20b – Employment by Industry, Hiawassee

	1980	1990	2000		'80-'90	'90-'00
<i>Total Employed Civilian Pop</i>	174	163	245			
Edu., health and social services	5.2%	27.0%	26.1%		388.9%	45.5%
Arts, entertainment, recreation, accommodation and food services	24.7%	1.2%	18.0%		-95.3%	2100.0%
Retail Trade	0.0%	19.0%	12.7%			0.0%
Construction	5.7%	12.9%	11.0%		110.0%	28.6%
Public Administration	4.6%	3.1%	8.6%		-37.5%	320.0%
Manufacturing	18.4%	9.8%	4.9%		-50.0%	-25.0%
Professional, scientific, management, administrative, and waste management services	2.3%	3.7%	4.9%		50.0%	100.0%
Agriculture, Forestry, Fishing, hunting & mining	2.3%	1.2%	3.3%		-50.0%	300.0%
Information	10.9%	0.0%	2.9%		-100.0%	
Transp., warehousing, utilities	10.9%	4.3%	2.4%		-63.2%	-14.3%
Finance, Ins., & Real Estate	4.6%	8.0%	2.0%		62.5%	-61.5%
Wholesale Trade	6.9%	1.2%	1.6%		-83.3%	100.0%
Other Services	3.4%	8.6%	1.6%		133.3%	-71.4%

Source: Ga. Dept. of Labor

Table 20c – Employment by Industry, Young Harris

	1980	1990	2000		'80-'90	'90-'00
<i>Total Employed Civilian Pop</i>	172	267	286			
Edu., health and social services	6.4%	46.1%	57.3%		1018.2%	33.3%
Retail Trade	0.0%	18.0%	10.1%			-39.6%
Arts, entertainment, recreation, accommodation and food services	53.5%	6.4%	7.3%		-81.5%	23.5%
Public Administration	0.6%	0.7%	6.3%		100.0%	800.0%
Professional, scientific, management, administrative, and waste management services	0.6%	1.9%	5.6%		400.0%	220.0%
Construction	1.7%	3.4%	3.8%		200.0%	22.2%
Agriculture, Forestry, Fishing, hunting & mining	4.1%	0.7%	2.4%		-71.4%	250.0%
Finance, Ins., & Real Estate	1.7%	3.7%	2.1%		233.3%	-40.0%
Information	12.2%	0.0%	1.7%		-100.0%	
Other Services	6.4%	5.2%	1.4%		27.3%	-71.4%
Manufacturing	6.4%	5.2%	1.0%		27.3%	-78.6%
Transp., warehousing, utilities	3.5%	6.0%	0.7%		166.7%	-87.5%
Wholesale Trade	2.9%	2.6%	0.0%		40.0%	-100.0%

Source: Ga. Dept. of Labor

Tables 20a-c illustrate the limited employment options within Towns County, particularly in the valuable aspect of goods production such as manufacturing. For all three communities Education, Health and Social Services rated high, indicating the value of the College, local school system and the medical center. The next highest industry for all counts is retail, which reflects the value of tourism to the local economy. These figures show how dependent the county is dependent on sales tax revenue and how many employees are likely working part-time positions.

Table 21 – Comparison of Employment, 2000

	Towns Co.	White Co.	Union Co.	Rabun Co.	Georgia	United States
<u>Total Employment</u>	3,703	9,668	7,198	6,582		
Edu., health and social services	22.8%	16.20 %	17.19 %	14.69 %	17.59 %	19.92 %
Construction	16.9%	12.71 %	14.95 %	15.16 %	7.94 %	6.78 %
Retail Trade	12.6%	14.66 %	15.03 %	11.46 %	11.97 %	11.73 %
Arts, entertainment, recreation, accommodation and food services	9.4%	8.56 %	8.03 %	7.61 %	7.15 %	7.87 %
Manufacturing	8.6%	16.41 %	11.70 %	23.67 %	14.81 %	14.10 %
Other Services	5.4%	5.01 %	4.60 %	4.10 %	4.74 %	4.87 %
Transp., warehousing, utilities	5.0%	4.18 %	5.32 %	3.11 %	6.02 %	5.20 %
Finance, Ins., & Real Estate	4.9%	5.33 %	7.86 %	5.48 %	6.54 %	6.89 %
Public Administration	4.0%	4.18 %	3.32 %	4.42 %	5.03 %	4.79 %
Professional, scientific, management, administrative, and waste management services	3.5%	5.81 %	4.92 %	6.08 %	9.44 %	9.30 %
Agriculture, Forestry, Fishing, hunting & mining	3.2%	3.39 %	4.27 %	0.96 %	1.39 %	1.87 %
Information	1.9%	0.87 %	0.89 %	1.17 %	3.53 %	3.08 %
Wholesale Trade	1.8%	2.69 %	1.93 %	2.08 %	3.86 %	3.60 %

Source: Ga. Dept. of Labor

Comparisons with the region show Towns County to have higher shares of employment within the service industries and lower shares in manufacturing. This is in line with previous discussions, depicting the county as still somewhat isolated as an economic generator.

Wages by Economic Sector

As the employment of each economic sector represents the value of each industry to the community's overall economic productivity, the wages provided by those sectors indicate the standard of living each industry will produce. Industries that can support higher wages yield more disposable income that can be reinvested elsewhere in the local economy. By contrast, industries with lower wages can become liabilities by leaving households dependent on additional sources of income.

While Towns County is lacking in the industries traditionally associated with higher paying wages, the county does compare favorably in wage rates for the prominent health and social service sector. Overall wages rates appear low, especially compared with the State averages, but the county does also feature a relatively lower cost of living. Larger economic engines like White County and Rabun County feature stronger wage levels and this corresponds with the information depicting Towns as more of a bedroom community for retirees and commuters.

Table 22 – Average Weekly Wages, 2005

	Towns	Rabun	Union	White	Georgia
<u>Total – All Industries</u>	<u>\$423</u>	<u>\$512</u>	<u>\$517</u>	<u>\$505</u>	<u>\$752</u>
Goods Producing	\$397	\$569	\$554	\$646	\$788
Government	\$486	\$558	\$500	\$596	\$711
Service Producing	\$414	\$460	\$517	\$409	\$752
Goods Producing					
Manufacturing	\$318	\$574	\$600	\$651	\$811
Construction	\$468	\$548	\$481	\$645	\$768
Agriculture, Forestry, Fishing, & Hunting	\$519	\$299	NA	NA	\$472
Service Producing					
Finance & Insurance	\$753	\$712	\$660	\$708	\$1,205
Information	\$604	\$596	\$584	\$572	\$1,264
Health Care & Social Svcs.	\$509	\$555	\$598	\$401	\$746
Administrative & Waste Svcs.	\$485	\$346	\$322	\$451	\$549
Other Services	\$477	\$589	\$795	\$565	\$867
Prof./ Sci./ Tech Services	\$458	\$633	\$591	\$460	\$1,187
Wholesale Trade	\$437	\$674	\$677	\$558	\$1,128
Retail Trade	\$334	\$419	\$439	\$423	\$473
Transportation & Warehousing	\$322	\$397	\$610	\$455	\$816
Accommodation & Food Svcs.	\$272	\$273	\$215	\$212	\$278

Source: Georgia Department of Labor

LABOR FORCE CHARACTERISTICS

Information concerning the skills and abilities of the labor force provides a strong indication of the economic potential of a region. Occupational characteristics highlight the strengths and weaknesses of the available labor pool, offering guidance as to the employment needs and limitations. An analysis of occupational employment, balanced by information concerning work location and commuting patterns, can be used to determine the assets of the existing labor force as well as to highlight which skills should be brought into the area. This analysis can then be used with economic base studies to direct activities for improving the local economic conditions.

Occupations

The occupational information reveals the kinds of skills & experience present in the local labor force, and provides an indication of how successfully that force can fill the labor needs of particular industrial sectors. Such information can also help explain commuting patterns, education needs, and possible changes in demands for consumer goods and services.

Table 23 – Employment by Occupation, 2000

	<u>Towns Co.</u>	<u>White Co.</u>	<u>Union Co.</u>	<u>Rabun Co.</u>	<u>Georgia</u>	<u>United States</u>
Management	27.7%	25.4%	22.4%	22.2%	32.7%	33.6%
Sales	26.0%	27.4%	24.2%	20.8%	26.8%	26.7%
Construction	18.0%	15.7%	17.0%	20.2%	10.8%	9.4%
Service	16.9%	14.0%	15.6%	13.6%	13.4%	14.9%
Government	15.3%	13.7%	13.8%	13.4%	14.9%	14.6%
Production	11.0%	16.2%	18.6%	22.8%	15.7%	14.6%
Manufacturing	8.6%	16.4%	11.7%	23.7%	14.8%	14.1%
Agriculture	2.3%	3.1%	4.1%	0.9%	1.2%	1.5%
Farming	0.5%	1.3%	2.2%	0.5%	0.6%	0.7%

Source: US Bureau of the Census

Towns County's resident labor force features high volumes of professional administrative and service oriented workers, at rates higher than the rest of the region but lower than State and national averages. The county also features a high ratio of workers in the construction industry. This corresponds to the importance of retail sales and tourism to the county and the economy. The higher share of government employment could be an issue if the ratio grows larger, putting more pressure on the revenue generation while seeing continued struggles with the goods production sectors. Agriculture and farming have declined to near negligible levels as professions due to the increased demand to sell land for new development.

Employment Status

Another feature to be noted in addressing employment conditions is the general employment status with respect to gender and armed forces involvement. For example, higher rates of unemployment for women can often be cross-referenced with household sizes and family-status to establish a high number of stay at home mothers.

Table 24 – Employment Status

	<u>1990</u>			<u>2000</u>		
	<u>Towns Co.</u>	<u>Hiawassee</u>	<u>Young Harris</u>	<u>Towns Co.</u>	<u>Hiawassee</u>	<u>Young Harris</u>
Total	5,691	449	572	7,972	708	584
In labor force #	2,751	174	269	3,851	254	286
In labor force %	48.3%	38.8%	47.0%	48.3%	35.9%	49.0%
In Armed Forces	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Civilian Labor Force	2,751	174	269	3,851	254	286
Civ. Employed	96.9%	93.7%	99.3%	96.2%	96.5%	100.0%
Civ. Unemployed	3.1%	6.3%	0.7%	3.8%	3.5%	0.0%
Total Males	2,701	199	286	3,727	261	203
In labor force:	1,434	83	135	1,989	131	116
Not in labor force	1,267	116	151	1,738	130	87
In Armed Forces	0	0	0	0	0	0
Civilian Labor Force	1,434	83	135	1,989	131	116
Civ. Employed	98.1%	95.2%	98.5%	97.0%	97.7%	100.0%
Civ. Unemployed	1.9%	4.8%	1.5%	3.0%	2.3%	0.0%
Total Females	2,990	250	286	4,245	447	381
In labor force:	1,317	91	134	1,862	123	170
Not in labor force	1,673	159	152	2,383	324	211
In Armed Forces	0	0	0	0	0	0
Civilian Labor Force	1,317	91	134	1,862	123	170
Civ. Employed	95.6%	92.3%	100.0%	95.3%	95.1%	100.0%
Civ. Unemployed	4.4%	7.7%	0.0%	4.7%	4.9%	0.0%

Source: US Bureau of the Census

Table 25 – Labor Force as Share of Adult Population, 2000

	%
Georgia	66.1%
United States	63.9%
White Co.	62.9%
Rabun Co.	57.0%
Union Co.	52.1%
Young Harris	49.0%
Towns Co.	48.3%
Hiwassee	35.9%

Source: US Bureau of the Census

Overall employment characteristics support the theories about Towns County and its cities harboring many retirees, with Towns exhibiting the lowest share of adults within the labor force of the area communities. That labor force is exclusively employed within the civilian sectors, with normal balances between male and female workers. General employment rates for the labor pool were steady and considered strong through 2000, but have tapered off during the past two years.

Unemployment Levels

Another lead indicator of an economy's strength is the measure of its unemployment levels. Trends in this area reflect the stability and prosperity of local industries, as well as the results of past economic development strategies. Unemployment levels also represent a measure of the poverty level within the area and potential deficiencies in the redistribution of wealth.

Table 26 – Civilian Unemployment Rates

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
Towns	5.7	9.8	4.8	3.9	4.2	3.7	3.8	3.6	3.6	3.9	3.3	3.5
Rabun	3.4	3.2	2.8	2.7	3.1	3.8	4.0	3.6	3.7	4.6	5.7	6.0
Union	5.8	5.7	4.0	3.2	3.9	3.6	4.3	4.2	4.1	4.2	3.6	3.7
White	3.4	4.1	3.8	4.3	3.5	3.5	4.0	3.8	4.0	4.4	3.7	3.5
Georgia	4.6	4.5	4.2	3.8	3.5	4.0	4.8	4.8	4.7	5.2	4.6	4.4
U. S.	5.4	4.9	4.5	4.2	4.0	4.7	5.8	6.0	5.5	5.1	4.6	4.6

Source: US Bureau of the Census

Through 2007 unemployment rates for Towns County and the region have been relatively steady and strong with the exception of neighboring Union County. This corresponds with the historical patterns of slower growth in accordance with limited employment – Smaller, isolated counties that had jobs had low unemployment rates.

Since then the unemployment rates have been increasing overall the past few years due to various economic forces. Some of it is the increase in single income households and early retirees still considered within the labor force. Other factors include changes to the economic base and reduction of manufacturing jobs in the area, and the increase in working-age children and young adults moving to the area. However, until the figures stray from the regional averages

or grow closer to those for the nation this isn't considered cause for alarm. As economic indicators these figures indicate the health of the regional economy. Even as wage levels remain low there has been real job growth coinciding with the population expansion. Provided the growth occurs through multiple industrial sectors and the labor force can maintain pace with the occupational demands, the unemployment rates will remain at healthy levels and the overall levels of production and prosperity should improve.

Sources of Personal Income

While wage rates represent one gauge of a population's wealth, wages constitute only a portion of each household's net income. Additional sources of revenue include earned interest, dividends, proprietor's income and financial assistance. These sources must be evaluated to levy a true measure of local economic health.

Within Towns County wages and salary remain the most significant sources of income, though at lower rates compared with the State or other counties. Hiawasse features lower ratios for wages, as well, and a greater dependence on interests and social security. Ideally Towns County would like to see greater shares in the wages and interests categories, indicating fewer residents living on small, fixed incomes. Young Harris rates favorably in the wages category but still has a high number of households reliant on social security.

Table 27a – Sources of Household Income, Towns County

	1990	2000	'90-'00	'90-'00
Total income	\$71,452,675	\$166,178,400	\$94,725,725	132.6%
Aggregate...				
wage or salary income	55.0%	58.3%	\$57,517,279	146.3%
other types of income	2.4%	1.8%	\$1,241,058	71.6%
self employment income	7.4%	4.6%	\$2,412,978	45.8%
interest, dividends, or net rental income	12.7%	8.9%	\$5,769,866	63.8%
social security income	12.6%	13.1%	\$12,747,121	142.0%
public assistance income	1.4%	0.9%	\$477,839	49.5%
retirement income	8.6%	12.5%	\$14,559,584	236.9%

Source: US Bureau of the Census

Table 27b – Sources of Household Income, Hiawasse

	1990	2000	'90-'00	'90-'00
Total income	\$6,146,626	\$13,238,100	\$7,091,474	115.4%
Aggregate...				
wage or salary income	38.0%	48.7%	\$4,111,775	175.9%
other types of income	2.2%	1.1%	\$11,924	8.9%
self employment income	6.5%	5.6%	\$341,400	85.4%
interest, dividends, or net rental income	20.5%	13.5%	\$531,732	42.1%
social security income	19.7%	14.9%	\$758,703	62.6%
public assistance income	0.7%	1.5%	\$149,660	327.2%
retirement income	12.3%	14.7%	\$1,186,280	156.9%

Source: US Bureau of the Census

Table 27c – Sources of Household Income, Young Harris

	1990	2000	'90-'00	'90-'00
Total income	\$4,079,198	\$6,668,800	\$2,589,602	63.5%
Aggregate...				
wage or salary income	63.7%	57.0%	\$1,200,776	46.2%
other types of income	1.4%	0.5%	\$(22,544)	-38.6%
self employment income	7.1%	16.2%	\$793,289	273.3%
interest, dividends, or net rental income	6.0%	6.5%	\$189,202	77.4%
social security income	11.8%	6.6%	\$(43,061)	-8.9%
public assistance income	0.8%	0.5%	\$1,604	5.1%
retirement income	9.2%	12.7%	\$470,336	125.4%

Source: US Bureau of the Census

Table 28 – Comparison of Sources of Household Income, 2000

	Towns Co	Hiawassee	Young Harris	White Co.	Union Co.	Rabun Co.	Georgia
Aggregate...							
wage or salary	58.3%	48.7%	57.0%	68.9%	55.2%	60.4%	78.2%
social security	1.8%	1.1%	0.5%	2.0%	2.7%	2.9%	4.0%
retirement	4.6%	5.6%	16.2%	9.3%	11.8%	10.1%	4.6%
interest, dividends, or net rental	8.9%	13.5%	6.5%	5.1%	8.5%	9.6%	5.3%
self employment	13.1%	14.9%	6.6%	7.4%	10.1%	8.4%	5.6%
other types	0.9%	1.5%	0.5%	0.9%	1.0%	0.7%	1.7%
public assistance	12.5%	14.7%	12.7%	6.4%	10.7%	7.9%	0.0%

Source: US Bureau of the Census

Commuting Patterns

One significant struggle with accommodating both residential and industrial needs lies in the effective use of regional infrastructure. The rapid development of modern transportation and infrastructure improvements has led to drastic changes in the commute to work and the unemployment patterns discussed above. The same modes of transit that may easily bring people and commerce into an area can just as easily take them away. This creates a governmental concern over the commuting patterns and increased interdependence among communities. An imbalance between needs for employment and availability of employees can lead to increases in commuting, leading to a disparity in the provision of governmental services.

As discussed earlier Towns County features a significant amount of people (41%) commuting outside the county for employment, and smaller percentage of employees commuting into Towns County for work. The ratio is not alarming, especially compared to metropolitan communities, but it should be monitored for signs of local economic issues. Unless the county can continue to attract businesses and jobs the community will have difficulty retaining younger households or will have to improve connections to neighboring economic activity centers.

Table 29 – Commuting Patterns

	1990			2000		
	Towns Co.	Hiawassee	Young Harris	Towns Co.	Hiawassee	Young Harris
Total Population	6,754	547	604	9,319	808	604
Worked...						
in State of residence	33.7%	28.7%	43.2%	34.8%	30.3	46.9%
outside of state of residence	5.2%	0	0.0%	4.6%	0	0.0%
in Towns County	22.2%	15.2%	26.5%	23.0%	14.0	21.9%
outside Towns County	11.5%	13.5%	16.7%	11.8%	16.3%	25.0%

Source: US Bureau of the Census

Table 30 – Commuting Patterns - 2000

Location of Employment for Residents			Location of Residency for Employees		
Destination	#	%	Residency	#	%
Towns County	2,141	58.2%	Towns County	2,141	65.1%
Union County	451	12.3%	Union County	453	13.8%
Clay County, NC	167	4.5%	Clay County, NC	404	12.3%
White County	139	3.8%	Cherokee Co., NC	109	3.3%
Cherokee Co., NC	126	3.4%	Rabun County	38	1.2%
Fulton County	74	2.0%	Fannin County	32	1.0%
Macon Co., NC	68	1.8%	White County	24	0.7%
Hall County	60	1.6%	Cherokee County	19	0.6%
Other	394	10.7%	Other	69	2.1%
Total		100.0%	Total		100.0%

Source: US Bureau of the Census

ECONOMIC DEVELOPMENT RESOURCES

Many communities employ a number of methods to encourage and strengthen local business and economic conditions. Economic development resources can take the form of development agencies, government programs, or special features within an education system that foster desired business environments. These resources are a means of supporting the local economy, and as such become strong factors in the analysis of regional economic development patterns.

Agencies

Numerous organizations are often available to assist local governments with economic development efforts. All three of Towns County, Hiawassee and Young Harris actively partner with the *Towns County Chamber of Commerce*, the *Towns County Tourism Association* and the *Towns County Development Authority* to promote the entire county for business growth and retention and expansion of tourism. These organizations serve as liaisons between business interests and the local governments, alerting the civic leaders to the needs and issues facing local industries. In addition, there is also a *Joint Development Authority* involving Towns, Union and Fannin Counties to facilitate economic development within these three counties that sit along the North Carolina border. All of these organizations are constructive partners in helping bring

employment to the region and helping Towns County understand how to foster healthier economic conditions and business development. Current relationships with these organizations are considered stable and satisfactory, but there are calls for increased communication as the County and Cities look to improve upon the current economic struggles and develop an updated profile for attracting new industry.

Through the State and Federal levels Towns County is provided assistance by the following:

- *Georgia Mountains Regional Commission* – This is the RC serving the 13 counties in the northeastern corner of Georgia, including Towns County and all surrounding counties south of the State line. The GMRC has a department for Planning and one for Economic Development, each available to provide a full array of services to assist the County and Cities with plans, grant writing and other community development efforts.
- *Federal EDA Appalachian Regional Commission, USDA Rural Development* – Towns County and its cities remain eligible for assistance from these Federal Agencies for projects that directly translate into new employment opportunities. This includes funding loans and matching grants for capital improvement and downtown development projects that attract new businesses or facilitate business expansion.
- *Georgia Departments of Labor, Community Affairs and Economic Development* – The State of Georgia assists local economic development through the provision of training programs, expert recruitment resources and financial assistance. Staff from all three Departments communicate with the County and Cities regarding programs and resources for which they are eligible.

Programs and Tools

Local governments sometimes participate in several programs designed to assist business initiatives and improve the quality of the local labor force.

Through the State agencies Towns County, Hiwassee and Young Harris are eligible for both the *OneGeorgia* and *BEST* programs that are designed specifically to support economic development in rural communities. Depending on the specific program, this support can include tax credits for new employment, assistance with job skills training and assistance with capital improvement projects.

The local governments are also eligible to apply for assistance through programs such as the *Transportation Enhancement (TE) Grant*, *Employment Incentive Program (EIP) Grant* and *Community Development Block Grant (CDBG)* programs. Funds awarded as part of these programs can assist with a select range of projects such as small loans for infrastructure improvements and facility developments that support job growth. These programs can also provide loans directly to businesses for utility improvements and training programs that support economic development.

Georgia communities can also utilize the *QuickStart* program provided in conjunction with the Georgia Department of Economic Development and the Department of Adult and technical

Education. This program provides resources for area technical colleges to develop and provide specific job training programs at the request of businesses seeking new/more employees. This service is also provided at no or defrayed cost to the employees that enroll for the one-time training.

Education and Training Facilities

Post-secondary education facilities are those colleges, universities and other programs that allow high school graduates to pursue higher levels or different fields of study. Their programs are designed to strengthen the real-world skills of the younger labor force for a variety of subjects.

Young Harris College is located within Towns County, in the town of the same namesake. It is a private, residential liberal arts college affiliated with the United Methodist Church. Young Harris College recently began offering four year degrees and has embarked on plans to increase their scope and enrollment. Currently the school offers 9 bachelor's degrees and has roughly 830 students.

Additional private universities within the region include

Piedmont College – Demorest
Toccoa Falls College - Toccoa
Brenau University - Gainesville

Due to the mountains none of the State's colleges or universities is within an hour of Hiawasse, but several institutions located within the region. The Technical College System of Georgia is considered an active and open partner with local education and economic development needs, and the rapport between the System and the local governments within the region is considered strong. The closest such facility is the main campus of *North Georgia Technical College*, located approximately 50 miles south in Clarksville. *Lanier Technical College* also has campus locations in Cumming, Oakwood and Dawsonville.

Two full universities could be considered accessible from Towns County. The closest unit of the University System of Georgia is *North Georgia College and State University* in Dahlonega. NGCSU is one of the State's military colleges, featuring more than 5,000 students in more than 50 majors, and has a long and rich history within the region. *Gainesville State College* in Hall County is another option for prospective students. Gainesville State features a variety of general education majors as well as a growing assortment of technical and advanced professional majors.

HOUSING

The Housing Element of the comprehensive plan is used to evaluate whether existing and projected development will meet the county's housing needs with respect to supply, affordability, and accessibility. Housing is a critical issue to every community as a primary factor of quality of life. The costs and availability of quality housing is a key gauge in calculating local costs of living and one measure in defining the long-term sustainability of the resident population.

TOTAL UNITS/ TYPE OF STRUCTURE

In reviewing the housing trends across a community, the number of units alone does not provide the most accurate picture. Instead, the number of housing units must also be divided into three categories that further define the type of housing involved. For the purposes of this plan, the assessment of housing units will utilize three primary housing types: Single family, multi-family, and manufactured housing. Because each type of housing provides different options for lifestyle choices and economic conditions for local households, they also require varying sets of needs and demands with respect to land conditions, public services, and facilities. Understanding the different housing types and how they are dispersed throughout a community can assist governments in more effective distribution of public services and facilities.

Single-family units are defined as free-standing houses, or as units that are attached but completely separated by a dividing wall. Associated with the "American Dream," single family housing is often the most desirable by all parties involved; To residents for the ownership rights and symbolism of achievement, to governments for the tax revenue and investment in the community, and to developers for the potential return value.

Multi-family housing consists of structures containing two or more units, including large multi-unit homes, apartment complexes, and condominiums. Compared to single family housing, multi-family units are more cost effective to produce and associated with a more temporary residency, factors which have spurred the growth of this market in a national society achieving new levels of mobility.

Manufactured housing is currently defined by the US Census as all forms of pre-fabricated housing, with a special HUD definition for units produced before June 10, 1976. This category is generally the least expensive means of housing production and ownership, but is also often associated with weaker economic conditions because of how local communities continue to evolve in their approach to taxing such structures, treating modern units the same as their mobile-home predecessors. However, the difference between modern manufactured housing and conventional housing is growing smaller and smaller, with much of the remaining difference being stylistic and less in terms of functionality or impacts on public services. The issue of how manufactured units fits into overall housing plans will remain prevalent until the real and taxable values of manufactured housing can be clearly defined in relation to conventional units.

Table 31a - Housing Units By Type, Towns County

	1980	1990	2000		'80-00	'80-'00
TOTAL Housing Units	3,218	4,577	6,282		3,064	95.2%
Single Units (detached)	71.4%	68.4%	72.5%		2,255	98.1%
Single Units (attached)	0.3%	0.9%	1.6%		90	900.0%
Double Units	1.4%	0.4%	0.7%		2	4.5%
3 to 9 Units	0.4%	1.0%	1.9%		106	815.4%
10 to 19 Units	0.0%	0.1%	0.1%		5	
20 to 49 Units	0.0%	0.0%	0.0%		2	
50 or more Units	0.0%	0.0%	0.0%		0	
Mobile Home or Trailer	26.5%	28.4%	21.9%		521	61.2%
All Other	0.0%	0.8%	1.3%		83	

Source: US Census Bureau

Table 31b - Housing Units By Type, Hiawasse

	1980	1990	2000		'80-00	'80-'00
TOTAL Housing Units	236	402	519		283	119.9%
Single Units (detached)	81.8%	67.9%	61.7%		127	65.8%
Single Units (attached)	0.0%	3.7%	7.5%		39	
Double Units	6.8%	1.5%	6.0%		15	93.8%
3 to 9 Units	0.8%	5.0%	11.6%		58	2900.0%
10 to 19 Units	0.0%	0.2%	0.8%		4	
20 to 49 Units	0.0%	0.0%	0.4%		2	
50 or more Units	0.0%	0.0%	0.0%		0	
Mobile Home or Trailer	10.6%	20.4%	12.1%		38	152.0%
All Other	0.0%	1.2%	0.0%		0	

Source: US Census Bureau

Table 31c - Housing Units By Type, Young Harris

	1980	1990	2000		'80-00	'80-'00
TOTAL Housing Units	140	171	136		-4	-2.9%
Single Units (detached)	89.3%	89.5%	92.6%		1	112.0%
Single Units (attached)	7.1%	0.6%	0.0%		-10	
Double Units	0.7%	1.2%	1.5%		1	
3 to 9 Units	0.0%	0.0%	0.0%		0	
10 to 19 Units	0.0%	0.6%	0.0%		0	
20 to 49 Units	0.0%	0.0%	0.0%		0	
50 or more Units	0.0%	0.0%	0.0%		0	
Mobile Home or Trailer	2.9%	4.7%	5.9%		4	
All Other	0.0%	3.5%	0.0%		0	

Source: US Census Bureau

As residential communities, Towns County, Hiawassee and Young Harris are dominated by single-family housing units. This is typical of such rural communities, especially in parts of the state furthest removed from metropolitan areas. There are significant shares of manufactured housing in the unincorporated parts of the county and greater shares of multi-family housing within the retail and service center of Hiawassee, but most everything else is conventional site-built housing. Hiawassee remains the only community that's seen any dynamic change to their housing mix, as well, due again to the influx of multi-family units compared to a modest growth in the volume of housing overall.

Table 32 - Housing Units By Type - 2000

	<u>Towns Co.</u>	<u>Hiawassee</u>	<u>Young Harris</u>
TOTAL Housing Units	6,282	519	136
Single Units (detached)	72.5%	61.7%	92.6%
Single Units (attached)	1.6%	7.5%	0.0%
Double Units	0.7%	6.0%	1.5%
3 to 9 Units	1.9%	11.6%	0.0%
10 to 19 Units	0.1%	0.8%	0.0%
20 to 49 Units	0.0%	0.4%	0.0%
50 or more Units	0.0%	0.0%	0.0%
Mobile Home or Trailer	21.9%	12.1%	5.9%
All Other	1.3%	0.0%	0.0%

Source: US Census Bureau

Table 33 - Housing Units By Type - 2000

	<u>Towns Co.</u>	<u>White Co.</u>	<u>Union Co.</u>	<u>Rabun Co.</u>	<u>Georgia</u>	<u>United States</u>
TOTAL Housing Units	6,282	9,454	10,001	10,220		
Single Units (det.)	72.5%	70.3%	78.6%	75.2%	64.2%	60.3%
Mobile Home/ Trailer	21.9%	22.7%	13.8%	15.7%	12.0%	7.6%
3 to 9 Units	1.9%	3.4%	1.2%	5.4%	9.3%	9.4%
Single Units (att.)	1.6%	1.0%	1.1%	1.4%	2.9%	5.6%
All Other	1.3%	0.9%	2.9%	0.5%	0.1%	0.2%
Double Units	0.7%	1.3%	0.2%	0.9%	2.8%	4.3%
10 to 19 Units	0.1%	0.3%	0.6%	0.6%	3.9%	4.0%
20 to 49 Units	0.0%	0.1%	0.3%	0.3%	1.8%	3.3%
50 or more Units	0.0%	0.0%	1.4%	0.1%	3.0%	5.3%

Source: US Census Bureau

Compared to other communities the housing composition for Towns County and its Cities is in line with regional norms. The State and the nation as a whole feature much higher shares of multi-family housing but due only to the prevalence of urban centers. As part of rural north Georgia Towns County exhibits a natural balance of housing forms and social character. The ratio of manufactured units could be construed as high but to date this has not been considered a sign of economic depression or weakness.

PROJECTIONS

Projections for housing are done in conjunction with those for households, using the projected population growth as a guide for calculating the numbers and types of housing units demanded. Local governments can then use these projections to create the conditions needed for successful housing development policies. The projections made for Table 34 coincide with the medium level population projection and were based upon recent trends in housing permits and subdivision activity, with long-range calculations adjusted from projections made by numerous other sources, including reports from the US Census and the Georgia Department of Natural Resources.

Table 34 – Projected Housing Units

	2000	2005	2010	2015	2020	2025	2030
Population*	9,371	10,260	11,742	12,982	14,653	16,807	19,321
Total Units	6,282	6,700	7,404	8,000	8,812	9,864	11,097
Single-Units Detached	72.50%	72.9%	73.3%	73.6%	74.0%	74.3%	74.6%
Multi-Family**	5.6%	5.9%	6.1%	6.4%	6.6%	6.9%	7.2%
Manufactured	21.9%	21.2%	20.6%	20.0%	19.4%	18.8%	18.2%

Source: GMRC, 2010

*=Utilizes medium level projection for population growth

**=Combination of multi-family units and single-family attached units

Projections for the county and cities suggest a continued increase in the share of multi-family units, particularly in senior housing and as higher density resort communities. Manufactured housing will trail off as most new construction favors site built designs.

AGE AND CONDITIONS

The US Census of Housing includes information on units without complete plumbing and water service, allowing governments to target concentrations of such housing for service upgrades or redevelopment. The number of housing units constructed prior to 1939 is one indicator of the overall age and productivity of the local housing market.

Housing conditions for the three communities remains within regional norms. Consistent with traditional development patterns, Hiawassee and Young Harris have largest shares of older housing units. Towns County, meanwhile, exhibits the larger shares of units with incomplete plumbing, arguably due to the volume of seasonal units and others built in the rural landscape more than 20 years ago. Overall conditions are considered satisfactory if not ideal, as there has been growing call for improving the standard among the county's workforce housing. Part of that issue, however, is due to economic and wage conditions, as construction trends within the region have been on pace with conventional design forms and amenities. Further, Towns County now has a volume of empty newer units and vacant lots available for new construction that has been left untouched due to the recession. Presumably, as the economy picks up the County and Cities will see these units completed and occupied, raising both the standard of units and allowing for more seamless integration into the land use patterns of the area.

Table 35 - Housing Conditions

1990	Total units	Date of Construction				Incomplete Facilities	
		Pre 1939	1940-'59	1960-'79	1980+	Plumbing	Kitchen
Towns. Co	4,577	4.8%	14.3%	37.6%	43.4%	1.3%	1.2%
Hiawassee	402	14.2%	13.4%	51.5%	20.9%	0.5%	0.7%
Young Harris	171	18.1%	24.0%	48.0%	9.9%	0.0%	0.0%
White Co.	6,082	9.6%	12.8%	35.0%	42.7%	2.4%	1.6%
Union Co.	6,624	5.9%	13.5%	36.9%	43.6%	1.7%	1.6%
Rabun Co.	7,883	8.9%	14.9%	43.0%	33.2%	2.2%	1.3%
Georgia		8.1%	18.1%	41.7%	32.1%	1.1%	0.9%
2000	Total units	Pre 1939	1940-'59	1960-'79	1980+	Plumbing	Kitchen
Towns. Co	6,282	3.2%	7.8%	25.6%	63.4%	1.1%	1.0%
Hiawassee	519	4.6%	8.9%	28.9%	57.6%	1.0%	0.6%
Young Harris	136	11.8%	23.5%	46.3%	18.4%	0.0%	0.0%
White Co.	9,454	4.3%	6.8%	22.6%	66.3%	0.3%	0.5%
Union Co.	10,001	3.4%	6.1%	20.9%	69.6%	1.3%	1.2%
Rabun Co.	10,210	7.0%	10.6%	27.8%	54.6%	1.2%	1.0%
Georgia		5.9%	13.0%	31.2%	49.9%	0.9%	1.0%
US		15.0%	23.5%	46.3%	15.2%	1.2%	1.3%

Source: US Census Bureau

OCCUPANCY/RESIDENCY CHARACTERISTICS

Similar to the different economic and social needs defined by demographic statistics, occupancy and residency conditions can also indicate specific trends or needs of the region's population. Whether a housing unit is being leased or owned indicates the financial abilities of the household, as well as suggesting the health of the local economy. Vacancy rates, meanwhile, tell whether the market is ahead or behind the pace of population growth and demands. Typically, a strong market is defined by a relatively high percentage of homeowners and low occupancy rates.

Vacancy rates for Towns County, Hiawassee and Young Harris are difficult to gauge given the prevalence of seasonal and second homes. The recession has also severely impacted vacancy rates within the Georgia Mountains with housing construction being completely shut down, leaving many units or lots left empty. As such, while the County is exhibiting higher rates than normal, even for the region, there is little that can be discerned in the form of a trend or standing issue. The development industry has already presumed a lag in construction while existing units are filled, while adjustments to demand will likely move in favor of smaller homes conducive to the lower costs desired at the outset of the recession. No immediate action is considered necessary on this issue, then, until the recession has been passed and the development industry can again project future demand levels and conditions.

Table 36 – Occupancy/ Vacancy Rates

Towns County	1990	2000	'90 – '00	
			#	%
Total Units	4,577	6,282	1,705	37.3%
Vacant	1,765	2,284	519	29.4%
Owner Occupied	2,462	3,407	945	38.4%
Renter Occupied	350	591	241	68.9%
Hiawassee				
Total Units	402	519	117	29.1%
Vacant	253	173	-80	-31.6%
Owner Occupied	225	220	-5	-2.2%
Renter Occupied	50	126	76	152.0%
Young Harris				
Total Units	171	136		
Vacant	50	26	-24	-48.0%
Owner Occupied	107	84	-23	-21.5%
Renter Occupied	27	26	-1	-3.7%

Source: US Census Bureau

Table 37 – Occupancy/ Vacancy Rates, 2000

	Towns Co.	White Co.	Union Co.	Rabun Co.	GA	US
Vacant	36.4%	18.2%	28.4%	38.5%	8.4%	9.0%
Owner Occupied	85.2%	79.2%	82.3%	79.5%	67.5%	66.2%
Renter Occupied	26.0%	21.7%	24.2%	26.8%	23.6%	25.8%

Source: US Census Bureau

HOUSING COSTS

Understanding the physical conditions of housing options within a community is relatively useless without also understanding the market for housing affordability. An assessment of housing costs is critical to understanding the accessibility of the housing supply to the residents, and goes a long way toward explaining the strengths and weaknesses of the housing supply.

Housing costs for Towns County are in line with regional characteristics for a rural part of Georgia. There is considered a premium factor considering the volume of homes built on the lake shore, but the lack of major economic activity within the county serves to temper housing values and therefore costs. Within Hiawassee the costs tend to be a little higher for access to the retail and civic amenities within the vicinity, as well as the access to utilities than enable greater intensities, while in Young Harris the lack of same contributes to a generally lower cost of living. All three communities have seen appreciable gains in housing costs since 1990, due largely to the influx of new construction of more luxurious homes. As a result the County and Hiawassee had higher average costs than the State in 2000.

Table 38 – Average Housing Costs

Owner Costs	1990	2000	As % of Georgia Avg.		'90 – '00
			1990	2000	
<i>Georgia</i>	<i>\$71,300</i>	<i>\$111,200</i>	<i>100%</i>	<i>100%</i>	<i>56.0%</i>
Towns Co.	\$69,200	\$127,500	97.1%	114.7%	84.2%
Hiawassee	\$76,100	\$141,100	106.7%	126.9%	85.4%
Young Harris	\$55,800	\$89,200	78.3%	80.2%	59.9%
White Co.	\$68,800	\$114,000	96.5%	102.5%	65.7%
Union Co.	\$58,400	\$111,100	81.9%	99.9%	90.2%
Rabun Co.	\$66,100	\$112,400	92.7%	101.1%	70.0%
United States		<i>\$119,600</i>		107.6%	
Monthly Rent	1990	2000	1990	2000	'90 – '00
<i>Georgia</i>	<i>\$433</i>	<i>\$613</i>	<i>100%</i>	<i>100%</i>	<i>41.6%</i>
Towns Co.	\$276	\$435	63.7%	71.0%	57.6%
Hiawassee	\$263	\$369	60.7%	60.2%	40.3%
Young Harris	\$185	\$338	42.7%	55.1%	82.7%
White Co.	\$350	\$525	80.8%	85.6%	50.0%
Union Co.	\$313	\$389	72.3%	63.5%	24.3%
Rabun Co.	\$292	\$439	67.4%	71.6%	50.3%
United States		<i>\$602</i>		98.2%	

Source: US Census Bureau

The story with regards to rent is similar, though significantly lower than state averages since there is less demand for rental housing in the Georgia Mountains region. All three communities and the region as a whole are priced much lower than the State despite similar or stronger increases in monthly rates.

Table 39 – Housing Costs as Share of Household Income

	Y. Harris	Hiawassee	Towns	Rabun	Union	White
1990						
30% - 49%	25	37	347	676	644	590
50% and greater	-	-	-	-	-	-
Not computed	12	2	90	130	164	192
2000						
30% - 49%	11	41	356	576	732	994
50% and greater	0	56	261	394	533	485
Not computed	6	17	164	347	227	228

Source: US Census Bureau

As shares of income, the County and the region as a whole saw notable increases in the volume of households spending more on housing. 30% income is considered the ideal limit on spending for housing costs in order to maintain financial stability, however the increase in residents combined with a general downturn in economic activity resulted in more households spending above this mark for housing.

The high number of retirees may be a large part of this and thus minimize the potential adverse impacts of this trend. As discussed earlier a significant part of the population in Towns County consists of retirees with very minimal traditional income but savings and investments that can supplement income.

Table 40 – Comparison of Cost Burden Households - 2000

Share of Income	GA	US	Towns	Rabun	Union	White
30% - 49%	12.1%	12.6%	5.7%	5.6%	7.3%	10.5%
50% +	8.5%	8.9%	4.2%	3.9%	5.3%	5.1%
Not computed	2.9%	2.7%	2.6%	3.4%	23%	2.4%

Source: US Census Bureau

As a part of the region Towns scores favorably with regards to shares of households spending above 30% on housing. As of 2000 the County was appreciably lower than neighboring Union and White Counties by more than 3 percentage points. The comparison is even better versus the state or the entire nation.

An additional factor in assessing housing costs and values is the impact of property taxes. Property taxes are one of the primary revenue generators for local governments. Residential property, however, generally does not supply enough taxes to offset the demand for services and utilities, and the difference must be made up from commercial and industrial land uses. It is in the best interest of local communities, even municipalities that do not collect property taxes for themselves, to maintain trends of increasing property values to ensure proper revenues for schools and other public services.

Towns County traditionally aspires to maintain low tax rates and low costs of living both to assist with the local cost of living and to keep the public operations within budget. Provided the trends continue to show Towns County with low volumes of cost burdened households then this should not be an issue.

SPECIAL NEEDS HOUSING

In addition to considerations for various income levels, housing assessments must also consider those persons and households with special needs such as the disabled, elderly, victims of domestic violence, those suffering with HIV or from substance abuse. This segment of the population not only requires basic housing, but also housing that matches affordability with functionality due to their limited abilities or need for access to medical care and human services.

Towns County currently does not feature a significant demand for special needs housing, due both to the community's small size and isolated, rural nature. Most persons requiring advanced care relocate to more urbanized areas with a larger scope of medical facilities available. There has been an increase in demand for senior housing and facilities to assist with mental and social disorders. The former is being addressed through private development and co-operative work with the medical center, while the latter is less a housing issue and more one of treatment service. There are no other notable issues in this regard for Towns County at this time.

PUBLIC UTILITIES AND SERVICES

Public facilities and services are those elements vital to a population's health, safety, and welfare that are most effectively provided by the public sector, such as sewerage, law enforcement and school services. The Public Facilities and Services element examines the community's ability to adequately serve the present and projected demands for such services, identifying concerns with the spatial distribution and conditions affecting service delivery. These assessments can then assist in projecting future demands and in planning future capital improvement projects.

Water Supply – Treatment and Distribution

Water is among the foremost utilities provided by local governments, and is generally considered the primary benchmark of progressive modern communities. A stable, healthy water supply is considered critical for attracting industrial growth, and the scope and quality of the distribution system will play a significant role in shaping how a community grows over time.

The City of Hiawasse Water Treatment Plant produces high quality drinking water for the City of Hiawasse and most of Towns County. On average, 1.5 million gallons per day are processed through the plant. Under the current permit, the City is allowed to process a maximum of 2.0 million gallons of water per day. Water is supplied from the southeast arm of Lake Chatuge east of Hiawasse. The City of Hiawasse owns the Water Treatment plant. The Towns County Water and Sewer Authority has the right to purchase at cost up to 45% of the water produced under the current permit. Hiawasse and the Authority currently pays \$1.50 per 1000 gallons for water purchased by each. Treated water is distributed throughout the City of Hiawasse and in the county via City of Hiawasse distribution lines. Additionally, the Towns County Water and Sewerage Authority maintains its distribution lines for distribution in the county. The City and the Authority systems are currently in need of upgrade of older existing lines which are considered insufficient to support modern firefighting needs, and the City Water Plant for potential expansion based on growing water demand among customers.

The City of Young Harris Water Treatment Plant produces high quality drinking water from 3 wells which have been drilled into the Blue Ridge Aquifer at depths ranging from 265 to over 500 feet in depth. This water is distributed to the residents of the City of Young Harris, Plottown, Deerfield Subdivision, along Ga. Route 66 and a small corner of Union County via City of Young Harris distribution lines.

The Towns County Water and Sewerage Authority is responsible for distribution of water to rural areas and new outlying Subdivisions. Private groundwater wells (e.g. Owltown and Soapstone Creek) supplement water supply where Towns County Water and Sewerage Authority distribution lines have not been laid. Tate City and the Upper Hiawasse River Valley (Hightower) are the only sizeable Communities in Towns County that are not currently serviced by public or private water facilities. A much needed water system is planned for the high growth occurring within the Hightower, Scataway area of eastern Towns County. Plans call for installation of water lines, hydrants, a water tank and booster pumps along twelve roads in the area. Funding for the new water system is on hold pending reinstatement / resolution of QLG status. Water is also distributed to a small number of North Carolina residents (HoHum Campground, MacIntosh Road) via the Bell Creek service lines.

All drinking water supplied by both the Hiawassee Water Treatment Plant and the Young Harris Water Treatment Plant meet or exceed U.S. Environmental Protection Agency (EPA) and Georgia State drinking water health standards.

Sewerage System and Wastewater Treatment

A local community's sewerage system and ability to treat wastewater is the utility most responsible for facilitating growth from rural to suburban and urban conditions. Managed properly, sewer service permits densities and levels of industrial capacity that allows cities' to receive volumes of development with comparably marginal impacts on the environment.

The City of Hiawassee owns and runs the Hiawassee Waste Water Treatment Plant (HWWTP) for the processing of sewage from the City of Hiawassee and a limited number of customers serviced by sewer lines along Georgia Routes 75, 76 and 69. The current HWWTP is permitted to treat 300,000 gallons per day of raw sewage (Influent). Treated sewage (Effluent) is discharged into Lake Chatuge from the HWWTP plant off Tater Ridge Road. Although the effluent is chemically clean, and the quality is well within EPA limits, there are currently no federal EPA limits on the amount of phosphorous in effluent discharged into the Lake. Since Lake Chatuge water quality and environmental protection are extremely important, it is now desirable that strict limits be placed on the amount of algae producing nutrients like phosphorous and nitrogen, in the effluent. Equally important is the need to control phosphorous and nitrogen discharge from all contributing sources. Continued growth in Towns County has resulted in increased need for high quality water and sewage treatment facilities, and strong control on environmental practices. Plans are in progress to increase the capacity of the plant to 500,000 gallons per day. Under new Georgia EPD guidelines, a 33% reduction in the amount of phosphorous in the effluent will be required. While this is a big step forward, further reductions in the amount of phosphorous and nitrogen are strongly recommended to further improve Lake Chatuge water quality.

The Young Harris Waste Water Treatment Plant provides sewer services to citizens within the Young Harris city limits and a short distance from Young Harris.

Septic systems are used for wastewater treatment throughout the County for homes and businesses not serviced by sewer lines. Future growth needs to address waste water treatment practices. Strict ordinances need to be adopted and enforced for Septic System and sewerage tie in practices, and minimum land requirements for septic system installations. The city of Young Harris already has a floodplain ordinance and the same should be considered by both Hiawassee and Towns County governments to determine whether a site is suitable for development in a floodplain. The respective Planning Commissions would determine this through the building permit process.

Solid Waste Management

As communities grow they also incur more garbage, necessitating proper management of the collection and disposal of various forms of solid waste. Some items can be recycled, some

require special measures for disposal. All forms of waste management should be considered so as to ensure the continued health and safety of local residents.

All three communities are working on an update of the Joint Solid Waste Management Plan in conjunction with the Comprehensive Plan. This will be submitted to DCA as soon as completed and the three communities will work to ensure implementation and compliance.

Public Health and Safety

It is the primary responsibility of government to preserve the health and welfare of its citizens, and nothing embodies this role greater than the management of services directly involved in public safety. These services, such as fire and police protection, typically demand volumes of specialized manpower to attain effective levels of service and to help a community remain secure.

Fire Protection

Fire protection services provide not only the direct benefit of safety against hazards, but the ability to provide such services traditionally ensure a higher quality of life for urbanized communities by permitting greater numbers of residents and activities at lower insurance costs. Half of this is dependent on the distribution of the public water system, the other half is the make-up of the personnel, facilities and equipment needed to perform the actual protection services.

Fire protection throughout Towns County is provided by the County Fire Department, which remains primarily volunteer oriented. There are currently 6 fire stations throughout the county with at least one vehicle each and a volunteer force of approximately 58 persons.

To help measure the performance or value of fire protection services, a national fire protection rating system has been established by the Insurance Services Organization (ISO) to evaluate the adequacy of fire protection services in a community. Ranging from 1 to 10, communities with more than adequate personnel and water systems would score very low, while areas with sparse public water and volunteer firemen would score very high.

Currently the ISO rating throughout Towns County is an 8, due largely to the volunteer nature of the firefighting staff, the limited distribution of water lines (many of which need replacing) and the volume of forestland that could contribute to larger wildfires. The County works with the US Forest Service to monitor conditions with the forests and maintain a Fire Management Plan, while the City of Hiawassee is working to upgrade water lines and fire plugs. There is limited movement to pursue full-time firefighters until the demand increases and financial resources improve. The County has in place a building height ordinance that limits the height of buildings to 35 feet.

Police Protection

Police protection, or law enforcement, is the public service designed to safeguard community residents and businesses from acts of theft, personal violence and other crimes. Such protection

builds community character and support and can serve as a tool for attracting tourism and growth. Preventative protection also can lower costs of living and contribute to an overall higher standard of living within the community.

The Towns County Sheriff's Department provides law enforcement throughout Towns County and Young Harris. The Sheriff Department utilizes part of the Towns County Courthouse for an office. Sheriff's department response times average 14 minutes, with the longest response time at about 20 minutes to Tate City. Current levels of service are considered adequate, though more staff would be needed if the population grows significantly larger.

The City of Hiawassee has its own police force, offices and vehicles; however the City of Young Harris currently relies on the Towns County Sheriff's Department. Towns County has a jail constructed in 2002 with a capacity of 78 inmates.

Emergency Management Systems

Emergency Management Systems (EMS) refers essentially to two things: The communication network that facilitates the response actions of public safety organizations, and the availability of ambulance carriers to address health transport needs that fall beyond the normal purview of police and fire protection services. Combined these services provide an additional means for supporting the general health and welfare of the citizens.

EMS services are provided county-wide by the Towns County EMS, which has 2 ambulance stations fully staffed 24/7. Response times average approx 7 minutes excluding the isolated Tate City Community.

Towns County implemented an Enhanced 911 system November 2009. It is 99% operationally accurate with respect to addresses. Ten county staff are employed in dispatching. Communication equipment is considered adequate throughout the planning horizon.

Hospitals and Health Facilities

The remaining aspect addressed within the Public Safety element is the availability of hospitals and healthcare facilities to treat the ill and infirmed. Access to such facilities is required in order for a community to sustain its level of function and prosperity.

Chatuge Regional Hospital and Nursing Home is located on Main Street in downtown Hiawassee. The facility is licensed by the State of Georgia, fully accredited by the Joint Commission on Accreditation of Healthcare Organizations and is affiliated with the Northeast Georgia Medical System based out of Gainesville, GA. Chatuge Regional Hospital has 25 acute care beds and the nursing home can accommodate 112 residents. The hospital is also licensed for swing beds - a "nursing home" type bed in the hospital setting designed for the temporary care of a hospital patient who no longer needs acute care and is awaiting nursing home placement or convalescing prior to going home.

There has been a recent increase in demand for mental and social health care facilities and services, due both to the increasing population and the increasing share of older residents.

Parks and Recreation Facilities

Recreational facilities provide communities with a quality that is difficult to measure but considered vital to its social well-being. By offering a variety of recreational activities a region can strengthen the residents' quality of life and stimulate facets of the local economy.

Towns County currently maintains one recreation park for athletics and organized activities located along Hwy 76. This facility includes ball fields and a modest indoor recreational facility. However, the Parks and Recreation Department has recently acquired additional land for new park space and is in the early stages of developing a master plan for this facility. Between the two properties the County should have sufficient land for organized athletic activities.

Passive recreation opportunities abound within the county, through immediate access to wildlife areas, State Parks and conservation areas throughout the mountains and along the lake shore. There is a small but growing demand for smaller, neighborhood parks in growing residential areas within the cities.

Education Facilities

Education facilities are those places and programs designed to support the learning and development of youth and the general labor force. These can include general or specialized education facilities and programs, and are closely tied to economic development efforts: Economic growth is often dependent of the levels of education and skill sets available within a community, thus it is in the best interest of every community to have the best education resources available.

Primary and Secondary Schools

The base level of education and the most prevalent within most American communities is that of primary and secondary schooling, which entails the common curricula taught between kindergarten and 12th grade. This education is designed to arm children and youth with the basic understanding of communication, analytical and social skills required to function within society. Often these schools will incorporate higher levels of study for those inclined to continue their education. They may also include technical and professional job-skill training programs that provide specialized instruction on common and available jobs, so that graduates can immediately (re)enter the workforce.

The Towns County School Board is responsible for education facilities and services within the county. Currently the system includes Towns County Elementary (536 students), Towns County Middle (280) and Towns County High Schools (340), all of which are located just east of Hiawassee. All three schools have satisfied the State's most recent Annual Yearly Progress standards and are considered successful assets to the community.

Post-Secondary Facilities

Post-secondary education facilities are those colleges, universities and other programs that allow high school graduates to pursue higher levels or different fields of study. Their programs are designed to strengthen the real-world skills of the younger labor force for a variety of subjects.

Young Harris College is located within Towns County, in the town of the same namesake. It is a private, residential liberal arts college affiliated with the United Methodist Church. Young Harris College recently began offering four year degrees and has embarked on plans to increase their scope and enrollment. Currently the school offers 9 bachelor's degrees and has roughly 830 students.

Additional private universities within the region include

Piedmont College – Demorest
Toccoa Falls College - Toccoa
Brenau University - Gainesville

Due to the mountains none of the State's colleges or universities is within an hour of Hiawasse, but several institutions located within the region. The Technical College System of Georgia is considered an active and open partner with local education and economic development needs, and the rapport between the System and the local governments within the region is considered strong. The closest such facility is the main campus of *North Georgia Technical College*, located approximately 50 miles south in Clarkesville. *Lanier Technical College* also has campus locations in Cumming, Oakwood and Dawsonville.

Two full universities could be considered accessible from Towns County. The closest unit of the University System of Georgia is *North Georgia College and State University* in Dahlonega. NGCSU is one of the State's military colleges, featuring more than 5,000 students in more than 50 majors, and has a long and rich history within the region. *Gainesville State College* in Hall County is another option for prospective students. Gainesville State features a variety of general education majors as well as a growing assortment of technical and advanced professional majors.

Libraries

In addition to the formal education programs directed through schools and post-secondary institutions, libraries provide an important resource for individual learning and development, as well as a source of recreation. As the default media and archive center of a community, the availability and scope of library services can prove significant in shaping the potential of a community. Libraries provide information and tools needed to support continued learning, ingenuity and creativity outside the structured environment of schools.

The Towns County Library is located in downtown Hiawassee, adjacent to the County Courthouse and the Senior Center. It is a member of the Mountain Regional Library System which includes branches within Young Harris and neighboring Union County. It is also

affiliated with additional facilities through the PINES Library System, allowing residents access to a larger catalog than is housed within an individual branch.

There has been discussion about expanding the facilities in both cities, both to expand the volume of units and to provide additional space for ancillary uses, such as computer stations and meeting rooms. If the County population experiences significant growth there will be increasing demands for improvements and expansion of these facilities.

TRANSPORTATION

Transportation concerns the accessibility to sites and land uses. The demands for transportation facilities and services vary by land use, demographics and other factors. The dynamic nature of accessibility and the various factors that combine to determine functional performance in infrastructure suggest transportation for larger or rapidly growing communities requires special attention outside of the traditional public facilities and services. Because transportation plays such a large part in shaping development patterns, and because transportation systems can be assessed as all together a utility, a set of facilities and a service, transportation must often be assessed as its own element.

STREET/ROAD NETWORK

State roads are classified as interstates, arterials, collectors, or local roads based on average trip lengths, trip destinations, traffic density and speeds. Each classification represents the relative weight, or value, of a roadway, which helps govern the types of service and development conditions permitted. In this modern era characterized by the automobile, a community's accessibility is largely defined by the quality and quantity of its street network, particularly its access to major arterials. As a result, business and land development is often dictated by the conditions of the local roads and related capital improvements.

Existing Conditions

Young Harris and Hiawassee are the two incorporated municipalities within Towns County. Young Harris is located at the intersection of GA Highway 515/US Highway 76 and GA Highway 66. Georgia Highway 515/ US Highway 76 runs east to west as a divided four lane highway from Blairsville, GA and then becomes an undivided highway as it enters the city of Young Harris. GA Highway 66 runs north to south through Young Harris and as a two lane highway. US Highway 76 continues to run east through the town of Hiawassee where it intersects with two lane GA Highway 75. The population of Towns County relies heavily on personal vehicle use for mobility due to the separation of land uses. Single family subdivisions are located in the county in areas distant from employment and activity centers, leading to a greater reliance on vehicles and an increase in vehicle miles traveled. Likewise, current housing opportunities within Towns County are not often located within a convenient walking distance to employment/activity centers, thus requiring vehicle use when public transit is not readily available. Working at home (i.e. home occupations, and telecommuting) helps to reduce vehicle travel. Offering opportunities to walk to destinations also reduces vehicle dependency. The density and patterns of land usage has a major bearing on the modes and distances of travel.

Towns County recognizes the intrinsic relationship between land use patterns/densities and travel patterns/behaviors. As a result, the county's comprehensive plan supports mixed uses in the downtown central business district, the mixing of office and commercial uses so that daily lunchtime trips are shortened, reduced, or completely eliminated.

This condition was illustrated through a 2008 analysis of Towns County's road network with the Multimodal Transportation Planning Tool. This computer analysis of projected Levels of Service

(LOS) for 10-year and 20-year future travel demand through use of a number of factors, including traffic counts, location of common destinations and other demographic information. LOS is expressed by a letter grade A through F. Generally, a LOS of C or better is acceptable. At current levels, the section of SR 2 lying within the city limits has a LOS of D. Increases in traffic counts predicted at the 20-year mark show volume of vehicles exceeding capacity, and reaching a degree of congestion generally unacceptable by drivers.

Without changes to increase the efficiency the current road network and to reduce the projected volumes into the center of Young Harris and Hiawassee, these vital travel routes through the cities would effectively choke the area's ability to prosper.

This need to reduce the number of vehicles traveling through the town was identified in earlier plans by Towns County. In preparation for the increase in residential units in the western portion of the county (which will be traffic generators), it is recommended that the two governments work collaboratively to plan and develop alternative routes to better manage the traffic flowing through the historic area.

Land use is a key consideration in transportation. As the cities and county grows through annexations and future development, it is important to consider whether a proposed land use is likely to generate traffic (residential) or attract traffic (retail and service, recreation, schools, etc.). Given the location of annexations north of town, and the likelihood that this and other unincorporated areas will experience residential development, it is recommended that thought be given to the future increase in traffic along GA Highways 66 and 75 and US Highway 76.

Safety and efficiency of travel along these growth corridors may also be improved by addition of accel/decel and left turn lanes, as appropriate, to serve new development. Access management and parcel interconnectivity in commercial areas, as appropriate, will also increase safety and efficiency by limiting the location of curb cuts along heavily traveled roads. Safety may also be improved by the reduction of the speed limit on state highway located within each municipality.

In order to carry out these recommendations, it would be necessary to amend the cities and county's development regulations. It is also recommended that consideration be given to development of a locally established functional classification system for streets within the cities. This information may be used to determine appropriate road design standards for new development, plan for future road improvements, and assist in determining recommended speed limits for local roads.

It is recommended that the cities and county develop a priority list for local road improvement, for local roads. Delayed routine maintenance of roads will lead to deterioration of road surfaces and road beds, thus requiring higher costs for repair and replacement. Preservation of the existing road network is considered a high priority in federal and state transportation planning.

It is recommended that Towns County, in conjunction with Young Harris and Hiawassee, give consideration to new roads and/or development corridors in order to direct future development

and to preserve future road corridors. These future roads would provide alternative routes for heavy traffic away from the narrower streets in the historic area.

ALTERNATIVE TRANSPORTATION

A number of these short trips may be accomplished by pedestrian or bicycle rather than vehicular travel. The opening of additional roads and addition of sidewalks between the central part of town and redevelopment areas would increase the ability and safety of pedestrian travel. The pedestrian experience may be improved with the addition of streetscaping, lighting and crosswalks, particularly in the areas near existing and future public buildings and facilities.

Currently the only public owned and maintained sidewalks in Towns County are located primarily within the Cities of Hiawassee and Young Harris. Both Hiawassee and Young Harris have an extensive network of sidewalks that provides pedestrians access throughout the downtown area and into its outlying neighborhoods. Sidewalks typically exist along both side of the roadway within the city limits. Hiawassee and Young Harris, both maintain an ongoing program to replace and/or repair deteriorating sidewalks and construct new sidewalks whenever possible. Other sidewalks may exist within Towns County and its municipalities, however, they are privately owned and maintained, and therefore, they are outside the scope of this documents evaluation.

It should be noted that Hiawassee has begun work on a downtown master plan that will include the construction of sidewalks and other pedestrian facilities that will link some residential areas, the downtown, and areas near the lake.

Towns County does not have any locally designated bike routes, however it does have a good network bike facilities that are designated as part of the State Bike System. State Bike Route 90/Mountain Crossing and State Bike Route 55/Appalachian Gateway are currently the only officially designated routes for bike riders in Towns County. SBR 90/Mountain Crossing is an extended east/west route that stretches 210.3 miles from the Whitfield County, Georgia to Rabun County, Georgia. The Towns County portion of the route covers portions of SR 75 and SR 356 from the Towns County line in the north to the Habersham County line in the east. SBR 55/Appalachian Gateway, likewise, is an extended north/south route that stretches 62.8 miles from northern Gwinnett County to northern Towns County where it intersects with SBR 90/Mountain Crossing. There are no other facilities that exist in the county except the multi-use facilities located with the city and county parks.

PUBLIC TRANSPORTATION

Public transportation allows people otherwise unable to travel greater access to the community, and can support a community's health and vitality by providing a functional alternative to private automobile ownership. Public transportation is also a means of diffusing traffic pressures, alleviating the environmental concerns stemming from roadside development, and for stimulating residential and commercial activity.

Young Harris and Hiawassee are minor hubs for educational, governmental and other services for the region, serving as a modest destination for many citizens going about their daily business.

A public transportation system that can transport citizens to and from outlying areas into town could serve a number of persons who are unable to drive or choose not to drive. Improving linkages to public transit between Young Harris, Hiawassee and other destinations such as Blairsville and Cleveland would provide an important link to commuter service for employment and other commercial activities for residents. As the county's population increases a stronger need for such transit programs will develop.

A Rural Transit Development Plan for Towns County was completed in June 2009. This plan evaluated current transit services and considered broader implementation of programs available in Georgia, including coordination with human service agencies and the general public. As the county's population grows, Towns County may choose to support a regional transportation system that will link north Georgia communities.

RAILROADS AND AIR TRANSPORTATION

While personal automobiles are the most common form of transportation, rail and air travel remain critical to the efficient movement of people and goods. More importantly, these facilities require specialized planning and development to ensure efficient operation and not adversely impact surrounding land uses.

Railroad Infrastructure

Railroad service has declined in priority in the US since the 1950's but is still crucial to several industries. Neither Hiawassee nor Young Harris is served by passenger or freight rail service. Amtrak does provide passenger rail service along a Norfolk Southern route that runs northeasterly to Greenville, S.C., and southwesterly to Atlanta. There are two passenger depots located approximately 65 miles from Hiawassee and Young Harris. One is located to the southeast in Toccoa, GA and the other is located to the south in Gainesville, GA.

The Georgia Department of Transportation developed plans for a Rail Passenger Program in 2002, and a station is proposed for Gainesville as part of the commuter service into Atlanta. This same rail corridor from Atlanta to Greenville, S.C. is a federally designated High Speed Rail Corridor. Should the Georgia Rail Passenger Program come to fruition during the planning horizon, Hiawassee and Young Harris may consider establishment of a transit link to these commuter routes.

Air Transportation

All public use airports in Georgia are assigned one of three functional levels as the facility relates to the state's transportation and economic needs, as discussed in the current Georgia Aviation System Plan, a 20-year plan for the state's public use airports. These functional levels are generally described as:

- Level I-Minimum Standard General Aviation Airport
- Level II- Business Airports of Local Impact
- Level III- Business Airports of Regional Impact

There are currently no public owned airport facilities within Towns County, however there is one privately owned airport. Blairsville is the closest public use airport to Hiawassee and Young Harris, with other General Aviation airports in the region.

County	City	Name	Runway Length (ft.)	Runway Width (ft.)	Class
Union	Blairsville	Blairsville	5,006	100	III
Lumpkin	Dahlonega	Lumpkin County-Wimpys	3,090	50	I
Hall	Gainesville	Lee Gilmer Memorial	5,500	100	III
			4,001	100	
Habersham	Cornelia	Habersham County	5,500	100	III
Stephens	Toccoa	R.G. LeTourneau Field	5,008	100	III
			2,951	50	

NATURAL RESOURCES

A region's natural resources are the native conditions and elements that contribute to the local character and livelihood. As the rivers and lakes supplying public water, mineral deposits that support local industry, or a scenic park serving locals and tourists alike, these resources can, properly managed, greatly serve a community's health, culture, and economy. Because these sites and conditions are highly susceptible to disturbance from human activity, they are regarded environmentally sensitive and need to be preserved for public benefit.

STATE VITAL AREAS

The Environmental Planning Criteria was established through the Georgia Planning Act as a method of identifying minimum standards that should be implemented to protect Georgia's most vital natural resources including wetlands, water supply watersheds, protected rivers, groundwater recharge areas, and mountain protection areas. Local governments are encouraged to adopt regulations for the protection of relevant natural resources to maintain their eligibility for certain state grants, loans, and permits. The Georgia Department of Natural Resources has developed model ordinances to be used as guides for local governments as they develop the necessary regulations to meet EPD standards. To date, Towns County, Hiwassee and Young Harris have adopted regulations to match the criteria but reviews and possible updates may be needed.

Water Supply Watersheds

Water supply watersheds include all areas within a watershed that are located upstream of a public water supply intake. Proper land use management within these areas is critical to ensure that raw public water supplies are of high quality and do not become degraded to the point where it cannot be treated to meet drinking water standards.

The Hiwassee Water Treatment Plant has a public water supply intake on Lake Chatuge. The previous Comprehensive Plan (1994-2004) stated that the responsibility for management of water quality for Lake Chatuge was performed by the Tennessee Valley Authority (TVA), a federal agency. The most recent policy statement by TVA states the following:

“The Tennessee Valley Authority has broad authority to manage the Tennessee River system including Chatuge Reservoir and the area of north Georgia that is part of the Tennessee River drainage basin. Section 26a of the TVA Act requires that TVA approval be obtained before any construction activities can be carried out that could affect navigation, flood control, or public lands along the shoreline of the TVA reservoirs or in the Tennessee River or its tributaries. More information on TVA permitting responsibilities can be found at www.tva.gov.

In managing the river system, including Chatuge Reservoir, TVA uses an integrated method that balances a broad variety of demands on the system. TVA regulations require that discharge structures be permitted under Section 26a permitting authority. However, the discharges of wastewater effluents are not regulated by the TVA. Rather, the State of Georgia, through the branches listed below is responsible for setting water quality

regulations and issuing permits based on regulations approved by the EPA.....”

Because the reservoir is managed by TVA the Georgia Department of Natural Resources (DNR) does not require Lake Chatuge and its associated streams be protected under the Georgia Water Supply Watershed standards, but the local governments should consider such policies. A Water Supply Watershed ordinance could be enacted by Towns County government using the criteria 391-3-16-.01 from the Georgia Planning Act of 1989 as a guideline, with input from professional consultants.

The DNR describes the need for Water Supply Watershed Protection as a method of allowing development of a water supply watershed while maintaining the use of that watershed as a water source that meets drinking water standards. The maintenance of water quality within these zones is accomplished with designated 50 foot buffer areas along both sides of the stream banks and by specifying allowable impervious surface densities within the watershed. For the areas within a 7 mile upstream radius of the water supply intake, the DNR has established a number of criteria that include:

- A 100 foot buffer on both sides of the stream, as measured from the stream bank.
- No impervious surfaces within 150 feet of the stream banks.
- Septic tanks are prohibited within 150 feet of the stream banks.

Outside of the 7 mile management zone, the area is protected by:

- A 50 foot buffer from both sides of the stream banks.
- No impervious surfaces within 75 feet of the stream banks.
- Septic tanks are prohibited within 75 feet of the stream banks.

Facility placement and maintenance is also managed within the Water Supply Watershed. Currently, Towns County has a solid waste transfer station which replaced the now closed solid waste landfill. The landfill is monitored by three ground water wells and nine methane wells per state mandate. There is also a pond that catches surface water and includes a sediment area to keep runoff water from going into the lake. There is also a septic system installed under the transfer station check in trailer area to help contain seepage. The state monitors the quality of the ground water twice a year and quarterly air quality samplings are also performed for methane.

Groundwater Recharge Areas

Groundwater recharge areas are drainage basins that direct water into underground aquifers for possible water supplies. When combined with severe conditions for soil types and slope conditions, recharge areas lose their ability to naturally treat potential contaminants and efficiently replenish underground aquifers.

Groundwater recharge areas are defined as any portion of the earth’s surface where water infiltrates into the ground to replenish an aquifer. Protecting significant groundwater recharge areas is important to maintain groundwater quality, which is often used as a source of public drinking water and irrigation.

Hydrologic Atlas 18, developed by the Department of Natural Resources, does not identify any significant groundwater recharge zones in unincorporated Towns County. Similarly, the Ground-Water Pollution Susceptibility Map of Georgia identifies all areas of Towns County as lower susceptibility areas. An ordinance for protection of ground water recharge areas (reference Georgia Planning Act 391-3-16-.02 of 1989) should be reviewed by Towns County.

Wetlands

The protection of wetlands because of their important role including flood and , erosion control, groundwater recharge and water supply, a source of timber and other natural resources, aesthetics, recreational opportunities, scientific research, fishing, water quality maintenance, and migratory waterfowl habitat, among others.

The National Wetlands Inventory identifies a number of small wetlands, which are dispersed throughout the county. These wetlands are commonly found within a stream's floodplain. The Department of Natural Resources describes acceptable uses of floodplain area as: conservation, recreation, timber production and harvesting, wildlife and fisheries management, wastewater treatment, recreation, natural water quality treatment or purification, and other uses permitted under Section 404 of the Clean Water Act. Unacceptable uses include receiving areas for toxic or hazardous waste, or other contaminants, hazardous or sanitary waste landfills, or other uses unapproved by the local government.

Section 404 of the Clean Water Act is the major method of wetland protection, and establishes a permitting process for any dredge or fill activities in a wetland. Through Section 404, the Federal Government has also established a no net loss policy for wetlands. This policy attempts to minimize the human impact on these areas, and calls for the restoration or reconstruction of an equivalent area of wetland for any area that is lost due to construction. Consideration of ordinance for protection of Wetlands (reference Georgia Planning Act 391-3-16-.03 of 1989) should be reviewed by Towns County.

Protected Rivers

The Department of Natural Resources has developed planning standards for the protection of river corridors through the establishment of natural vegetative buffer areas bordering the designated protected rivers. A protected river is any perennial stream that maintains an average flow of 400 cubic feet per second (cfs), as determined by U.S. Geological Survey gauging stations. The USGS does not identify any streams in Towns County that require a protected river status.

Protected Mountains

Unincorporated Towns County, Hiawassee and Young Harris all have "protected" mountains in their jurisdictions. The 1991 Mountain and River Corridor Protection Act requires affected local governments to include mountain protection plans in their comprehensive plans. Such plans are to be based on state recommended protection criteria.

Areas to be considered under mountain protection include lands at an elevation of 2,200 ft or greater with a horizontal length of at least 500 feet and a percent slope of 25% or greater. The

area classified as mountain protection includes most of southern and eastern Towns County, as well as some western sections of the County. The residential development that has occurred on protected mountains is largely within the Lake Chatuge watershed and near U.S. Highway 76 west of Hiawassee.

Towns County, the City of Hiawassee and the city of Young Harris, have adopted ordinances enforcing the Mountain Protection Act.

OTHER ENVIRONMENTALLY SENSITIVE AREAS

Floodplains

In their natural or relatively undisturbed state, floodplains provide three broad sets of values: (1) water maintenance and groundwater recharge; (2) living resource benefits, including habitat for large and diverse populations of plants and animals; and (3) cultural resource benefits, including archeological, scientific, recreational, and aesthetic sites. In addition, some sites can be highly productive for agriculture, aquaculture, and forestry where these uses are compatible.

The Federal Emergency Management Agency (FEMA) works with local governments to offer insurance to mitigate the effects of flood damage. In return, local governments take protective measures to limit their exposure to flood hazards. Towns County, Young Harris, and Hiawassee are all currently registered under FEMA's National Flood Insurance Program. Towns County and the City of Hiawassee have recent Flood Insurance Rate Maps (2010) while Young Harris uses maps developed in 1988. These maps identify areas that are prone to hazards associated with a flood with a 100 year reoccurrence interval. In Towns County these floodplains are generally located along stream corridors, including sections of the Hiawassee River and Brasstown Creek.

In 1992 the U.S. Soil Conservation Service completed a Flood Plain Management Study for Towns County. According to the study, approximately five percent of the total land area of the county is floodplain. Detailed flood studies have been prepared for 14 miles of stream on Brasstown Creek and its tributaries, limited detail studies on other tributary streams, detailed studies on the Hiawassee River, Fodder Creek, Bell Creek and Hog Creek, and a detailed study has been done for a two mile stretch of the Tallulah River in the Tate City area. The detailed flood maps should be included in the Future Development Strategy.

Soils

Soils are an important factor for both natural and manmade settings. Soils dictate the type of vegetation and its growth rate, suitability for agricultural and forestry production, propensity for erosion, suitability for building foundations and septic systems, and indicate depth to bedrock.

Towns County is fortunate to have a "modern" soil survey, one that provides detailed information regarding slope, agriculture and forestry suitability, use for septic tank drain fields and urban uses, and wildlife habitats, and wetlands among others. Much of the inventory of natural resources can be derived from information in the soil survey. The reference table below provides information on selected soil types in Towns County. The soil survey provides greater detail than what is offered in this section, and should be referenced for detailed descriptions.

In this section, the soil characteristics are analyzed for their limitations on septic tanks and suitability for urban use. According to the soil survey, there are only 8,570 acres in the county (8% of total land area) with soils posing only "slight" or "moderate" limitations on septic tank absorption fields (see Table). While this does not mean that septic tanks can not be approved in most land areas of Towns County, it does mean that 92% of the county land area has severe limitations on septic tank drain fields. In such areas on site survey and inspection by qualified

engineers and hydrologists is recommended. As also shown in the table, these same 8,570 acres in Towns County are the only places in Towns County that have soils considered suitable for "urban" use. Generally, those areas lying outside flood plains, but at moderate slopes, are those places most suitable for urban land uses.

MAP SYMBOL	SOIL NAME	ACRES	SEPTIC TANK LIMITS & DHR GROUPING	SUITABILITY FOR ROW CROPS	SUITABILITY FOR FORESTRY	SUITABILITY FOR URBAN USE	POTENTIAL FOR OPENLAND HABITAT	POTENTIAL FOR WOODLAND HABITAT
ACE	Ashe-Porters assn., moderately steep	1,420	X	Poor	Fair	Poor	Fair	Fair
ADG	Ashe assn., stony, very steep	5,620	X	Poor	Poor	Poor	Poor	Poor
BrC	Bradson fine sandy loam, 2 to 10 % slopes	4,580	Slight	Good	Good	Fair	Good	Good
BrE	Bradson fine sandy loam, 10 to 25 % slopes	5,250	X	Poor	Good	Poor	Fair	Good
Ch*	Chatuge loam	1,280	X	Fair	Good	Poor	Fair	Good
DhC**	Dillard sandy loam, 2 to 6 % slopes	860	X	Good	Good	Poor	Good	Good
DyC	Dyke loam, 2 to 10 % slopes	1,630	X	Good	Good	Poor	Good	Good
DyE	Dyke loam, 10 to 25 % slopes	700	X	Fair	Good	Poor	Fair	Good
EdE	Edneyville sandy loam, 10 to 25 % slopes	2,420	X	Poor	Fair	Poor	Fair	Good
EPF	Edneyville-Ashe assn., stony, steep	13,340	X	Poor	Fair	Poor	Poor	Fair
EVF	Evard assn., steep	4,530	X		Fair	Poor	Poor	Good
FaC	Fannin fine sandy loam, 2 to 10 % slopes	380	X	Poor	Good	Poor	Good	Good

FaE	Fannin fine sandy loam, 10 to 25 % slopes	1,830	X	Poor	Good	Poor	Fair	Good
HaC	Hayesville fine sandy loam, 2 to 10 % slopes	1,420	Mod.	Good	Good	Fair	Good	Good
HaE	Hayesville fine sandy loam, 10 to 25 % slopes	11,928	X	Poor	Good	Poor	Fair	Good
PCF	Porters assn., stony, steep	10,190	X	Poor	Fair	Poor	Poor	Good
PCG	Porters assn., stony, very steep	5,000	X	Poor	Good	Poor	Fair	Good
RaE	Rabun loam, 10 to 25 % slopes	1,430	X	Poor	Good	Poor	Fair	Good
RbF	Rabun stony loam, 25 to 50 % slopes	1,200	X	Poor	Good	Poor	Poor	Good
Rx	Rock outcrop	360	X	Poor	Poor	Poor	—	—
SAF	Saluda assn., steep	1,600	X	Poor	Fair	Poor	Poor	Fair
SBG	Saluda and Ashe stony soils, very steep	320	X	Poor	Fair	Poor	Poor	Fair
To*	Toccoa fine sandy loam	930	X	Fair	Good	Poor	Poor	Poor
Tp*	Toxaway silt loam	700	X	Good	Good	Poor	Fair	Good
Tr*	Transylvania-Toxaway complex	2,920	X	Good	Good	Poor	Good	Good
TuC	Tusquitee loam, 4 – 10% slopes	2,570	Slight	Good	Good	Good	Good	Good
TuE	Tusquitee loam, 10 to 25 % slopes	4,880	X	Poor	Good	Poor	Fair	Good
TVF	Tusquitee-Haywood assn., steep	16,650	X	Poor	Good	Poor	Poor	Good

* Hydric soil, possible wetlands

** Class II, prime agriculture and hydric soil

(1) See Georgia Department of Human Resources, Manual for On-Site Sewage Management Systems.

Source: USDA, SCS. 1981. Soil Survey of Rabun and Towns Counties.

Prime Agricultural Lands

Agricultural use, particularly the cultivation of crops, is significantly limited in Towns County due to steep slopes and unsuitable soils. Soil maps indicate that the most suitable areas for agricultural use are located around Lake Chatuge and in the Brasstown Creek Watershed. Class "I" and "II" soils are generally accepted to be "prime" agricultural lands. According to the soil survey, Towns County has only one soil type, Dillard sandy loam (DhC) that is a Class II or better soil. This soil type accounts for less than 1,000 acres in the county.

However, the soil survey further notes that certain soils have "fair" or "good" suitability for row crop cultivation. These soils account for 11,400 acres, or 10.7 percent of the total county land area that is partially contained within designated floodplain areas. For the most part, these soils have slopes of less than 10 percent. Recent trends in Towns County indicate an evolution from row crop cultivation of these lands to residential development. It is recommended Towns County enforce the flood plain regulations to aid in the protection of prime agricultural lands.

Prime Forest Lands

In 1998, Towns County had 64,800 acres of timber land, as classified by the U.S. Forest Service Southern Research Station. According to the soil suitability survey all soil types (excluding rock outcrops) have fair or good suitability for forestry, which helps to provide a wide range of forest types. Towns County forests are comprised of 69 percent Oak-hickory, 20 percent is Oak-Pine, and 10 percent Loblolly-shortleaf forest. The Chattahoochee National Forest and nonindustrial private individuals are the two predominant landowners of Towns County forestry resources, and manage 38.4 and 25.9 thousand acres respectively.

About 59.3 percent of the forested land in Towns County is located within the proclamation boundary of the Chattahoochee National Forest and is on properties managed by the U.S. Forest Service. The Forest Service's Land and Resource Management Plan for the Chattahoochee and Oconee National Forests provide a more detailed analysis of the future goals, objectives, and standards of the Forest Service's wood products and forestry management policies. Concerning timberland, the Forest Service aims to maintain and protect old growth forests, but continues to allow for managed timber sales in specified locations. While the U.S. Forest Service manages these forest resources, it is important to note that substantial forest resources (38.4 %) exist on private lands as well. It is recommended Towns County residents should be notified by local public hearings concerning the sale of any public lands within Towns County, and have a voice in the decision.

Protected Plants

According to the Georgia Department of Natural Resources (DNR), there are several endangered/threatened plants located in Towns County. The Moccasin Flower (Pink Lady's Slipper) (*Cypripedium acaule*) is a threatened flower with a habitat found most frequently in acid soils of pinelands, occasionally on the edges of Rhododendrum thickets, and rarely in bogs. The Yellow Lady's Slipper (*Cypripedium calceolus*) is a threatened perennial herb found in Towns County in rich, moist hardwood coves and forests. The Carex is a threatened sedge found only in extreme north Georgia on dry rocky areas at high elevations. One species of the Carex, the

Biltmore Sedge (*Carex biltmoreana*) is only known to exist in Towns County (in rocky woods and cliff crevices at high elevations). Another species of the *Carex*, the Manhart's Sedge (*Carex mahartii* Bryson) is found in elevations of 2,000 to 4,000 ft and in slightly acidic soils of cove hardwoods. The Small Whorled Pogonia (*Isotria medeoloides* Rafinesque) is a threatened species that is found throughout the southern Blue Ridge. This *Pogonia* prefers shaded gaps in mixed deciduous-conifer woods with little understory. The Green Pitcherplant (*Sarracenia oreophila* Wherry) is an endangered species that is found in seepy meadows, poorly drained oak-pine flats, red maple-blackgum swamps, or along sandy banks of streams that are occasionally covered by floodwaters. The Golden Seal (*Hydrastis Canadensis*) is an endangered perennial herb found in the rich woods and cove forests of the North Georgia mountains. The Three-Toothed Cinquefoil (*Sibbaldiopsis tridentata*) is an endangered perennial herb found only in the rock crevices on high elevations of mountains and balds in Towns and Union Counties.

The DNR also recognizes three natural communities that are of special concern in Towns County. The Boulderfield Forest forms around rock falls, which are commonly located on north-facing slopes at the base of steep rocky embankments at high elevations, where extreme temperatures, high winds, and ice storms strongly influence forest physiognomy. The Northern Hardwood Forest is found in areas with cool, moist soils with little sand or clay parent material. This forest type contains a number of plant species that are generally found in the colder temperatures of higher latitudes. The Shrub Bald and the Heath Bald are located at the highest ridges and mountain tops of the Blue Ridge that are influenced by high winds and cold temperatures. These balds provide a niche community for many rare plant species.

Taken together, the existence of these threatened and endangered plants and habitats indicate that Towns County has one of the rarest and most unique plant habitats in Georgia. Any known habitats on U.S. Forest Service lands are protected. State law (OCGA, Title 12, Chapter 6) provides protection of wildflowers (The Wildflower Preservation Act of 1973) on public lands.

Physiography, Topography, and Steep Slopes

Towns County, Hiwassee, and Young Harris are located within the Blue Ridge Physiographic Province, Southern Blue Ridge Section, Blue Ridge Mountains District. This district varies in elevation from 2,000 to 4,700 feet. The County's mountains and ridges range in elevation from 3,500 feet to 4,700 feet, while lowlands lay within an elevation of 2,000 and 3,000 feet.

Perhaps the most prominent physiographic feature in Towns County is the Tennessee Valley Divide (Blue Ridge), which forms most of the boundary between Towns County and Rabun, Habersham, White, and Union Counties. With the exception of the extreme southwest corner (Chattahoochee River Watershed) and northeastern section (Tallulah River Watershed) of Towns County, Towns County lies in the Tennessee River Basin.

Brasstown Bald (elevation 4,784), the highest point in the state, is located on the county line between Union and Towns Counties. Tray Mountain (elevation 4,430 feet) is also one of the highest points in Georgia, and is located on the boundary between Towns, Habersham, and White Counties. The lowest elevation in Towns County is approximately 1,800 feet along creeks leaving the county in the northwest.

With the exceptions of relatively narrow stream valleys (Tallulah River, Hiawasse River, Hightower Creek, Bell Creek, Brasstown Creek and others) and land along Lake Chatuge, the entire area of Towns County consists of rugged terrain, difficult relief, and steep slopes. Elevations in Hiawasse range from 1,927 feet (normal pool of Lake Chatuge) to over 2,800 feet at the top of Lloyd Mountain in the eastern portion of the city, while Young Harris has a benchmark elevation of 1,928 feet, with ranges between about 1,840 and more than 2,200 feet (Sharp Hill) in the southern portion of the city.

Digital Elevation Models (DEM's) of Towns County indicate that approximately 81,000 acres of the County is classified as steep slopes, which have an angle of 25 percent or more and the cities of both Hiawasse and Young Harris contain significant areas of steep slopes. Strict enforcement of a Mountain Protection Ordinance above 2,200 feet is considered very critical to the preservation of these sensitive natural areas.

Protected Wildlife

According to the Georgia Department of Natural Resources, several species of protected animal species exist in Towns County. The Red Squirrel (*Tamiasciurus hudsonicus*) can be found in coniferous forests where it feeds on the seeds of conifers. The squirrel can be identified by its overall gray color with red tinge, and length of 270-385 mm, and weight of 140 to 250 g. The Bog Turtle (*glyptemys muhlenbergii*) is identified by its orange or yellow head patch, which is sometimes divided into two parts. The turtle is weighs approximately four ounces, and can be found in calcareous wetlands such as wet meadows, and wet pastures. The Rafinesque's Big-eared Bat (*courynorhinus rafinesquii*) is a nocturnal insectivore that is endangered. This bat prefers forests that are largely devoid of caves, and instead roosts in hollow trees and under dry leaves. The Hellbender (*cyrptobranchus alleganienensis*) is a large (up to 44 cm in length) salamander with a yellowish brown to brownish black head and body. The Hellbender prefers fast-flowing rivers and large creeks, and commonly cavities under submerged rocks and logs as a daytime retreat and to nest. The River Red Horse (*moxostoma carinatum*) is a sucker fish that grows to about 12 inches and is identified by its red fins and thick fleshy lips. The Red Horse prefers moderate to swift waters of large rivers, lower portions of their main tributaries, and pools over clean gravel. The Popeye Shiner (*notropis ariommus*) grows to 55 and 80 mm in length and lives in warm, small and medium sized rivers. This fish is identifiable by its elongated and compressed body with a dorsal fin origin above pelvic fin base and its large eyes. The Silver Shiner (*notropis photogenis*) is very similar to the Popeye Shiner except that it grows to a length of 65 to 95 mm, and is found in the drainages of large river basins.

Any known habitats on U.S. Forest Service lands are protected. State law (OCGA, Title 12, Chapter 6) provides protection on private lands (the Endangered Wildlife Act of 197)

Trout Streams

Georgia has approximately 4,000 miles of trout streams, which are located in 29 counties. Trout require excellent water quality to survive and reproduce, and are commonly seen as an indicator species of overall environmental quality. Trout streams can be classified as either primary or secondary trout streams. Primary trout streams are those streams in which trout are able to survive and reproduce naturally. Secondary trout streams are only able to support current trout populations. Natural reproduction of trout in these waters is not possible, so these areas require

stocking to maintain or increase population numbers. Towns County is one of only twelve Georgia counties that support primary trout streams. The Georgia Department of Natural Resources (DNR) identifies a number of limitations on trout waters, including temperature, nutrient levels, and sediment loads. Water temperatures between 50 and 60 degrees are most productive for trout habitat, and prolonged exposure to temperatures as high as 70 degrees can be lethal. Dissolved oxygen is also needed to sustain trout, and is introduced into the stream through splashing of water over rocks and riffles as well as through photosynthesis in aquatic plants. Trout feed primarily on aquatic invertebrates that live in the stream and survive, in turn, on aquatic vegetation. Finally, trout stream habitat must maintain a clean gravel bottom to support trout spawning beds. Sediment inputs from surface water runoff and development can destroy spawning habitats and decrease the amount of forage needed to sustain trout populations. A description of trout waters in Towns County and the measures taken to protect these areas is discussed in the Protected Streams section (5.12.1.). MS4 is a regulatory mechanism/tool that should be used to control run off into streams.

Habitats and Conservation Areas

Dr. Charles Wharton, in his study, The Natural Environments of Georgia, has noted several rare and unusual species of flora and fauna that exist in Towns County. Likewise, the Georgia Conservancy's Guide To The North Georgia Mountains sheds light on important habitats, flora and fauna in the county. According to both sources, Loggy Branch Cove at Hightower Bald has the largest number of rare yellowwood trees known to exist and reproduce in Georgia. Most of Loggy Branch Cove is in North Carolina. Near Hightower Gap, there also exists the probable only Georgia example of a beech-buckeye tree stand. Wharton also notes that he has taken in the wood frog (rare in Georgia) in the Tallulah River watershed in Towns County. He notes further that the wild boar was stocked in the Tallulah and Coleman River watersheds in Rabun and Towns County.

The Georgia Conservancy echoes Dr. Wharton's finding of rare yellowwood trees in Loggy Branch Cove, and notes further that most of the area is under private ownership. The Cove is considered a "botanical paradise." The cold, high side of Hightower is also the only place in Georgia where the viburnum alnifolium is known to grow. The rare Blue Ridge St. John's wart and the "federally listed and very rare" Biltmore Sedge exist on the southside cliffs of Hightower Bald.

Wilderness Areas

The Chattahoochee National Forest covers 57,538 acres of Towns County. Within this area, there are four wilderness areas.

Southern Nantahala Wilderness: The Southern Nantahala Wilderness is located in the extreme northeast corner of Towns County. The Southern Nantahala Wilderness, which was established in 1984, covers a total of 23,473 acres between Georgia and North Carolina. In Towns County, the wilderness covers 8,399 acres. Four miles of the Appalachian Trail provide the only developed access to the Georgia portion of the

Southern Nantahala Wilderness, which makes this one of the most isolated areas in Georgia.

Brasstown Wilderness: Brasstown Bald, Georgia's highest mountain with an elevation of 4,784 feet, is the center piece of the Brasstown Wilderness. This area covers a total of 12,896 acres, 5,096 of which are located inside Towns County. Established in 1986, Brasstown Wilderness is similarly inaccessible as the Southern Nantahala Wilderness, and only contains two maintained hiking trails that have a combined length of 10 miles. The area is known for its boulder fields and rock formations, as well as cascading streams with native trout.

Tray Mountain Wilderness: There are 2,497 acres of the Tray Mountain wilderness in the southeast portion of Towns County. The remaining areas are divided between White County, with 1,504 acres, and Habersham County with 3,248 acres. In total, Tray Mountain Wilderness encompasses 9,702 acres. The Appalachian Trail follows the crest of the Blue Ridge Mountains in the Tray Mountain Wilderness for 16.5 miles, and over 40 miles of trout stream flow through the area.

Mark Trail Wilderness: The Mark Trail Wilderness covers an area of 16,400 acres in three counties. Towns County contains 3,040 acres, while Union and White Counties have 6,005 and 7,355 acres of the Wilderness area, respectively. This region is noted as the headwaters for the Chattahoochee (although the headwaters area is located completely within White County), abundant trout streams, and second growth hardwood forests.

In total, formal wilderness areas constitute 19,032 acres in Towns County, occupying approximately 18 percent of the total County land area. These areas offer extensive tracts of undisturbed land for the preservation of natural resources in Towns County.

Wildlife Management Areas

Wildlife Management Areas are specifically managed for the purposes of promoting wildlife habitat, providing outdoor recreation, and as a classroom for outdoor education.

The Swallow Creek Wildlife Management Area is entirely contained in Towns County and occupies 19,000 acres of southeastern Towns County. Portions of two other wildlife management areas exist in Towns County: the Chattahoochee, in the extreme southwest corner, and the Coleman River, in the extreme northeast corner.

State Parks and Recreation Areas

The previous section of this chapter noted the wilderness and wildlife management areas within the Chattahoochee National Forest in Towns County. Total acreage owned by the U.S. Forest Service in Towns County, as of 2004, was 57,000 acres, or 53 percent of the total county land area. Notable recreation areas in the county's portion of the National Forest include: Lake Chatuge, a camping, boating and fishing area; High Shoals Scenic Area (170 acres including five waterfalls) in the Swallow Creek Wildlife Management Area; Brasstown Bald (visitor's center,

and the location of the highest peak in Georgia), Brasstown Resort(located south of route 76 east of Young Harris), and a day use park located on Route 288 (formerly Forest Service Campground).

Extensive water and some land areas exist within the Lake Chatuge Reservoir Boundary owned and operated by the U.S. Tennessee Valley Authority (TVA). Lake Chatuge covers approximately 3,500 acres in Towns County, with an additional 3,700 acres in Clay County North Carolina. In total, the TVA owns 7,000 acres of Towns County.

Approximately 25 miles of the Appalachian National Scenic Trail run through Towns County, from Unicoi Gap at State Route 75 (mile 50) to Dicks Creek Gap at U.S. Highway 76 (mile 67) to Bly Gap at the North Carolina line (mile 75).

Scenic Views and Sites

Virtually the entire area within Towns County, as well as much of Hiawassee and Young Harris, can be considered to have scenic views of the mountains and valleys. Most of this valuable land area in Towns County is owned and managed by the U.S. Forest Service. Towns County needs to review potential sale, swap or lease of these properties within a public hearing.

The U.S. Forest Service is cognizant of the importance of preserving and enhancing scenic views. The Land and Resource Management Plan for the forest supports activities consistent with "visual quality objectives." For instance, in the areas of the foreground of the Appalachian National Scenic Trail, as well as in designated scenic areas and recreation areas, the involvement of a landscape architect is required for any projects, according to the land and resource management plan. Also, along "major lakes, vistas, and scene areas," the Forest Service's primary goal is to maintain a visually appealing landscape. Areas in Towns County classified in this management area (#12) are Lake Chatuge, S.R. 66 to Brasstown Bald, and Tate City. A 170 acre area surrounding High Shoals, located in southern Towns County, is also listed as a Designated Scenic Area by the Forest Service. It is recommended that Towns County apply the same "visual quality objectives" to new land under development below 2200 ft in elevation.

The Chattahoochee National Forest Scenic Byway program was initiated in 1987 and includes the Russell-Brasstown National Scenic Byway. This byway is a 41 mile loop that includes sections of State Highways 180 and 17/75 through southern Towns County, and US 348 outside of the County. The entire loop circles the headwaters of the Chattahoochee River, and provides access to the Appalachian Trail and Brasstown Bald, Georgia's tallest mountain. Viewshed planning will also be performed by the Forest Service for Brasstown Bald Road.

CULTURAL RESOURCES

Cultural resources are those man-made sites, structures and resources that contribute to the identity of a community. Such resources are typically classified as historic or non-historic and are often viewed as having a worth beyond their direct economic value. Non-historic resources are defined as popular civic or public resources that play a key part in local culture, such as new parks, a civic center or theatre halls. Historic resources are typically defined as buildings, objects or sites that are listed or eligible for listing, in the National Register of Historic Places because of their associations with certain times and people in history. To be eligible for the National Register a resource must be at least fifty years old, relatively unchanged (unless archaeological), and connected to a significant person, event, or architectural style. However, qualification brings a complete account of a resource's history and significance and establishes eligibility for special tax credits or other programs that preserve and build upon historic resources.

Towns County's historic resources are rapidly disappearing as a result of numerous activities. Impacts on historic resources can be broken down into three major categories, 1) Alteration; 2) over development; and 3) lack of understanding.

Alteration of historic resources takes on several guises. One of the most common is the physical alteration of historic buildings and structures through additions and other material changes. These changes often obscure or completely remove historic materials changing the building or structure's character. The other major alteration to historic resources is alterations to the landscape. One of the greatest changes to the landscape was the creation of Lake Chatuge. The creation of the lake, road development and expansion of the infrastructure impact not only historic buildings and structures, but also archaeological sites and traditional properties. Closely tied with alteration of the landscape is over development.

Over development of the land on or near historic resources often denudes the historic rural pastoral setting as well as the setting around buildings and structures. Over development presents a direct threat to archaeological resources due to many people not knowing their location or the significance of the area they are located in.

The largest threat to all historic resources in Towns County is the lack of knowledge about the history of the county and its resources. With a greater understanding of where resources are, understanding their meanings and significance will present a greater opportunity for balancing history with future growth. The County was recently the subject of an intensive resource survey undertaken by students from the University of Georgia, but the results of this study have not yet been completed or released. Once this information has been made available the County and cities can better manage the resources that remain.

Several options and activities are available that Towns County, the City of Hiawassee and the City of Young Harris can do to enhance, protect and promote its historic resources. To achieve the best results possible with regards to historic preservation and growth in Towns County and its municipalities several steps need to be taken. The major theme for historic preservation in this case is the need to balance the rich unique heritage with future development. This balance can be achieved through two major goals. First is the need be consistent with Georgia historic

preservation goals in conserving and protecting historic and archaeological resources. Second is to the fullest extent possible, encourage the preservation of the rural heritage.

The properties and sites listed below are National Register sites or sites of historical significance in Towns County, Georgia. Properties listed with an “NR” are National Register Sites; sites listed with a “PNR” are considered to eligible for National Register listing. Due to the limited number of historically sensitive properties located within the city and county, a sincere effort is recommended for the protection, stabilization, and adaptive reuse of these historic resources.

- Towns County Jail (NR) circa 1925-1929, Hiawassee
- Towns County Courthouse (PNR) circa 1957-1962, Hiawassee
- Hiawassee Commercial Core (PNR) circa 1920-1965
- Sparks-Osborn House (PNR), circa 1890, Towns County*
- Berrong-Oakley House (PNR), circa 1880/1905, Hiawassee (behind Subway)
- Young Harris College Historic District (NR), circa 1925-1965, Young Harris
- Cemetery Island, Jarrett Family Cemetery, circa 1850, Towns County
- Tom Wood House (PNR), circa 1900, Hwy 75/17 South
- James Stephens House (PNR), circa 1837, Young Harris
- James Grimke House (PNR), circa 1861, Hwy 76 Young Harris
- James Henry Stephens House (PNR), circa 1880, Young Harris
- Colonel Samuel Young Jameson House (PNR), circa 1850, Hwy 76 East
- Hoke-Eller House (PNR), circa 1905, Hightower
- Brown House (PNR), circa 1892, Hwy 17/75 South
- Sheriff Rufus Pinson Birch House (PNR), circa 1880, Rice Street Hiawassee
- Ellis Family Farm (PNR), circa 1880/1930/1950, Towns County
- Alfred Evans Green House (PNR), circa 1880, Young Harris
- Corn Family Homestead (PNR), circa 1860, Hwy 76 East, Young Harris
- Henry Allison Lyon House (PNR), circa 1850, Hwy 76 East Hiawassee
- Jethro Burrell House (PNR), circa 1915, Hwy 76 East Hiawassee
- Zell Miller Home (PNR), circa 1920, Young Harris
- United States Post Office (PNR), circa 1959, Hiawassee
- United States Post Office (PNR), circa 1959, Young Harris
- Esso Service Station (PNR), circa 1950, Hiawassee
- Young Harris Motel (PNR), circa 1957, Young Harris
- Hayes Motor Court (cottages) (PNR), circa 1920, between Hiawassee and Young Harris on left

* = This home site is considered to be a rare example of a late 19th century Folk Victorian structure. The property was purchased by the Ingles Supermarket Corp. and the home is slated for demolition if an alternative plan is not initiated. The GMRC preservation consultant was not notified until recently but is now working to steer the project in a direction that will ultimately result in a sound preservation plan. The City of Hiawassee and Towns County Historical Society are urged to restrict demolition until the site can be thoroughly assessed by a trained preservation professional.

INTERGOVERNMENTAL COORDINATION

Modern communities are more intertwined than at any time in history, with neighboring jurisdictions sharing environmental features, coordinated transportation systems and other socio-economic ties. In order to provide the efficient and effective delivery of governance, such relationships require coordinated planning between counties, cities and across all public sector organizations.

The Intergovernmental Coordination chapter provides local governments an opportunity to inventory existing intergovernmental coordination mechanisms and processes with other local governments and governmental entities that can have profound impacts on the success of implementing the local government's comprehensive plan. The purpose of this element is to assess the adequacy and suitability of existing coordination mechanisms to serve the current and future needs of the community and articulate goals and formulate a strategy for effective implementation of community policies and objectives that, in many cases, involve multiple governmental entities.

** Note: A number of the topics discussed in this chapter are also discussed in Public Facilities and Services or Natural and Cultural Resources. For those topics, the focus in this chapter is the effectiveness of coordination between the entities involved and not the overall effectiveness of the provision of services.*

COORDINATION WITH OTHER ENTITIES

The intergovernmental coordination element requires an inventory and assessment of the relationships between the local government and the various entities assisting in the provision of public sector services and facilities. This can include other units of local government providing services but not having regulatory authority over the use of land, such as constitutional officers. The inventory of each item must address the nature of the entity's relationship to the local government comprehensive plan, the structure of existing coordination mechanisms or agreements, and the parties responsible for coordination.

Adjacent local governments

Communication with neighboring local governments is considered crucial to community development. Growth and change is never accomplished in a vacuum and established relationship and partnerships increase the opportunity for improved management of resources and greater potential prosperity.

Towns County does participate in a joint Development Authority with neighboring Union and Fannin Counties, and the government has partnerships with Union County for several services and facilities. These relationships are considered invaluable and currently quite strong.

Towns County also routinely communicates with officials at White county and Rabun County, and with neighboring governments across the State line, so as to learn about development trends and issues and for possible coordination of utilities.

School boards

Towns County has a single independent School Board that maintains its own management plan in accordance with Georgia Department of Education standards. The School System is fully accredited and all three schools in the system have met current Annual Yearly Progress standards. The system is considered successful under current conditions and will only need to expand facilities pending significant change in growth and land use patterns.

Regional and State Entities

Towns County and its cities are part of the Georgia Mountains Regional Commission (GMRC). The GMRC is responsible for monitoring local planning, implementing a regional plans and projects, assisting local governments with community development concerns and with assisting select State and Federal efforts within the region. Each County is represented on the GMRC Council by the County Chairman and a Mayoral representative. Coordination with the GMRC includes participation in the development of the Georgia Mountains Regional Plan, with which this local Plan must show consistency.

Various Departments of State government also have regional district offices assigned to serve Towns County. Premier among these are the **Department of Transportation** (District 2), the **Department of Community Affairs** (District 2) and **The Department of Economic Development** (Georgia Mountains Region). All of these State Departments are based out of Gainesville offices is assigned to monitor Towns County, Hiawassee and Young Harris for issues and demands related to their fields and then to work with the community in developing resolutions as needed. Such initiatives have included studies for major road improvements and training for economic development officials. To date, communication occurs on a casual, as needed basis but no significant need for change has been identified.

Coordination with Other Programs

In addition to evaluating the coordination with other entities, the local government must also inventory other applicable related state programs and activities that are interrelated with the provisions of the local government's comprehensive plan. The purpose of such an inventory is to identify existing agreements, policies, initiatives, etc. that may/will have an effect on the options a local government may want to exercise as part of its comprehensive plan.

Towns County features a significant amount of land within the Chattahoochee National Forest, and as such must coordinate their land use management with the US Department of the Interior's Forest Service (USFS). The local coordinator for the Chattahoochee National Forest is maintained in Gainesville, Georgia, and the County and Cities are in regular contact with the USFS regarding any critical issues. The USFS is also notified of any Developments of Regional Impact (DRIs) within Towns County by the GMRC.

Towns County also features Lake Chatuge, a reservoir managed by the Tennessee Valley Authority, TVA. Activities around this lake must be coordinated with the TVA, including access

to and development along the shoreline. Both the County and the City of Hiawasee maintain communications with the TVA regarding any concerns or issues about Lake Chatuge.

Service Delivery Strategy

The 1997 Georgia General Assembly enacted the Local Government Services Delivery Strategy Act (HB 489). The intent of the Act is to provide a flexible framework for local governments and authorities to agree on a plan for delivering services, to minimize any duplication and competition in providing local services, and to provide a method to resolve disputes among service providers regarding service delivery, funding equity and land use. In summary, in each County the Service Delivery Strategy Act provides local governments and authorities with an opportunity to reach an agreement to deliver services in an effective and cost efficient manner.

Local governments must also maintain and adhere to their service delivery strategy and submit it to DCA for verification in order to remain eligible for state administered financial grants or state permits. No state administered financial assistance or state permits will be issued to any local government or authority that is not included in a DCA-verified service delivery strategy. In addition, no state administered financial assistance or state permits will be issued for any local project which is inconsistent with the agreed upon strategy.

Consistency between Comprehensive Plan and SDA

The current Towns County Service Delivery Agreement (SDA) was reapproved back in 2007 but is in need of updating, both to reflect current and proposed service delivery areas and to adjust some program parameters. There is also the need to establish oversight of utility coordination between the independent Water and Sewer Authority, the County and the City of Hiawasee. Negotiations for a new SDA are underway at the same time as the development of the Comprehensive Plan. Once both documents have been completed and adopted the GMRC and the local governments will review the Comprehensive Plan to ensure consistency between documents and make any amendments needed.

Summary of Towns County Agreement

The following table provides a summary of the existing services and conditions within the current SDA.

<u>Services Provided Countywide</u>	<u>Comment</u>
Animal Control	Agreement with Union Co.
Board of Equalization	
Chamber of Commerce	
Clean and Beautiful Program	
Clerk of Court	
Coroner	
Dept. of Family and Children Services	
E-911	
Emergency Management	
EMS	
Extension Service	Funds by Co., BOE and UGA
Fire Protection	
Jury	
Library	
Magistrate Court	
Maintenance Shop	
Probate Court	
Public Defender	
Public & Mental Health Services	
Public Works	
Recreation	
Senior Center	
Superior Court	
Solid Waste Management	
Tax Assessment/Collection	
<u>Services Provided by Jurisdiction</u>	<u>Comment</u>
City Court	Hiawassee only
Economic Development	Both Co. and Hiawassee funding
Elections	Provided by each
Jail	Both Co. and Hiawassee providing
Law Enforcement	Both Co. and Hiawassee providing
Planning and Zoning	Provided by each
Road Maintenance/ Construction	Provided by each
<u>Services Provided by Defined Service Areas</u>	<u>Comment</u>
Sewer Service	Provided by Cities and TWS Authority
Water Service	Provided by Cities and TWS Authority

Summary of dispute resolution land use process

- City and County each select 2 persons to serve on Mediation Committee, and an additional 5th member is selected by those 4. This Committee will select an official mediator from list provided by the GMRC, who will serve to guide the Committee through the process. If the Committee cannot select a mediator from the list then the GMRC will select a mediator not on the list.
- The jurisdiction requesting the mediation and the jurisdiction required to act on the proposed change in land use will be parties to the mediation, which will be open to the public but no public comment will be taken. Both parties will equally share the costs of mediation.
- Mediator will provide written copies of judgments to both parties, which must be considered in public hearings about the subject property. Agreements made during the mediation will become part of the final action on the proposed land use change.
- If no agreement regarding any specific conflict results from the mediation, the parties retain their rights to legal remedies.