

# Banks County Comprehensive Plan

Comprehensive Plan Update for  
Unincorporated Banks County, Georgia

## Part I

Community Assessment  
Community Participation Program

## 2008 - 2018

February 2008



Prepared By:

 **MACTEC**

Prepared For:

**Banks County**





*FINAL DRAFT*

Banks County  
Comprehensive Plan 2008-2018

*PART I*

*COMMUNITY ASSESSMENT,  
COMMUNITY PARTICIPATION PROGRAM &  
ANALYSIS OF SUPPORTING DATA*



Prepared for:  
**Banks County**  
Homer, Georgia

By:



MACTEC, Inc. – Planning & Design Group  
Atlanta, Georgia

February 25, 2008



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**BANKS COUNTY**

**RESOLUTION 2008-05**

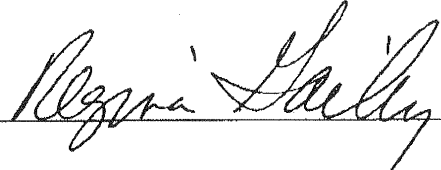
**RESOLUTION TO TRANSMIT**

**WHEREAS**, the Banks County Board of Commissioners, in cooperation with the City of Baldwin, has completed the Community Participation and Community Assessment documents as part of the Banks County Comprehensive Plan 2008-2018.

**WHEREAS**, these documents were prepared according to the Standards and Procedures for Local Comprehensive Planning effective May 1, 2005 and established by the Georgia Planning Act of 1989, and the required public hearing was held on February 26, 2008.

**BE IT THEREFORE RESOLVED**, that the Banks County Board of Commissioners does hereby transmit the Community Assessment and the Community Participation Program portions of the Banks County Comprehensive Plan 2008-2018 to the Georgia Mountains Regional Development Center and the Georgia Department of Community Affairs for official review.

BY: 

ATTEST: 

DATE: February 26, 2008

**FINAL DRAFT**

**Banks County  
Comprehensive Plan 2008-2018**

**COMMUNITY  
ASSESSMENT**



Prepared for:  
**Banks County**  
Homer, Georgia  
Baldwin, Georgia

By:

 **MACTEC**

MACTEC, Inc. – Planning & Design Group  
Atlanta, Georgia

February 25, 2008





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# Introduction

## *Introduction to the Community Assessment for unincorporated Banks County*

### **Purpose**

The Community Assessment is the first step in the process to prepare the Banks County Comprehensive Plan 2008-2018. It provides a factual and conceptual foundation for the remaining work involved in preparing the Banks County Comprehensive Plan 2008-2018. Production of the Community Assessment involved the collection and analysis of community data and information. This report represents the final product of that analysis and provides a concise, informative report that will form the basis for developing the Community Agenda. The Community Agenda expresses the community's vision, goals, policies, key issues and opportunities that the community chooses to address, and includes an action plan highlighting the necessary tools for implementing the plan.

The Banks County Comprehensive Plan 2008-2018 updates the Banks County Comprehensive Plan 1992-2015 that was adopted in 1992 by the Banks County Board of Commissioners and the Alto, Baldwin, Homer and Maysville city councils. Like the 1992 plan, this 2008 update will serve as the official Comprehensive Plan for unincorporated Banks County.

The Community Assessment will be submitted to the Georgia Mountains Regional Development Center (GMRDC) and the Georgia Department of Community Affairs' (DCA) for review and approval. The Community Assessment serves the purpose of meeting the intent of the DCA "Standards and Procedures for Local Comprehensive Planning," as established on May 1, 2005. Preparation in accordance with these standards is an essential requirement in maintaining the County's status as a Qualified Local Government.

### **Scope**

The Community Assessment encompasses unincorporated Banks County. While the 2008 plan update will be prepared jointly with the City of Baldwin, separate Community Assessments are being prepared for Banks County and the City. The Community Assessment includes the following information, as required by the DCA Standards:

- Listing of issues and opportunities that the community wants to address
- Analysis of existing development patterns
- Analysis of consistency with the Quality Community Objectives (QCO)

The Community Assessment provides an executive summary of community analyses in order to provide an easy reference for stakeholders who will need to refer to the information throughout the planning process. More detailed data and analysis can be found in the attached Analysis of Supporting Data.

# Identification of Potential Issues & Opportunities

*Identification of issues and opportunities based on an analysis of supporting data and initial stakeholder input*

The issues and opportunities described below have been identified from a review of the Analysis of Supporting Data for the Community Assessment, discussions with government staff, review of recently completed plans, review of plans currently under development, and other initiatives. This analysis included an examination of the QCO. This section organizes the issues and opportunities by the major topics defined in the DCA Local Planning Requirements. The assessment topics include the following areas:

- Population
- Housing
- Economic Development
- Natural and Cultural Resources
- Community Facilities and Services
- Transportation
- Intergovernmental Coordination
- Land Use

## Population

### Issues

**Increased population growth** – Banks County’s population grew to 16,445 in 2006, up from 14,422 in 2000, which represented a 14.0% increase from 2000 to 2006 for the County.

**Growth in unincorporated area** — Much of the County’s growth has occurred in the Banks Crossing area where U.S. 441 intersects I-85. New developments proposed for Homer and Maysville are also in the planning stages, however they have not yet impacted community growth. Growth has also occurred southeast of the U.S. 23/SR 365 corridor along the western Banks County boundary in unincorporated areas Baldwin, Alto and Lula.

**Aging population** – Banks County’s aging population requires special residential needs in terms of location and building design. The fastest growing age group in the County from 2000 to 2006 was the age 85 and older group. This group experienced an increased of 59.5%.

**Poverty conditions for some** – While decreases occurred in the number of children 17 and under between 2000 and 2004, 18.4% of the County’s 17 and under population continued to live in poverty in 2004. And though the total number of County residents living poverty increased between 1995 and 2004, the proportion

of County residents in poverty dropped. The increase in the number of total residents in poverty in Banks County occurred at a significantly slower rate than that of the state and nation.

**Growing Hispanic community** – The population of persons of Hispanic origin increased significantly from 1990 to 2006, but this growth rate was slower than that of each adjacent county. Banks County may see higher growth rates in this population in the future. Providing bilingual services and education present a service challenge for the community.

## Opportunities

**Income growth** – County residents’ income has increased as new growth has occurred. The proportion of Households in the County earning less than \$10,000 dropped by 14.5% while the number of households earning more than \$40,000 increased significantly. County median household income increased at a faster rate from 1989 to 2004 than state and national median household income. Per capita income in the County grew at a significantly faster rate than that of the state and nation.

**Aging population** – Banks County’s aging population, coupled with a general, nationwide demographic trend of the retirement of the “baby boomer” generation, presents growth opportunities. As a community that can claim a comfortable climate, beautiful natural environment and quiet lifestyle, Banks can attract economically advantageous retirement community developments.

## Economic Development

### Issues

**Low levels educational Attainment** – The County’s rate of educational attainment lags significantly behind the levels of the state and surrounding counties. Only 65% of the County’s residents 25 years and older have high school diplomas, compared to 78.6% statewide, 81% in Athens-Clarke County and 71.5% in Hall County. Low levels of educational attainment create a challenge in attracting economic development. The County’s rate of those 25 and older with bachelor’s degrees or higher of 8.6% also lags state of 24.3%. It also lags behind all surrounding counties.

**Lagging wages in County**— Banks County’s wages lag behind the market area and state in almost every category. The number of jobs in the county is not increasing as fast as the population. Banks County average weekly wages are 68.2% of the average weekly wages for the state and 64.7% of the same for the nation.

**Mismatched labor force**— A majority (70.4%) of the growing labor force leaves Banks County each day for work. Meanwhile, 56.4% of the jobs in Banks County were held by non-County residents in 2000.

**Tax base reliance on residential** — Residential owners accept a large burden of the tax base due to the limited amount of commercial and industrial property located in the County.

**Shopping limited to Banks Crossing area** – Banks County’s retail center, Banks Crossing, is in the southwest corner of the County. The rest of the County benefits from taxes generated at Banks Crossing. However, as development occurs in north Banks County near Baldwin, Maysville, Lula, Alto and Homer, there will be an increased need for proximate retail and other support services.

**Need for new industry** – New industry is needed to provide higher paying jobs for County residents. Job growth has occurred as the annual average number of jobs in Banks County increased between 1990 and 2006 at a rate faster than that of the state. Manufacturing maintained the largest share of employment in Banks County at 26.7% in 2006 - down from 52.5% in 2000 and 50.2% in 1990.

**Holding on to young residents** – Job opportunities are limited for high school and college educated young residents in the County. New industry and professional job opportunities are needed to attract and keep young workers in the area.



**Limited sewer slows economic development** – Lack of sewer services has limited the development of new industry and residential neighborhoods in the County, especially at the Martins Bridge Road/Interstate 85 interchange.

### Opportunities

**Low unemployment** – County unemployment rates trended lower than the rates for the state and nation, suggesting that Banks County residents are finding success in the job market.

**Growing labor force** — The County labor force grew by an average annual rate of growth of 3.5% between 1990 and 2006, compared to 2.5% growth for the County’s population.

**Sales tax revenue** – Revenue created by sales tax collected at Banks Crossing provides for services throughout Banks County.

**Low Property Taxes** - Banks County has kept property taxes low even as it experienced increased development pressure. Low taxes have made the County attractive to prospective residents and industry.

**Small business friendly** – Banks County has remained friendly to small businesses. “Self-employed” is represented as a much larger proportion of the labor force occupations in the County when compared to the state and nation.

**Banks Crossing and Martin Bridge Crossing** – Available land is plentiful in the Martin Bridge Crossing and Banks Crossing interchange areas located along the I-85 corridor. The County has plans to serve these areas with sewer with the new wastewater treatment plant to be located in the southeast corner of the County.

**Corridors ripe for economic development** – I-85 and U.S. 441 provide opportunities, given the appropriate infrastructure expansion and other improvements, for economic development including new industry, retail and housing.

**Regional equestrian center** – Banks County should market itself as an ideal location for the future North Georgia regional equestrian center.

**Regional events center** – Banks County would benefit from a regional, enclosed events center for the purpose of hosting large-scale events such as conventions, concerts and exhibitions.

## Housing

### Issues

**Growth and change in make up of housing stock** – The Banks County inventory of housing units increased 102.3% between 1980 and 2006. While the real number of single-family detached housing units increased from 1980 to 2000, their proportion decreased as mobile homes/trailers increased their share

**Aging in place** – As larger segments of the population age, the need continues to grow to provide residential opportunities for Baby Boomers/empty nesters focused on “aging in place” possibilities with associated services and Universal Design. Few housing options are currently available for senior citizens in the County, though options are available just across the county line in Commerce.

**Limited housing mix** – The Banks County housing market currently provides few options beyond single-family homes on large lots, with limited options that would meet residents needs at all stages of life. However, the County has started addressing this imbalance by encouraging a wider variety of housing types. Large lot, single-family residential products dominate the Banks County housing market. Few multi-family products have come on line to meet the growing demand for housing to support the workforce, especially that of Banks Crossing. Most of the County’s multi-family units are located in the city of Baldwin.

**Affordable workforce housing** – County residents can more easily afford the housing available on the market, while the County’s lower wage workers, a majority of whom do not live in Banks County, have fewer

affordable housing choices within the County. Mobile homes/trailers and manufactured housing are currently providing many with affordable housing in Banks County.

### Opportunities

**Banks Crossing and Martin Bridge Crossing interchange workforce housing** – Workforce housing opportunities can be made available to serve growing workforce as light industry and retail continues to grow in the I-85, U.S. 441, SR 63, SR 59 areas. Housing would take place in areas designated for housing in the Future Land Use Plan that will be created during the development of the Community Agenda. It should be emphasized that area shown in the Recommended Character Areas Map as Martin Bridge Crossing should be reserved for industrial growth. Housing to serve the workforce can occur in areas near Martin Bridge Crossing that will have access to sewer.

**Increasing rate of home ownership** – Home ownership increased in real numbers and in share of the total housing units from 1990 to 2000 and remained higher than the state.

## Natural and Cultural Resources

### Issues

**Water quality** – Stormwater runoff from developed and developing areas increases the pollution of the watershed and increases flooding as water moves more quickly. The EPD reported the Hudson and Middle Fork Broad rivers in Banks County as “not supporting” their designated uses in 2006. The report suggested that a watershed protection strategy addressing non-point source pollution was necessary to alleviate the conditions currently experienced in these two waterways.

**Maintaining character** – Development of farmland has contributed to the disappearance of farm land and the rural landscape of the county. As demand increases for suburban development, more land will shift from agricultural uses to residential uses.

**Protecting mountain and valley views** – The views created by Banks County’s varied topography draw many new residents to the County. Protecting viewsheds is important in order to maintain quality of life and preserve the historic rural character of the County.

**Lacking regulations** – Banks County lacks certain regulations for protection of steep slopes, protection of areas of prime farmland or farmland of statewide importance, and protection of Federal and State Endangered and Threatened Species.

**Floodplain data lacking** – Banks County lacks adequate floodplain data for the entire County that is important information for sound decision-making concerning planning and new development.

### Opportunities

**Environmental planning regulations in place** – Banks County has adopted the necessary regulations for Water Supply Watersheds, Groundwater Recharge Areas and Wetlands consistent with the EPD Rules for Environmental Planning Criteria. By completing supporting maps to adequately locate and identify these areas of environmental concern, the County can reduce impediments to implementation of these regulations.

**Abundance of resources** – The County has an abundance of hydrologic natural resources and the opportunity to make the best use of those resources with long range planning.

**Appreciation of history** – Banks County’s residents have a strong appreciation for the history and culture of the County and understand the importance of protecting these assets as new development occurs.

**Natural and cultural resources tourism**– Banks County has the opportunity to market its natural and cultural resources assets along with its retail outlet centers to draw tourists to the area.

**Multi-use trails** – As new development occurs, a series of multi-use trails should be constructed to link new neighborhoods to older communities, schools, commercial centers and other attractions.

**Preserve character and environmentally sensitive areas** – Conservation subdivisions, transfer of development rights and other creative zoning regulations and land development practices can be used to preserve and conserve agricultural lands, environmentally sensitive areas and open space character, while also allowing new construction.

**Preserve history and culture** – The County needs to protect historic resources by conducting an extensive review of historical, cultural and archeological resources followed by the development of regulations, guidelines and educational/marketing programs specifically tailored to ensure that current residents and future generations will have the opportunity to appreciate the County’s history and culture.

## Community Facilities and Services

### Issues

**Limited sewer service area** – Sewer is currently limited to the Baldwin area in north Banks County and in the Banks Crossing area at Interstate 85 and U.S. 441, though expansion to serve the Martins Bridge Road interchange and other areas south of I-85 area underway. Even with the expansion, large areas of the county will remain without sewer, limiting development potential to large-tract residential dependent upon septic systems.

**Providing service to expansive rural areas** – Banks County currently is challenged with providing emergency and infrastructure services to a large area of rural, dispersed development. Servicing these areas of sprawled development is costly and also requires more dependence on surrounding jurisdictions than desired.

**Celebrating local culture and arts** – Banks County does not currently provide ample opportunities for showcasing folk art and local artisans.

### Opportunities

**Sewer expansion** - Limited sewer creates the need for large residential lots. As planned sewer services expand, the opportunity exists to use the expansion as a way to direct growth to appropriate locations recommended in the land use plan and to manage the timing of new growth.

**Solid waste plan update** - Banks County is developing an update to the multi-jurisdictional Solid Waste Management Plan (SWMP) in conjunction with this update to the Comprehensive Plan.

**Future water needs** – Banks County is currently working with a consultant to determine short-term and long-term water needs.

**Quality schools** – The rapidly growing County school system provides the community with an educational asset that can be used to attract new residents.

## Transportation

### Issues

**Dirt roads** – While dirt roads in some cases preserve rural character, the County’s system of roads currently relies too heavily on unpaved roads to serve its communities.

**Wear and tear on County roads** – The County road system endures wear and tear due to truck traffic generated by businesses fronting local roadways, including the larger-scale agricultural establishments.

**Limited pedestrian and bicycle network** – Few sidewalks and walking trails exist to provide safe and comfortable routes for people to walk.





## Opportunities

**Accessibility to I-85 and U.S. 441** – Banks County benefits from its location with two interchanges on I-85 and from U.S. 441 that provides four-lane access south to Athens and north to Habersham County.

**Accessibility and overall low level of traffic congestion** – In comparison to metro Atlanta communities to the south, Banks County’s relatively low level of traffic congestion is a benefit for local businesses and residents.

**Norfolk-Southern railroad** – The presence of Norfolk-Southern railroad in the County provides additional opportunity to move goods to and from the County and attract new industry.

## Land Use

### Issues

**Agricultural/residential conflicts** – Agricultural-residential land use conflicts can emerge when new residents move to areas with intensive farming.

**Strip commercial development** – Strip commercial development areas will require special attention to prevent underutilization and blight as market and economic conditions change.

**Scenic Corridors** – New development along routes such as U.S. 441 could alter the character of the county dramatically if development occurs without an emphasis on protecting scenic views.

**Preservation of agricultural property** – As new development increases property values throughout the County, pressure to convert from agricultural uses to residential and commercial uses increases. Preservation of agricultural property is considered important for the long-term sustainability of the County.

**Lack of guidance for zoning** – Due to the age of the currently adopted Future Land Use Map and the amount of development that has occurred since its adoption in 1992, decisions on a case-by-case basis for converting agricultural land to residential or commercial have been occurring in what some consider spot zoning throughout the County.

**Intensive agricultural uses** – While its not necessary to open all parts of the County to more intensive agricultural uses, it will be important for the County to accommodate these uses in order to take advantage of continuing economic opportunities in farming.

**Emerging bedroom community** – Banks County has so far maintained its distinct culture and character as a rural county. However, rapid development in the next 20 years could alter this character to the point of converting the County into a bedroom community, leading to greater economic imbalance and associated challenges.

## Opportunities

**Mixed use development** – Most development in the County is suburban residential development that separates residential from commercial. A mixed use approach in future development could provide the County with the opportunity to provide jobs and services within walking distance of residences in specific portions of the County.

**Traditional Neighborhood Development** – The traditional neighborhood development approach can provide a wide range of housing types in newly developing areas with a connected pedestrian-friendly street system and ample open space. With proactive planning, Banks County can cluster community facilities including schools, fire stations, libraries and parks in order to create a sense of place.

**Large minimum lot sizes in farming areas** – Lot size minimums in areas with intense farming can decrease the impact of the farming operations on adjacent residents. Five acres and two acres are the current minimums for these areas.



**Encourage TDRs** – Transfer of development rights can be applied to preserve agricultural lands and other sensitive areas in need of protection from development.

**Encourage conservation subdivisions** – Conservation subdivisions can be used to retain the character of agriculture and protect the natural resources of the environmentally sensitive areas.

**Promote green space** – Development regulations can encourage developers of residential and mixed-use development to set aside appropriate amounts of green space for public recreation and storm water collection/filtering.

## Intergovernmental Coordination

### Issues

**Coordination with schools** – Coordination between the school system and the BOC is needed to ensure that new facilities keep up with growth. The County schools recorded record enrollments in 2007-2008, which makes the coordination all the more critical.

**Coordination among cities on annexation records** – More coordination is needed between Banks County and the municipalities to ensure that the County has access to the most accurate city limit boundaries as possible.

**Coordination among emergency service providers** – Coordination between the Banks County and municipal emergency service communication networks will be necessary in order to provide the County with an acceptable level of protection and emergency preparedness.



# Analysis of Existing Development Patterns

*Analysis of the existing land use, areas requiring special attention, recommended character areas and consistency with Quality Community Objectives*

The purpose of this analysis is to understand the development conditions and growth patterns currently occurring on the ground in Banks County. The analysis allows the further exploration of issues and opportunities related to the physical environment. The following analysis considers three aspects of the existing development patterns: existing land use, areas requiring special attention, and recommended character areas.

## Existing Land Use

An existing land-use map displays the development, or type of use, on the ground grouped into similar types of development categories at a given point in time. For purposes of this analysis, the Existing Land Use Map is based on tax digest/real property information provided by the Banks County Tax Assessor's Office. Analysis of aerial photography and windshield surveys also provided additional input for the identification of the existing land use of properties. Existing Land Use Classification categories are as follows:

***Rural/Agricultural*** – Properties devoted predominantly to agricultural production, private forest lands and rural residential. Rural residential is classified as residential properties that are located on lots larger than five acres.

***Commercial*** – Properties dedicated to non-industrial business uses including retail sales, office, services, and entertainment facilities; may be located as a single use in one building or grouped together in a shopping center or office park.

***Industrial*** – Land dedicated primarily to industrial land uses that include warehousing, wholesale trade and manufacturing facilities; also includes private landfills.

***Parks/ Recreation/ Conservation*** – Properties dedicated to uses that require significant amounts of open space such as public and private parks, golf courses, National Forests, and WMAs.

***Public/Institutional*** – Properties that are being primarily being used for public purposes. This includes state, federal or local government uses including city halls and government building complexes, police and fire stations, libraries, prisons, schools, etc. In addition, this category includes public religious institutions such as churches and cemeteries. Facilities that are publicly owned, but would be classified more accurately in another land-use classification, are not included in this category. For example, publicly owned parks and/or recreation facilities are placed in the Park/Recreation/Conservation category.

**Residential** – Single-family and two-family dwellings including site-built, detached and attached single-family homes and duplexes and manufactured homes on single lots with an area of five acres or less. Residential uses on lots larger than five acres are classified as Rural/Agricultural.

**Multi-Family Residential** – Apartments, condominiums and attached single-family housing (more than two on lot); includes manufactured homes in manufactured home parks.

**Transportation/ Communication/ Utilities** – Includes such uses as public transit stations, power generation plants, radio towers, telephone switching stations, electric utility substations, airports, and other similar uses.

**Landfill** – Includes landfill and ancillary properties used for the purpose of the landfill, service and maintenance of the landfill and related office space.

**Vacant** – Undeveloped residential and commercially-zoned properties. This does not include undeveloped rural property. In particular, this includes properties that had an appraisal building value of \$0 in the tax digest information.

**Banks County**

Unincorporated areas make up roughly 94% of the County’s 234 square miles. Table 1 compares the existing land use for the total County (includes cities) with the unincorporated areas. The Existing Land Use Map shows existing land use for unincorporated Banks County.

**Table 1 Existing Land Use – Banks County**

Existing Land Use Classification Categories	Unincorporated		Countywide	
	Acre	Percent	Acre	Percent
Residential	6,714	4.7%	7,954.5	5.2%
Rural/Agricultural/Conservation	123,974	87.2%	130,912.5	86.3%
Multi-Family Residential	-	0.0%	19.9	0.0%
Commercial	833	0.6%	898.9	0.6%
Public/Institutional	1,703	1.2%	1,952.7	1.3%
Industrial	67	0.0%	293.9	0.2%
Parks/Recreation/Conservation	3,836	2.7%	3,882.7	2.6%
Landfill	482	0.3%	482.0	0.3%
Transportation/Communication/Utilities	480	0.3%	480.1	0.3%
Vacant	4,057	2.9%	4,866.2	3.2%
Total	142,144	100.0%	151,743.4	100.0%

Source: Banks County

Land classified as Rural/Agricultural/Conservation makes up the largest portion of both the County as a whole and the unincorporated areas. More than 86% of the total county and 87% of the unincorporated areas of the County are categorized as Rural/Agricultural/Conservation areas.

Land classified as Parks, Recreation, and Conservation makes up almost 2.6% of the County’s total area and 2.7% of the unincorporated area. In addition to Wilson Shoals Wildlife Management Area, this category includes golf courses, public and private ball fields as well as public parks (such as the Windmill Farms area near Homer).

Land classified as Residential makes up the second-largest portion of the total County at nearly 5.2%. Roughly 4.7% of the unincorporated area of the County is classified as Residential. Multifamily Residential

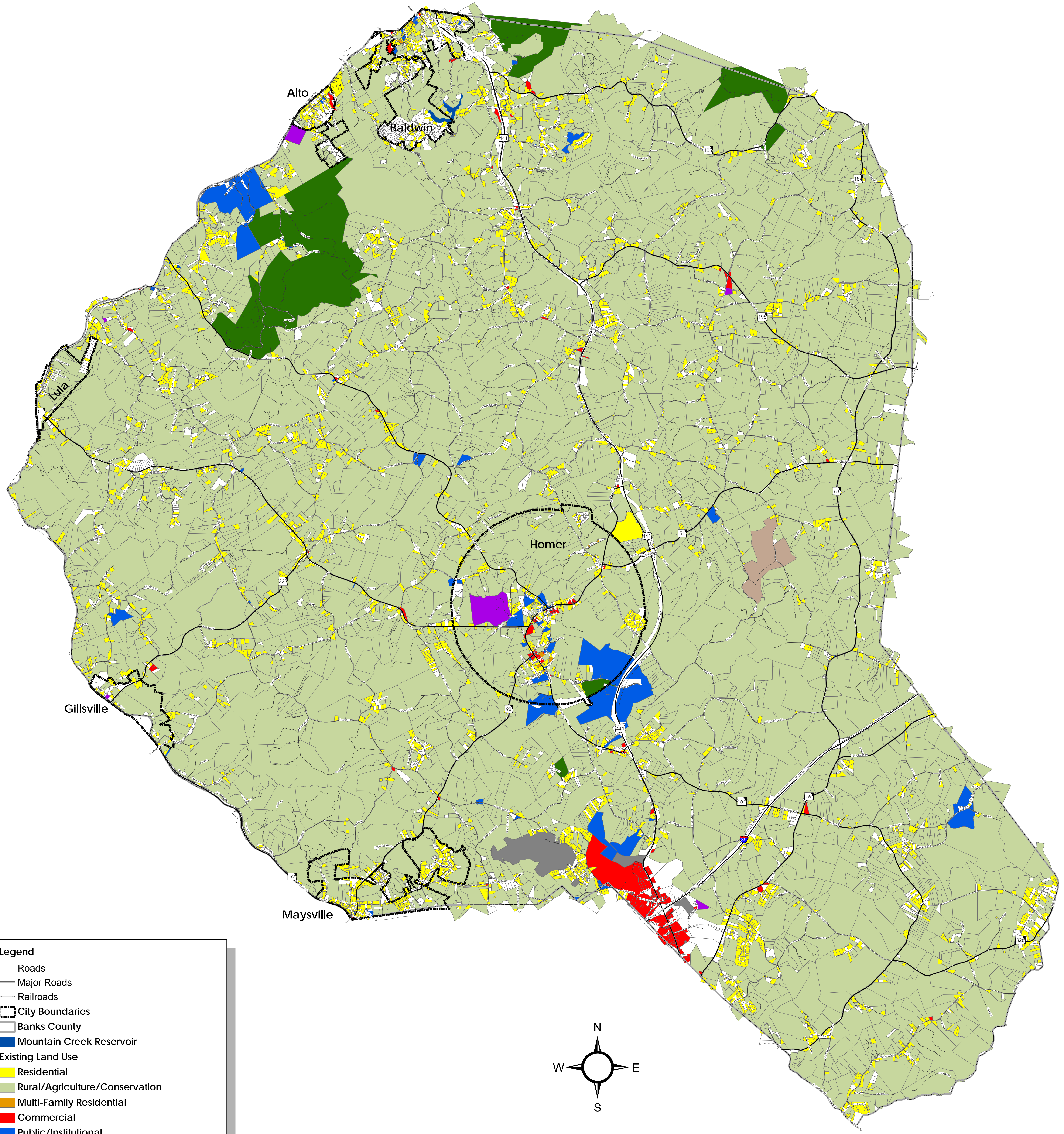


made less than 0.1% in both the total County and the unincorporated area. Vacant property comprised less than 3.2% of the total County and 2.9% of the unincorporated area.

Properties classified as Industrial and Public/Institutional each accounted for approximately 0.2% of the total County's parcels and less than 1% respectively in the unincorporated area. Industrial includes light and heavy manufacturing, warehousing and quarries. Public/Institutional areas include school and places of worship sites. Commercial classification properties made up only 0.6% of the total County area and the unincorporated areas.

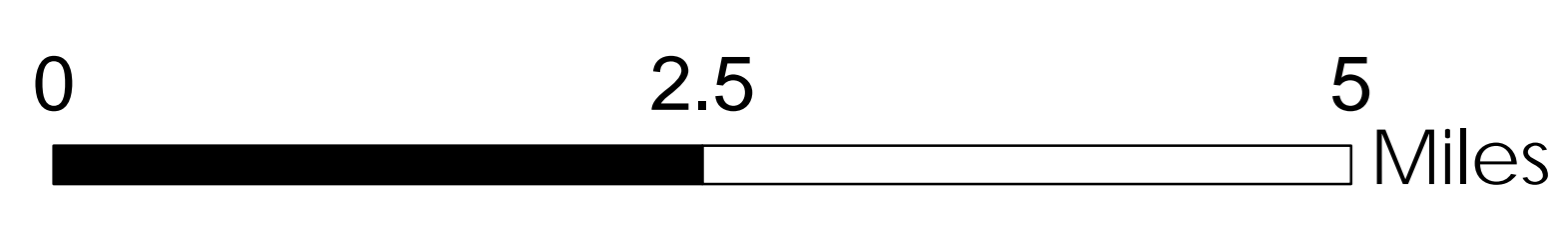
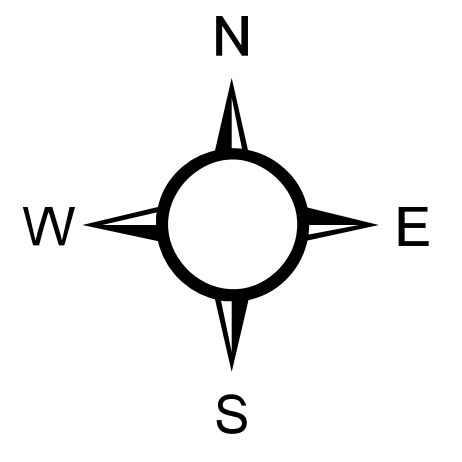


# Banks County Comprehensive Plan Update 2008-2018



**Legend**

- Roads
- Major Roads
- Railroads
- City Boundaries
- Banks County
- Mountain Creek Reservoir
- Existing Land Use
- Residential
- Rural/Agriculture/Conservation
- Multi-Family Residential
- Commercial
- Public/Institutional
- Industrial
- Parks/Recreation/Conservation
- Landfill
- Transportation/Communication/Utilities; TCU
- Vacant



Source: Banks County  
This map is intended for planning purposes only.

## Areas Requiring Special Attention

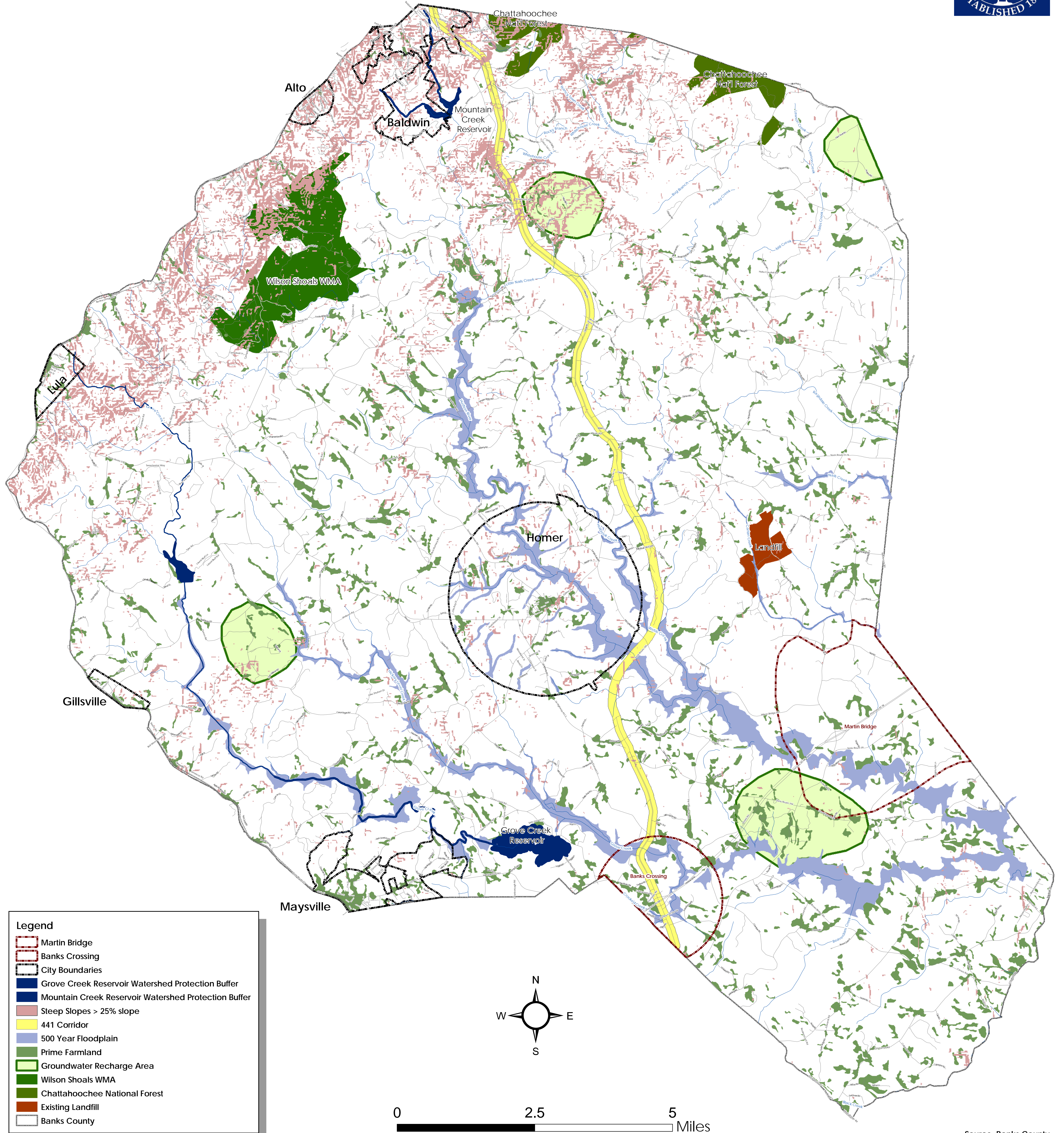
Growth inevitably impacts the natural and cultural environments as well as community facilities, services, and infrastructure required to service an area. The Areas of Special Concern Map and Table 2 outlines areas where the real estate market has and continues to produce development that is dominated by single-function land uses, where aging commercial areas are in need of functional and aesthetic revitalization, where growth should be well managed due to the environmentally-sensitive nature of the land, or where historical districts and elements should be maintained as they contribute heavily to the identity of the County.

**Table 2 Areas of Special Concern**

<i>Area of Special Concern</i>	<i>Description</i>
River and Creek Corridors	Protected river corridors
Groundwater Recharge Areas	Large groundwater recharge areas throughout the county
Strip Commercial Corridors	U.S. 441 at Banks Crossing and in the Baldwin area
Historic Areas	Most significant or recognized historic areas and structures will likely be threatened by encroaching development or incompatible land uses at some point in time. Proper land use planning and guidelines are needed to protect viable historic and cultural resources. Among the historic areas of concern are individual historic sites throughout the County.
Natural Resources	Natural resources, particularly water resources, are of special concern as Whitfield County experiences population growth and associated housing and commercial development. Greenspace planning and preservation will also be important to achieve preservation of natural resources and provision of recreation facilities and transportation alternatives for residents.
Agriculture/Rural Preservation	Many areas of Banks County that historically were dedicated to agricultural production have seen pressure to convert to suburban residential land. Agriculture continues, however, to be the County's most profitable industry.
Annexation Islands	Baldwin city boundaries include parcels that are islands of unincorporated Banks and Habersham County. To simplify logistics for fire, police, and other public services, attention should be focused to eliminate these unincorporated islands that have resulted from annexation.
Corridors and interchange areas	Major transportation corridors provide direct, four-lane highway transportation links between communities.
Water and Sewer Infrastructure Development	Areas for water and sewer development have been identified and infrastructure expansion projects are planned. It is important to encourage development in the areas planned for infrastructure expansion. Additionally, planning for future infrastructure expansions should be coordinated with and guided by land use planning that is consistent with a comprehensive vision for growth and development.

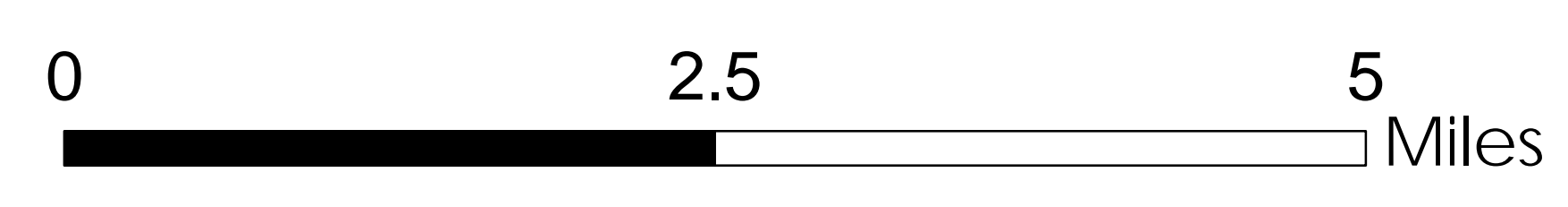
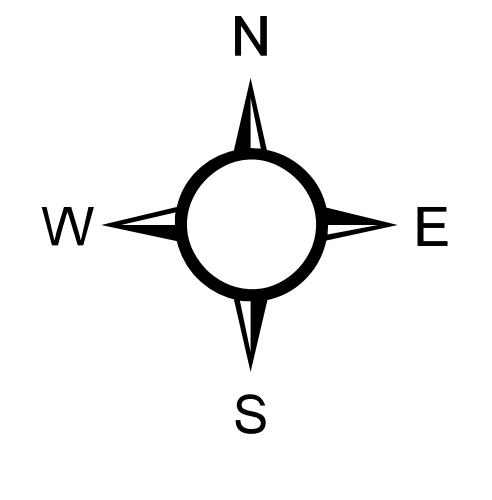


# Banks County Comprehensive Plan Update 2008-2018



**Legend**

- Martin Bridge
- Banks Crossing
- City Boundaries
- Grove Creek Reservoir Watershed Protection Buffer
- Mountain Creek Reservoir Watershed Protection Buffer
- Steep Slopes > 25% slope
- 441 Corridor
- 500 Year Floodplain
- Prime Farmland
- Groundwater Recharge Area
- Wilson Shoals WMA
- Chattahoochee National Forest
- Existing Landfill
- Banks County



\* For detailed Water Supply Watershed information, please see the Water Supply Watershed Map

Source: Banks County  
This map is intended for planning purposes only.



## Recommended Character Areas

Character area planning focuses on the way an area looks and how it functions. Applying development strategies to character areas in the County can lead to preservation of valued existing areas and help other areas function better and become more attractive. Character area based planning helps to guide future development through policies and implementation strategies that are tailored to each situation. The character areas include the following traits:

- Presently have unique or special characteristics that need to be preserved
- Have the potential to evolve into unique areas
- Require special attention because of unique development issues.

### Banks County

The recommended character areas for the unincorporated portions of Banks County are described in Table 3 and presented in the Recommended Character Areas Map.

**Table 3 Recommended Character Areas – Banks County**

<i>Character Area</i>	<i>Description</i>
Preserve	Undeveloped, natural land areas with significant environmental features including steep slopes, floodplains, wetlands, watersheds, wildlife management areas, conservation areas, and other environmentally sensitive areas not suitable for development of any kind; also includes park and recreation areas.
Rural: Columbia, Golden Hill, Hollingsworth, Washington, Poplar Springs, Silver Shoals, Berlin, Walnut, Grove Creek, Anderson, Bushville, Davids, Gillsville area (not including incorporated area)	Predominantly rural, undeveloped land areas in open or cultivated state that are still sparsely settled, including woodlands and farm lands. These areas typically include very large lot single family residential uses, though some also include small-scale suburban subdivisions. In some cases, these areas include small commercial properties at prominent intersections that are typically automobile-focused and include a mixture of uses to serve highway passers-by in rural and agricultural areas. These long-standing communities or well-known places are grouped together because they are currently similar in character. They are identified individually, however, because the desired future character and development pattern for each area may or may not be the same. An in-depth review of each community, informed by local stakeholder input, will be required to determine the extent and location of development. The resulting, "final" character areas will be reflected in the Community Development Map in the Community Agenda phase of the comprehensive plan.
Rural Corridor	Sparsely developed or undeveloped land on both sides of a designated high-capacity rural arterial with significant natural areas, scenic or pastoral views. Conventional suburban residential development is not common along these corridors due to distance from supportive infrastructure. Rural Corridors have similar character as Rural/Agricultural Reserve Areas, but typically have greater pressure for development due to accessibility along the corridor.
Old Federal Highway Corridor	Historic route of the Old Federal Highway that includes properties listed on the National Register of Historic Places at Neil's Creek and Mt. Pleasant. The corridor character is rural, sparsely developed or undeveloped on both sides with significant natural areas, scenic or pastoral views.
U.S. 441 Corridor	U.S. 441 corridor that provides the primary north-south transportation artery for Banks County. The four-lane highway's character is currently rural/agricultural with small rural crossroads located between Banks Crossing and Baldwin. Zoning changes have started to occur along the corridors one request at a time. Without a coordinated plan to guide the development or redevelopment of property with a long-range vision and consistent standards, problems associated with these transitional corridors will likely occur.



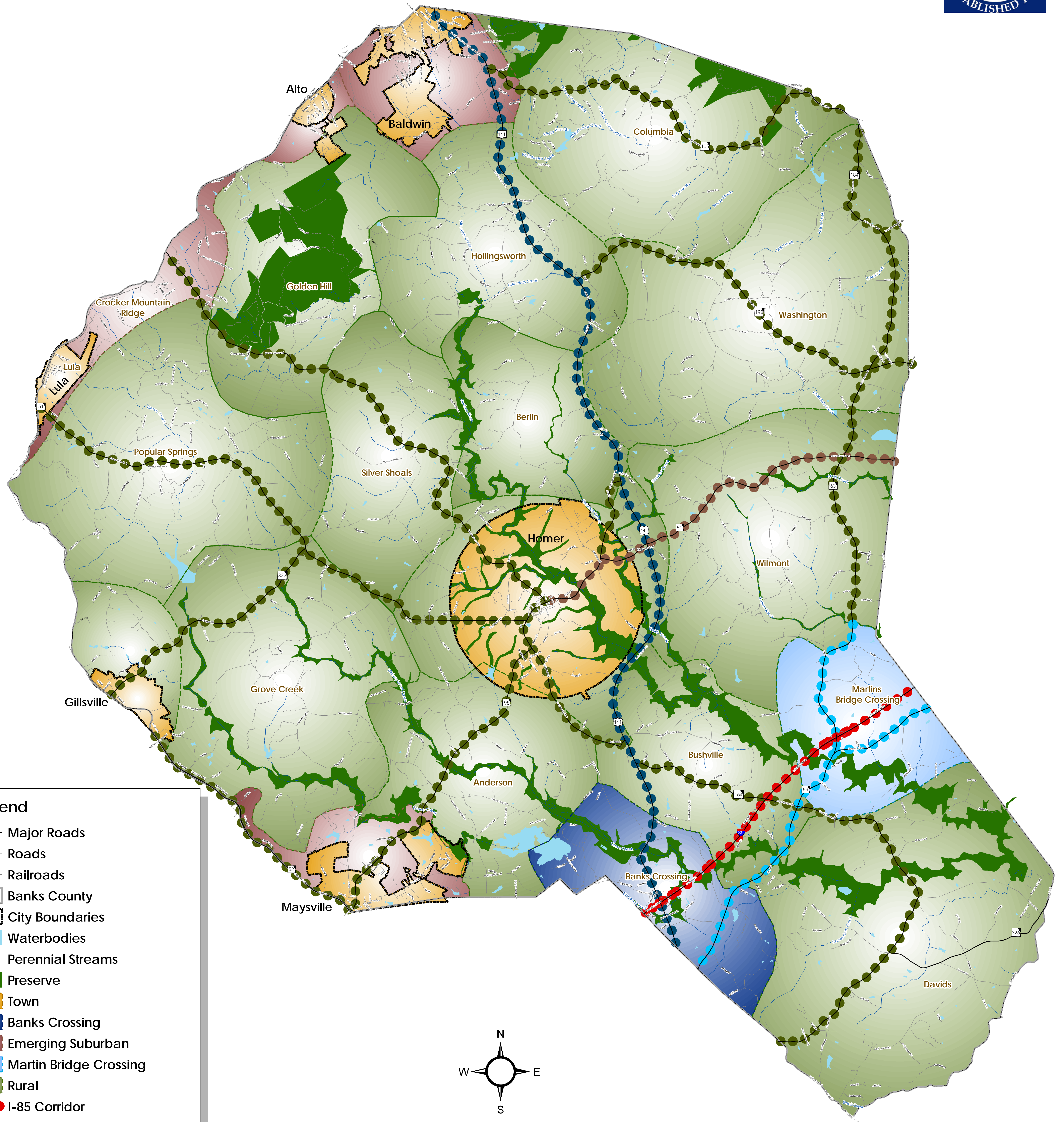
Character Area	Description
Banks Crossing	Commercially-developed land on both sides of U.S. 441 near the U.S. 441/I-85 interchange. The area includes adjacent residential and industrial areas, as well. Currently served by sewer, the area has the potential to experience additional growth and development. The corridor is primarily built out with automobile-oriented strip commercial development characterized by single-use, generally one-story buildings that are separated from the street and sidewalk by parking lots with few shade trees.
Martin Bridge Road Interchange	Represents interchange and surrounding area of Martin Bridge Road and I-85. Currently a rural, undeveloped section of the County, this interchange has the potential to develop with industrial, commercial and other supporting uses. along I-75 characterized by suburban, auto-oriented commercial and industrial uses that cater to travelers along I-75 and the nearby industrial workforce. Land used in low and high intensity manufacturing, wholesale trade, distribution, assembly, processing, and similar uses that may or may not generate excessive noise, particulate matter, vibration, smoke, dust, gas, fumes, odors, radiation, or other nuisance characteristics; zoning typically separates uses with these characteristics from residential areas and industrial areas are generally not appropriate for residential uses.
Emerging Suburban: Gainesville Ridges, Baldwin Area (outside of incorporated area), Maysville Area (outside of incorporated area)	Areas where pressure for conventional suburban residential subdivision development and associated strip commercial development along arterials and major roads is greatest. Without intervention, these areas are likely to evolve in a way that is not pedestrian -friendly, with larger lot sizes and a high to moderate degree of building separation. These areas are predominantly residential with scattered civic buildings, and have varied street patterns (often curvilinear) that include cul-de-sacs.
Town	Incorporated cities located in Banks County that include a mix of uses.



# Banks County Comprehensive Plan Update 2008-2018

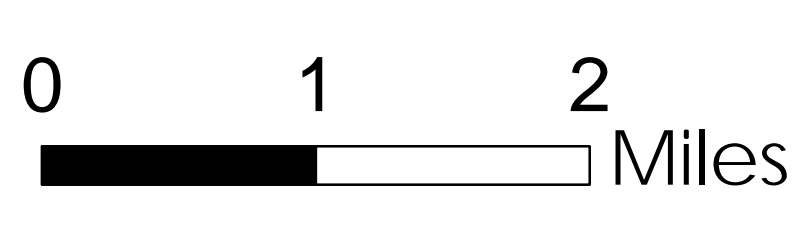
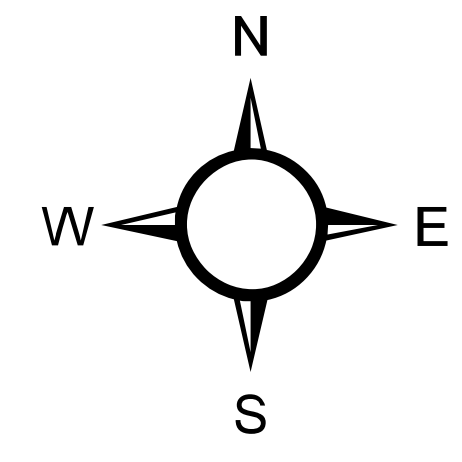


Prepared By:  
Checked By:



**Legend**

- Major Roads
- Roads
- Railroads
- Banks County
- City Boundaries
- Waterbodies
- Perennial Streams
- Preserve
- Town
- Banks Crossing
- Emerging Suburban
- Martin Bridge Crossing
- Rural
- I-85 Corridor
- Growth Corridor
- Rural Corridor
- Old Federal Highway Corridor
- 441 Corridor



Source: Banks County  
This map is intended for planning purposes only.

Map Document: (G:\Banks\_County\mxd\character\_areas.mxd)  
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CHAPTER  
**4**

# Analysis of Consistency with Quality Community Objectives (QCO)

*Outline of the schedule proposed for preparation, review and adoption of the Comprehensive Plan Community Agenda*

This section is intended to meet the Minimum Standards for Local Comprehensive Planning requirement that the Community Assessment includes an evaluation of the community’s current policies, activities, and development patterns for consistency with the QCO contained in the State Planning Goals and Objectives. The DCA Office of Planning and Quality Growth created the QCO Local Assessment to assist local governments in evaluating their progress towards sustainable and livable communities. The assessment is meant to give the community an idea of how it is progressing toward reaching these objectives. The following tables function as a guide for assessing the current status of QCO in Banks County.

## Regional Identity

Regions should promote and preserve an “identity,” defined in terms of traditional regional architecture, common economic linkages that bind the region together, or other shared characteristics.

Question	Banks County	Comments
1. Our community is characteristic of the region in terms of architectural styles and heritage.	Y	I guess - agricultural heritage?
2. Our community is connected to the surrounding region for economic livelihood through businesses that process local agricultural products.	Y	We of course use agricultural products from the surrounding region. I don't know if we are connected "for economic livelihood"
3. Our community encourages businesses that create products that draw on our regional heritage (mountain, agricultural, metropolitan, coastal, etc.).	Y	
4. Our community participates in the Georgia Department of Economic Development's regional tourism partnership.	Y	
5. Our community promotes tourism opportunities based on the unique characteristics of our region.	Y	
6. Our community contributes to the region, and draws from the region, as a source of local culture, commerce, entertainment and education.	Y	



## Growth Preparedness

Each community should identify and put in place the prerequisites for the type of growth it seeks to achieve. These may include housing and infrastructure (roads, water, sewer and telecommunications) to support new growth, appropriate training of the workforce, ordinances to direct growth as desired, or leadership capable of responding to growth opportunities.

Question	Banks County	Comments
1. We have population projections for the next 20 years that we refer to when making infrastructure decisions.	<b>Y</b>	
2. Our local governments, the local school board, and other decision-making entities use the same population projections.	<b>?</b>	
3. Our elected officials understand the land-development process in our community.	<b>Y</b>	
4. We have reviewed our development regulations and/or zoning code recently, and believe that our ordinances will help us achieve our QCO goals.	<b>Y</b>	These regulations are under review
5. We have a Capital Improvements Program that supports current and future growth.	<b>N</b>	
6. We have designated areas of our community where we would like to see growth, and these areas are based on a natural resources inventory of our community.	<b>N</b>	We have certain areas where we would like to see growth, but they are not based on a natural resources inventory.
7. We have clearly understandable guidelines for new development.	<b>N</b>	Working on it
8. We have a citizen-education campaign to allow all interested parties to learn about development processes in our community.	<b>N</b>	
9. We have procedures in place that make it easy for the public to stay informed about land use issues, zoning decisions, and proposed new development.	<b>Y</b>	We follow the Zoning Procedures Act regarding advertising requirements and public hearings.

## Appropriate Businesses

The businesses and industries encouraged to develop or expand in a community should be suitable for the community in terms of job skills required, linkages to other economic activities in the region, impact on the resources of the area, and future prospects for expansion and creation of higher-skill job opportunities.

Question	Banks County	Comments
1. Our economic development organization has considered our community's strengths, assets and weaknesses, and has created a business development strategy based on them.	<b>N</b>	We do not have a defined "business development strategy"
2. Our economic development organization has considered the types of businesses already in our community, and has a plan to recruit businesses and/or industries that will be compatible.	<b>N</b>	We are working on plans to recruit appropriate businesses.

Question	Banks County	Comments
3. We recruit firms that provide or create sustainable products.	<b>NA</b>	Not Applicable
4. We have a diverse jobs base, so that one employer leaving would not cripple our economy.	<b>N</b>	

## Educational Opportunities

Educational and training opportunities should be readily available in each community – to permit community residents to improve their job skills, adapt to technological advances, or to pursue entrepreneurial ambitions.

Question	Banks County	Comments
1. Our community provides workforce training options for its citizens.	<b>Y</b>	We have technical schools nearby that offer training. We also have an adult learning center.
2. Our workforce training programs provide citizens with skills for jobs that are available in our community.	<b>Y</b>	Somewhat
3. Our community has higher education opportunities, or is close to a community that does.	<b>Y</b>	We are very close to several higher education opportunities.
4. Our community has job opportunities for college graduates, so that our children may live and work here if they choose.	<b>N</b>	Very Limited

## Employment Options

A range of job types should be provided in each community to meet the diverse needs of the local workforce.

Question	Banks County	Comments
1. Our economic development program has an entrepreneur support program.	<b>N</b>	We are in the process of becoming an entrepreneur-friendly community
2. Our community has jobs for skilled labor.	<b>Y</b>	Limited
3. Our community has jobs for unskilled labor.	<b>Y</b>	Retail and restaurant
4. Our community has professional and managerial jobs.	<b>N</b>	Extremely limited

## Heritage Preservation

The traditional character of the community should be maintained through preserving and revitalizing historic areas of the community, encouraging new development that is compatible with the traditional features of the community, and protecting other scenic or natural features that are important to defining the community's character.

Question	Banks County	Comments
1. We have designated historic districts in our community.	<b>Y</b>	I don't know that the historic areas within the unincorporated area are designated. I don't believe they are designated locally, but may be on the national register
2. We have an active historic preservation commission.	<b>Y</b>	

Question	Banks County	Comments
3. We want new development to complement our historic development, and we have ordinances in place to ensure this.	<b>N</b>	

### Open Space Preservation

New development should be designed to minimize the amount of land consumed, and open space should be set aside from development for use as public parks or as greenbelts/wildlife corridors.

Question	Banks County	Comments
1. Our community has a greenspace plan	<b>N</b>	
2. Our community is actively preserving greenspace, either through direct purchase or by encouraging set-asides in new development.	<b>Y</b>	
3. We have a local land conservation program, or we work with state or national land conservation programs, to preserve environmentally important areas in our community.	<b>N</b>	We have a conservation program through our tax office, but I don't know if that counts for these purposes.
4. We have a conservation subdivision ordinance for residential development that is widely used and protects open space in perpetuity.	<b>N</b>	Would like to add a conservation subdivision ordinance.

### Environmental Protection

Air quality and environmentally sensitive areas should be protected from negative impacts of development. Environmentally sensitive areas deserve special protection, particularly when they are important for maintaining traditional character or quality of life of the community or region. Whenever possible, the natural terrain, drainage, and vegetation of an area should be preserved.

Question	Banks County	Comments
1. Our community has a comprehensive natural resources inventory.	<b>N</b>	
2. We use this resource inventory to steer development away from environmentally sensitive areas.	<b>N</b>	
3. We have identified our defining natural resources and taken steps to protect them.	<b>Y</b>	B -
4. Our community has passed the necessary "Part V" environmental ordinances, and we enforce them. These ordinances, called the Environmental Planning Criteria, include Water Supply Watersheds, Protection of Groundwater Recharge Areas, Wetlands Protection, River Corridor Protection and Mountain Protection (Chapter 391-3-16). Please indicate which of these have been adopted.	<b>Y</b>	Zoning Ordinance (Appendix A), Article XV: Environmental Conservation Districts; Groundwater Recharge Area Protection District; Water Supply Watershed Protection District; Wetlands Protection District established; No River Corridor Protection or Mountain Protection areas are designated in Banks County); In addition, Water Supply Watershed Protection - Chapter 34, Article III Watershed Protection outlines the protection of the two reservoirs located in the county.
5. Our community has a tree preservation ordinance which is actively enforced.	<b>N</b>	



Question	Banks County	Comments
6. Our community has a tree-replanting ordinance for new development.	<b>N</b>	
7. We are using stormwater best management practices for all new development.	<b>Y</b>	
8. We have land use measures that will protect the natural resources in our community (steep slope regulations, floodplain or marsh protection, etc.).	<b>Y</b>	We have stream buffers, plus those protections in the Part V Criteria.

### Regional Cooperation

Regional cooperation should be encouraged in setting priorities, identifying shared needs, and finding collaborative solutions, particularly where it is critical to success of a venture, such as protection of shared natural resources.

Question	Banks County	Comments
1. We participate in regional economic development organizations.	<b>Y</b>	We have a joint development authority - Banks, Habersham, Rabun, plus we participate through the RDC
2. We participate in regional environmental organizations and initiatives, especially regarding water quality and quantity issues.	<b>Y</b>	We have a representative on the Broad River Soil and Conservation Service
3. We work with other local governments to provide or share appropriate services, such as public transit, libraries, special education, tourism, parks and recreation, emergency response, E-911, homeland security, etc.	<b>Y</b>	
4. Our community thinks regionally, especially in terms of issues like land use, transportation and housing, understanding that these go beyond local government borders.	<b>Y</b>	Somewhat

### Transportation Alternatives

Alternatives to transportation by automobile, including mass transit, bicycle routes and pedestrian facilities, should be made available in each community. Greater use of alternate transportation should be encouraged.

Question	Banks County	Comments
1. We have public transportation in our community.	<b>Y</b>	Public transportation is limited to a program that provides limited transportation for senior citizens
2. We require that new development connects with existing development through a street network, not a single entry/exit.	<b>N</b>	
3. We have a good network of sidewalks to allow people to walk to a variety of destinations.	<b>N</b>	
4. We have a sidewalk ordinance in our community that requires all new development to provide user-friendly sidewalks.	<b>N</b>	Sidewalks are required within a PUD. Sidewalks are usually as a condition of approval in subdivisions. Once a new sub. Ordinance is prepared, we would like to require sidewalks within subdivisions.





Question	Banks County	Comments
5. We require that newly built sidewalks connect to existing sidewalks wherever possible.	<b>N</b>	
6. We have a plan for bicycle routes through our community.	<b>Y</b>	The RDC has a pedestrian/bicycle plan for the region.
7. We allow commercial and retail development to share parking areas wherever possible.	<b>Y</b>	We allow for reductions of required parking for mixed or joint uses. Reference Article XVII, Section 1713 & 1714.

### Regional Solutions

Regional solutions to needs shared by more than one local jurisdiction are preferable to separate local approaches, particularly where this will result in greater efficiency and less cost to the taxpayer.

Question	Banks County	Comments
1. We plan jointly with our cities and county for comprehensive planning purposes.	<b>Y</b>	
2. We are satisfied with our Service Delivery Strategy.	<b>N</b>	It needs work, but will be worked on during this process
3. We initiate contact with other local governments and institutions in our region in order to find solutions to common problems, or to craft regionwide strategies.	<b>Y</b>	
4. We meet regularly with neighboring jurisdictions to maintain contact, build connections, and discuss issues of regional concern.	<b>N</b>	BC -We do not meet on a regular basis, we meet on an as needed basis.

### Housing Opportunities

Quality housing and a range of housing size, cost, and density should be provided in each community, to make it possible for all who work in the community to also live in the community.

Question	Banks County	Comments
1. Our community allows accessory units like garage apartments or mother-in-law units.	<b>Y</b>	I believe so.
2. People who work in our community can also afford to live in the community.	<b>Y</b>	
3. Our community has enough housing for each income level (low, moderate and above-average).	<b>Y</b>	We are on the verge of needing more low to moderate income housing
4. We encourage new residential development to follow the pattern of our original town, continuing the existing street design and maintaining small setbacks.	<b>N</b>	
5. We have options available for loft living, downtown living, or "neo-traditional" development.	<b>N</b>	
6. We have vacant and developable land available for multifamily housing.	<b>N</b>	We have vacant and developable land near sewer, which is required for multifamily housing, but it is not zoned for multifamily housing.
7. We allow multifamily housing to be developed in our community.	<b>N</b>	We do have some multifamily housing, but not much.



Question	Banks County	Comments
8. We support community development corporations that build housing for lower-income households.	<b>N</b>	I am not aware of any community development corps. That build housing within our community.
9. We have housing programs that focus on households with special needs.	<b>N</b>	I am not aware of any, but I am not positive.
10. We allow small houses built on small lots (less than 5,000 square feet) in appropriate areas.	<b>N</b>	

## Traditional Neighborhood

Traditional neighborhood development patterns should be encouraged, including use of more human scale development, mixing of uses within easy walking distance of one another, and facilitating pedestrian activity.

Question	Banks County	Comments
1. If we have a zoning code, it does not separate commercial, residential and retail uses in every district.	<b>Y</b>	PUD district allows for a mixture of uses
2. Our community has ordinances in place that allow neo-traditional development "by right" so that developers do not have to go through a long variance process.	<b>Y</b>	PUD district allows for a mixture of uses and creative design, but at TND would be subject to more levels of review than a standard conventional single-use residential subdivision
3. We have a street tree ordinance that requires new development to plant shade-bearing trees appropriate to our climate.	<b>Y</b>	Require landscaped islands in parking lots exceeding 25 spaces. Reference: Article XVII, Section 1757, of the Zoning Ordinance.
4. Our community has an organized tree-planting campaign in public areas that will make walking more comfortable in the summer.	<b>N</b>	
5. We have a program to keep our public areas (commercial, retail districts, parks) clean and safe.	<b>Y</b>	Use prison labor for cleanup tasks
6. Our community maintains its sidewalks and vegetation well so that walking is an option some would choose.	<b>Y</b>	Where sidewalks are available, walking is an option.
7. In some areas several errands can be made on foot, if so desired.	<b>N</b>	
8. Some of our children can and do walk to school safely.	<b>N</b>	Schools are located on large campus sites with few opportunities for students to walk to school from home
9. Some of our children can and do bike to school safely.	<b>N</b>	
10. Schools are located in or near neighborhoods in our community.	<b>N</b>	

## Infill Development

Communities should maximize the use of existing infrastructure and minimize the conversion of undeveloped land at the urban periphery by encouraging development or redevelopment of sites closer to the downtown or traditional urban core of the community.

Question	Banks County	Comments
1. Our community has an inventory of vacant sites and buildings that are available for redevelopment and/or infill development.	<b>N</b>	
2. Our community is actively working to promote Brownfield redevelopment.	<b>N</b>	
3. Our community is actively working to promote greyfield redevelopment.	<b>N</b>	
4. We have areas of our community that are planned for nodal development (compacted near intersections rather than spread along a major road).	<b>N</b>	No, but we hope to change that
5. Our community allows small lot development (5,000 square feet or less) for some uses.	<b>N</b>	

## Sense of Place

Traditional downtown areas should be maintained as the focal point of the community or, for newer areas where this is not possible, the development of activity centers that serve as community focal points should be encouraged. These community focal points should be attractive, mixed-use, pedestrian-friendly places where people choose to gather for shopping, dining, socializing, and entertainment.

Question	Banks County	Comments
1. If someone dropped from the sky into our community, he or she would know immediately where he or she was, based on our distinct characteristics.	<b>N</b>	
2. We have delineated the areas of our community that are important to our history and heritage, and have taken steps to protect those areas.	<b>Y</b>	We have preserved our historic courthouse, historic jail, Ft. Hollingsworth, Ragsdale Mill, Blind Susie Bridge (and I'm sure there are others I am not thinking of)
3. We have ordinances to regulate the aesthetics of development in our highly visible areas.	<b>Y</b>	We do have design standards for our commercial areas, which relate to the Banks Crossing shopping area
4. We have ordinances to regulate the size and type of signage in our community.	<b>Y</b>	Though it could stand some work.
5. We offer a development guidebook that illustrates the type of new development we want in our community.	<b>N</b>	
6. If applicable, our community has a plan to protect designated farmland.	<b>N</b>	



**FINAL DRAFT**

**Banks County  
Comprehensive Plan 2008-2018**

**ANALYSIS OF  
SUPPORTING DATA**



Prepared for:  
**Banks County**  
Homer, Georgia

By:

 **MACTEC**

MACTEC, Inc. – Planning & Design Group  
Atlanta, Georgia

February 25, 2008



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# 1 Introduction

## *Introduction to the Analysis of Supporting Data for unincorporated Banks County and the City of Baldwin*

The “Analysis of Supporting Data” follows the guidelines of the Rules of Georgia Department of Community Affairs (DCA), Chapter 110-12-1, Standards and Procedures for Local Comprehensive Planning, effective May 1, 2005. This section presents the full collection of analysis and supporting data that provides the backbone of the Community Assessment. Maps associated with this document can be found in Appendix A: Atlas of Supportive Maps.

Located in the Georgia Mountains Region, Banks County covers 233.7 square miles of predominantly rural, yet increasingly suburban landscape. Banks County includes portions of six municipalities: Alto, Baldwin, Gillsville, Homer Lula and Maysville. Homer is the only city located completely in Banks County. The other five cities straddle the County border. The city halls in Baldwin and Maysville are located in Banks County. City halls for Alto, Gillsville and Lula are located in neighboring counties. Baldwin is the only city participating in this planning process.

CHAPTER  
**2**

# 2 Population

*Identification of trends and issues in population growth and significant changes in the demographic characteristics of the community*

## 2.1 Total Population

### 2.1.1 Historic Population

Banks County’s population has grown slowly since an act by the Georgia General Assembly led to the creation of the county in 1858. The County grew to a population of 16,445 in 2006, which ranked as Georgia’s 100<sup>th</sup> most-populated county. The 1930 Census reported the population of the County at 9,730. By 1960, the reported population had decreased to 6,497. The population began to increase again by 1970 when the County recorded a population of 6,833. Banks County would continue to experience an increased rate of growth, as shown in Tables 2-1 and 2-2. The population grew by 18.5% in the 1980s, 39.9% in the 1990s, and more recently grew 14.0% between 2000 and 2006. The U.S. Census Bureau estimates a population increase of 2,023 between 2000 and 2006, making Banks County the 45<sup>th</sup>-fastest growing county in the state.

The county seat of Homer grew by 44.2% from a population of 746 in 1980 to 1,076 in 2006. Homer experienced a 13.3% population increase between 2000 and 2006. Baldwin experienced a 169.5% populating increase from 1,080 in 1980 to 2,911 in 2006. Baldwin population increased 20.0% between 2000 and 2006 – a net increase of 486 residents. Each of the remaining four Banks County cities also recorded double-digit growth rates for the 1980 to 2006 time frame. These cities, like Baldwin, lie in part in adjacent counties. Much of the growth they experienced occurred outside of Banks County.

**Table 2-1 Historic Population**

Area	1980	1990	2000	2006
Banks County	8,702	10,308	14,422	16,445
Alto	618	651	876	893
Baldwin	1,080	1,439	2,425	2,911
Gillsville	142	113	195	208
Homer	746	742	950	1,076
Lula	857	1,018	1,438	2,088
Maysville	619	728	1,247	1,591

Source: U.S. Census Bureau, Annual Estimates of the Population for Counties of Georgia: April 1, 2000 to July 1, 2005



**Table 2-2 Historic Population Growth Rates**

Area	1980-1990		1990-2000		2000-2006		1980-2006	
	% Change	Ave. Annual Rate	% Change	Ave. Annual Rate	% Change	Ave. Annual Rate	% Change	Ave. Annual Rate
Banks County	18.5%	1.7%	39.9%	3.4%	14.0%	2.2%	89.0%	2.5%
Alto	5.3%	0.5%	34.6%	3.0%	1.9%	0.3%	44.5%	1.4%
Baldwin	33.2%	2.9%	68.5%	5.4%	20.0%	3.1%	169.5%	3.9%
Gillsville	-20.4%	-2.3%	72.6%	5.6%	6.7%	1.1%	46.5%	1.5%
Homer	-0.5%	-0.1%	28.0%	2.5%	13.3%	2.1%	44.2%	1.4%
Lula	18.8%	1.7%	41.3%	3.5%	45.2%	6.4%	143.6%	3.5%
Maysville	17.6%	1.6%	71.3%	5.5%	27.6%	4.1%	157.0%	3.7%

Source: U.S. Census Bureau ,Annual Estimates of the Population for Counties of Georgia: April 1, 2000 to July 1, 2005

### 2.1.2 Population Growth in Surrounding Counties

Banks County’s net population increase of 2,023 between 2000 and 2006 fell slightly behind four of the six adjacent counties. As shown in Table 2-3, Banks County population increased at faster rate than Franklin, Madison and Stephens counties, but at a rate slower than that of Habersham, Hall and Jackson counties. The population of the Georgia Mountains Region as a whole increased 25.5% during this time period, while the state population increased 14.4%.

**Table 2-3 Population Trends in Surrounding Counties**

County Name	Total Population				Rate of Growth		
	1980	1990	2000	2006	1980-1990	1990-2000	2000-2006
Banks	8,702	10,308	14,422	16,445	18.5%	39.9%	14.0%
Franklin	15,185	16,650	20,285	21,691	9.6%	21.8%	6.9%
Hall	75,649	95,428	139,277	173,256	26.1%	45.9%	24.4%
Habersham	25,020	27,621	35,902	41,112	10.4%	30.0%	14.5%
Jackson	25,343	30,005	41,589	55,778	18.4%	38.6%	34.1%
Stephens	21,763	23,257	25,435	25,143	6.9%	9.4%	-1.1%
Madison	17,747	21,050	25,730	27,837	18.6%	22.2%	8.2%
Georgia Mountains Region	244,010	304,462	455,342	571,265	24.8%	49.6%	25.5%
State of Georgia	5,463,105	6,478,216	8,186,453	9,363,941	18.6%	26.4%	14.4%

Source: U.S. Census Bureau ,Annual Estimates of the Population for Counties of Georgia: 4/1/00 to 9/1/20

### 2.1.3 Population Projections – Multiple Sources

MACTEC Engineering and Consulting, Inc. (MACTEC) examined a variety of published population projections including those prepared by DCA (via Woods & Poole data) and the Georgia Office of Budget and Planning estimates prepared in 2005. In addition, MACTEC prepared an exponential growth rate projection based on the average annual growth rate experienced in Banks County between 1980 and 2006. For the DCA projections, MACTEC used the data spreadsheet created by the DCA to present a range of projections for the years of 2010, 2015, 2020, 2025 and 2030, as shown in Table 2-4. Overall, the projections range from a year 2030 population of 23,002 (average annual growth rate of 1.5%) to 26,831 (average annual growth rate of 2.1%).



**Table 2-4 Population Projections – Multiple Sources**

Year	DCA <sup>1</sup>	Exponential <sup>2</sup>	Exponential <sup>3</sup>	OPB <sup>3</sup>	DCA <sup>5</sup>
2005**	15,852	15,852	15,852	16,030	16,056
2006	16,445	16,445	16,445	16,352	
2010	17,282	18,075	17,900	18,006	17,690
2015	18,712	20,113	19,719	20,077	19,556
2020	20,142	22,150	21,537	20,854	21,423
2025	21,572	24,188	23,356	22,462	23,555
2030	23,002	26,226	25,175	24,070	25,688
Growth Rate 2005-2030	45.1%	65.4%	58.8%	26.7%	60.0%
Annual Average Growth Rate 2005-2030	1.5%	2.0%	1.9%	0.9%	1.9%
<sup>1</sup> DCA projections (1.0 multiplier) based on the average increment of change -1980 to 2000.					
<sup>2</sup> Exponential Growth Rate based on percent 2.5% annual change between 1980 and 2006.					
<sup>3</sup> Exponential Growth rate based on 2.2% average annual change between 2000 and 2006.					
<sup>4</sup> OPB projected 2.2% growth rate for 2000 to 2015, but did not publish projections past 2015; projections shown for 2015 to 2030 created using the same rate of growth OPB used for 2000 to 2015.					
<sup>5</sup> DCA projections (1.1425 multiplier) based on average increment of change - 1990 to 2000					

### 2.1.4 Population Projections – For Planning

The population projection table, shown in Table 2-5, displays the outline for the table to be used in the Community Agenda that will include the projections to be used for the purpose of planning that will be selected based on a review of the projections presented in Table 2-4 and other factors. Long-range population projections for the cities and unincorporated Banks County will likely be statistically impacted by annexation (*i.e.*, when a city annexes population that was previously included in unincorporated Banks County the population for the city increases and the population for the unincorporated area decreases). Projections shown for the cities are based on maintaining the existing proportion of the total population made up by each city.

**Table 2-5 Population Projections – For Planning**

Year	2010	2015	2020	2025	2030	% Change 2005-2030	Ave. Annual Growth 2005-2030
Banks County							
Baldwin							

### 2.1.5 Household Size

The average household size for Banks County increased 4.8% from 2.49 persons per household in 1990 to 2.6 in 2000. Average household size increased during the decade in Baldwin and Homer to 2.71 and 2.6, respectively, as shown in Table 2-6. Projections provided in Table 2-6 show that the household size will shrink in Banks County and each city. The smaller household size reflects both state and national trends. Banks County household size is projected to reach 2.41 in 2030, while Baldwin and Homer will reach 2.41 and 2.55, respectively.



**Table 2-6 Average Household Size Historical and Projections**

Year	Banks County	Baldwin	Homer
1980	2.73	2.77	2.73
1990	2.49	2.41	2.49
2000	2.6	2.71	2.6
2005	2.57	2.7	2.57
2010	2.54	2.68	2.54
2015	2.5	2.67	2.5
2020	2.47	2.65	2.47
2025	2.44	2.64	2.44
2030	2.41	2.6	2.41
Growth Rate 1980-2000	-4.8%	-2.2%	-4.8%
Growth Rate 2000-2030	-7.3%	-4.1%	-7.3%
Average Annual Growth Rate 1980-2000	-0.2%	-0.1%	-0.2%
Average Annual Growth Rate 2000-2030	-0.3%	-0.1%	-0.3%

Source: U.S. Census Bureau: 2000 Census; DCA 2006

## 2.2 Age Distribution

Age distribution affects a variety of needs and services as the County plans for future housing, commercial, public institutions and recreational facilities. Table 2-7 shows the historical age distribution for Banks County. Each age group presented experienced growth during both 1990-2006 and 2000-2006.

The 25-to-29 year old age group made up the largest proportion of the population in 2006 at 8.8% followed by 30-to-34, 35-to-39 and 40-to-44 – each at 7.4% of the total population. The fastest growing age group in the short term (2000 to 2006) was the 85-years-and-older group at 50.0%, followed by the 25-to-29 and 60-to-64 age groups at rates of 40.9% and 31.4%, respectively. During the period of 1990 to 2006, the 85-and-older group experienced a 158.3% increase, followed by the 55-to-59 and the 50-to-54 age groups that grew at rates of 125.6% and 116.7%, respectively.

While not experiencing as dramatic of increases as some of the other groups, increases in those in age groups below age 19 occurred and impact the county and city services aimed at children (e.g. schools, parks and recreation, social services, etc.). The increase in those over 85, which follows state and national trends, also has implications on social services provided for seniors and the health care industry.



**Table 2-7 Historical Age Distribution**

Age Group	1990		2000		2006		% Change 1990-2006	% Change 2000-2006
	Total	% of Total	Total	% of Total	Total	% of Total		
Under 5 years	684	6.6%	1,087	7.5%	1,176	7.2%	71.9%	8.2%
5 to 9 years	737	7.1%	1,040	7.2%	1,174	7.1%	59.3%	12.9%
10 to 14 years	798	7.7%	1,044	7.2%	1,109	6.7%	39.0%	6.2%
15 to 19 years	848	8.2%	993	6.9%	1,005	6.1%	18.5%	1.2%
20 to 24 years	757	7.3%	901	6.2%	940	5.7%	24.2%	4.3%
25 to 29 years	805	7.8%	1,023	7.1%	1,441	8.8%	79.0%	40.9%
30 to 34 years	858	8.3%	1,072	7.4%	1,211	7.4%	41.1%	13.0%
35 to 39 years	840	8.1%	1,196	8.3%	1,223	7.4%	45.6%	2.3%
40 to 44 years	787	7.6%	1,131	7.8%	1,224	7.4%	55.5%	8.2%
45 to 49 years	646	6.3%	1,053	7.3%	1,189	7.2%	84.1%	12.9%
50 to 54 years	521	5.1%	943	6.5%	1,129	6.9%	116.7%	19.7%
55 to 59 years	426	4.1%	818	5.7%	961	5.8%	125.6%	17.5%
60 to 64 years	416	4.0%	609	4.2%	800	4.9%	92.3%	31.4%
65 to 69 years	396	3.8%	489	3.4%	604	3.7%	52.5%	23.5%
70 to 74 years	320	3.1%	405	2.8%	493	3.0%	54.1%	21.7%
75 to 79 years	234	2.3%	293	2.0%	345	2.1%	47.4%	17.7%
80 to 84 years	163	1.6%	201	1.4%	235	1.4%	44.2%	16.9%
85 years and over	72	0.7%	124	0.9%	186	1.1%	158.3%	50.0%

Source: U.S. Census Bureau 1990 (SF1), 2000 (SF1) and STFIPS: Annual County Resident Population Estimates by Age, Sex, Race and Hispanic Origin: April 1, 2000 to April 1, 2006

Table 2-7 shows the age distribution projections through the year 2030. The projections base the growth on trends experienced from 1980 to 2000. As a result, these projections show the share of the population in each age group remaining fairly constant over the next 25 years. National projections, however, anticipate that the senior citizen share of the population will increase significantly during this time period. For example, the number of Americans aged 45-to-65 (who will reach age 65 over the next two decades) increased by 39% from 1994 to 2004, according to the U.S. Department of Health and Human Services' Administration on Aging. The 25-to-54 age groups are projected to increase from 55% to 59% between 2005 and 2030.





**Table 2-8 Age Distribution Projections**

Age Group	2010	2010	2015	2015	2020	2020	2025	2025	2030	2030	% Change 2000-30
0-4	1,306	7.6%	1,415	7.6%	1,524	7.6%	1,633	7.6%	1,743	7.6%	60.3%
5-13	2,472	14.3%	2,666	14.2%	2,860	14.2%	3,054	14.2%	3,248	14.1%	55.9%
14-17	591	3.4%	584	3.1%	577	2.9%	570	2.6%	563	2.4%	-6.9%
18-20	629	3.6%	660	3.5%	692	3.4%	724	3.4%	756	3.3%	33.8%
21-24	807	4.7%	849	4.5%	890	4.4%	932	4.3%	973	4.2%	34.4%
25-34	2,461	14.2%	2,643	14.1%	2,826	14.0%	3,009	13.9%	3,192	13.9%	52.4%
35-44	2,949	17.1%	3,259	17.4%	3,570	17.7%	3,881	18.0%	4,192	18.2%	80.1%
45-54	2,584	14.9%	2,877	15.4%	3,171	15.7%	3,465	16.1%	3,759	16.3%	88.3%
55-64	1,726	10.0%	1,875	10.0%	2,024	10.0%	2,173	10.1%	2,323	10.1%	62.8%
65+	1,760	10.2%	1,884	10.1%	2,008	10.0%	2,132	9.9%	2,256	9.8%	49.2%
Total	17,285	100.0%	18,712	100.0%	20,142	100.0%	21,573	100.0%	23,005	100.0%	59.5%

Source: U.S. Census Bureau 1990 (SF1), 2000 (SF1) and STFIPS: Annual County Resident Population Estimates by Age, Sex, Race and Hispanic Origin: April 1, 2000 to April 1, 200

The anticipated shifts in the overall age distribution of residents in Banks County are not predicted to change significantly in the next 20 years. The population in each age group is projected to see continued growth, increasing significantly the number of retirement-age and school-age residents. Therefore, changes in the age distribution alone are not significant enough to warrant major policy changes or County improvements. While the proportion may remain relatively constant, the rate of growth in total population for Banks County will lead to considerable growth in the real population number for each age group and these increases will have an impact on the service demands for each group.

The 55.9% projected increase from 2000 to 2030 for the 5-to-13-years age group equates to an increase of roughly 1,164 elementary and middle school-aged children (from 2,084 in 2000 to 3,248 in 2030). The increase creates challenges for the County school system and other services provided in the County for children. Likewise, the projected increase in persons 65 and older from 1,512 in 2000 to 2,256 in 2030, which as noted above is a conservative projection, will greatly increase the demand for services related to senior citizens. Whether or not these statistics remain consistent depends on the availability of housing allowing seniors the opportunity to age in their current community. The changing age structure of a population can affect Banks County. Issues that Banks County may need to face as a result of the changing population include the need for services, healthcare, changes in markets, participation in the labor force, and public policy decisions.

## 2.3 Race and Ethnicity

### 2.3.1 Racial and Ethnic makeup

White residents made up the largest share of the population in Banks County with an estimated 94.4% in 2006, as shown in Table 2-9 and Table 2-10. African Americans made up 3.6% of the population in 2006. Large percentage increases for other minorities represented low real numbers as these groups made up 2.0% of the total population.

The Census does not include Hispanic as a race, but accounts for this population under ethnicity. As a result, people of Hispanic origin generally make up portions of more than one racial group. The figures included with this analysis include persons of Hispanic origin with the various racial groups for comparison purposes. As a group, the number of persons of Hispanic origin increased significantly from 52 in 1990 to 493 in 2000 and to 624 in 2006 (3.8% of the total population).



**Table 2-9 Race and Hispanic Origin Total Population**

Area	Category	Total Population	Population By Race					Persons of Hispanic origin
			White	African American	American Indian/ Alaska Native	Asian or Pacific Islander	other race	
Banks County	1990	10,308	9,874	364	18	31	21	52
	2000	14,422	13,435	464	43	96	384	493
	2006	16,445	15,525	600	46	182	92	624
	% Change 1990-2000	39.9%	36.1%	27.5%	138.9%	209.7%	1728.6%	848.1%
	% Change 2000-2006	14.0%	15.6%	29.3%	7.0%	89.6%	-76.0%	26.6%
Baldwin	1990	1,439	1,366	20	0	40	13	26
	2000	2,425	2,018	90	8	79	230	627
	% Change 1990-2000	68.5%	47.7%	350.0%	#DIV/0!	97.5%	1669.2%	2311.5%
Homer	1990	3,139	648	91	1	2	0	4
	2000	6,904	801	112	11	8	18	19
	% Change 1990-2000	119.9%	23.6%	23.1%	1000.0%	300.0%	17900.0%	375.0%

Source: U.S. Census Bureau; 2004 Estimates

**Table 2-10 Race and Hispanic Origin Share of Population**

Category	Year	White	African American	American Indian/ Alaska Native	Asian or Pacific Islander	other race	Persons of Hispanic origin
Banks County	1990	95.8%	3.5%	0.2%	0.3%	0.2%	0.5%
	2000	93.2%	3.2%	0.3%	0.7%	2.7%	3.4%
	2006	94.4%	3.6%	0.3%	1.1%	0.6%	3.8%
Baldwin	1990	94.9%	1.4%	0.0%	2.8%	0.9%	1.8%
	2000	83.2%	3.7%	0.3%	3.3%	9.5%	25.9%
Homer	1990	20.6%	2.9%	0.0%	0.1%	0.0%	0.1%
	2000	11.6%	1.6%	0.2%	0.1%	0.3%	0.3%

Source: U.S. Census Bureau

### 2.3.2 Race and Ethnicity in Surrounding Counties

As indicated in Table 2-11, growth of the population of persons of Hispanic origin in Banks County occurred at a significantly slower rate than that of each adjacent county between 2000 and 2006, according to Census estimates. Franklin, Habersham, Jackson and Hall counties each experienced increases their persons of Hispanic origin population increase 60% or more. Banks County may see higher growth rates in this population in the future. Providing bilingual services and education present a service challenge for the community.



**Table 2-11 Race and Hispanic Origin of Surrounding Counties 2006**

Category	Banks County	Franklin County	Hall County	Habersham County	Jackson County	Stephens County	Madison County
Population By Race							
White	15,525	19,501	156,498	37,778	50,321	21,548	25,007
African American	600	1,837	11,778	1,814	3,931	3,036	2,312
Other race	320	353	4,980	1,520	1,526	559	518
Persons of Hispanic origin	493	187	27,242	2,750	1,249	250	507
Persons of Hispanic origin % change (2000 to 2006)	624	344	44,147	4,409	2,356	374	689

Category	Banks County	Franklin County	Hall County	Habersham County	Jackson County	Stephens County	Madison County
Population By Race							
White	94.4%	89.9%	90.3%	91.9%	90.2%	85.7%	89.8%
African American	3.6%	8.5%	6.8%	4.4%	7.0%	12.1%	8.3%
Other race	1.9%	1.6%	2.9%	3.7%	2.7%	2.2%	1.9%
Persons of Hispanic origin	3.0%	0.9%	15.7%	6.7%	2.2%	1.0%	1.8%
Persons of Hispanic origin % change (2000 to 2006)	26.6%	84.0%	62.1%	60.3%	88.6%	49.6%	35.9%

Source: U.S. Census Bureau, University of Georgia Center for Agribusiness & Economic Development

### 2.3.3 Race and Hispanic Origin Projections

Based on the trends established from 2000 to 2006, the share of population of persons of Hispanic origin should continue to grow over the next 25 years in Banks County, as shown in Table 2-12.

**Table 2-12 Race and Hispanic Origin Total Population Projections**

Category	2005		2010		2015		2025		2030	
	Total	%	Total	%	Total	%	Total	%	Total	%
White	14,730	92.9%	16,026	92.7%	1,7321	92.6%	19,911	92.3%	21,207	92.2%
African American	472	3.0%	480	2.8%	487	2.6%	503	2.3%	511	2.2%
American Indian/Alaska Native	51	0.3%	59	0.3%	67	0.4%	83	0.4%	91	0.4%
Asian or Pacific Islander	119	0.8%	142	0.8%	165	0.9%	211	1.0%	234	1.0%
Other race	480	3.0%	576	3.3%	672	3.6%	864	4.0%	960	4.2%
Persons of Hispanic origin	608	3.8%	723	4.2%	838	4.5%	953	4.4%	1,183	5.1%

Source: U.S. Census Bureau (population numbers for 2005 are estimates); DCA Projections

While there are no major shifts in the racial and ethnic make up of the County projected, the growth of each group is likely to have implications for the types of goods and services demanded in the County’s commercial developments, as well as for publicly-provided services in schools and in the community. As the Hispanic population continues to grow, and it is projected to increase from 3.1% of the population to 5.1% of the population, there will be a growing need in the County for educating and providing accommodations for non-English speaking residents. In accordance with these statistics, it is reasonable for Banks County to anticipate



gradual changes in the County’s overall make-up and for future services to be catered to a wider range of cultures.

## 2.4 Income

### 2.4.1 Household Income

Household income distribution changes between 1990 and 2000 shifted a larger share of Banks County’s total households to higher income brackets as evidenced by a 14.5% drop in households earning under \$10,000 and large percentage increases in households earning over \$40,000 (shown in Table 2-13). Inflation and rising incomes contributed to these shifts. The number of households within the income categories \$50,000 or more all increased by 163% or more. The largest percentage increase occurred in the \$100,000 to \$124,000 bracket where the number of households increased 705% – from 20 to 161 households. Household income distribution in Baldwin and Homer exhibited trends similar to most of those defined in Banks County. Baldwin experienced growth at all household income levels – including those under \$15,000.

**Table 2-13 Household Income Distribution**

Household Median Income Category	Banks County				% Change 1990-2000	State of Georgia		
	1990		2000			% of Total 1990	% of Total 2000	% Change 1990-2000
	Total	% of Total	Total	% of Total				
Total Households	3,807	100.0%	5,322	100.0%	39.8%	100.0%	100.0%	27.10%
Less than \$10,000	710	18.6%	607	11.4%	-14.5%	16.8%	10.1%	-23.40%
\$10,000 - \$14,999	402	10.6%	342	6.4%	-14.9%	8.6%	5.9%	-13.80%
\$15,000 - \$19,999	486	12.8%	317	6.0%	-34.8%	8.9%	5.9%	-15.40%
\$20,000 - \$29,999	687	18.0%	689	12.9%	0.3%	17.1%	12.7%	-5.50%
\$30,000 - \$34,999	393	10.3%	407	7.6%	3.6%	7.9%	6.2%	0.20%
\$35,000 - \$39,999	243	6.4%	387	7.3%	59.3%	6.8%	5.9%	10.20%
\$40,000 - \$49,999	362	9.5%	825	15.5%	127.9%	11.0%	10.9%	25.20%
\$50,000 - \$59,999	208	5.5%	547	10.3%	163.0%	7.6%	9.2%	54.50%
\$60,000 - \$74,999	179	4.7%	510	9.6%	184.9%	6.8%	10.5%	94.90%
\$75,000 - \$99,999	85	2.2%	344	6.5%	304.7%	4.6%	10.4%	185.00%
\$100,000 - \$124,999	20	0.5%	161	3.0%	705.0%	1.7%	5.2%	286.10%
\$125,000 - \$149,999	11	0.3%	85	1.6%	672.7%	0.7%	2.5%	373.90%
\$150,000 +	21	0.6%	101	1.9%	381.0%	1.4%	4.6%	313.20%

Source: U.S. Census Bureau



**Homer**

Household Median Income Category	1990		2000		% Change 1990-2000
	Total	% of Total	Total	% of Total	
Total Households	297	100.0%	374	100.0%	25.9%
Less than \$10,000	92	31.0%	50	13.4%	-45.7%
\$10,000 - \$14,999	38	12.8%	20	5.3%	-47.4%
\$15,000 - \$19,999	38	12.8%	40	10.7%	5.3%
\$20,000 - \$29,999	65	21.9%	51	13.6%	-21.5%
\$30,000 - \$34,999	22	7.4%	20	5.3%	-9.1%
\$35,000 - \$39,999	6	2.0%	41	11.0%	583.3%
\$40,000 - \$49,999	11	3.7%	39	10.4%	254.5%
\$50,000 - \$59,999	12	4.0%	33	8.8%	175.0%
\$60,000 - \$74,999	5	1.7%	38	10.2%	660.0%
\$75,000 - \$99,999	1	0.3%	22	5.9%	2100.0%
\$100,000 - \$124,999	1	0.3%	8	2.1%	700.0%
\$125,000 - \$149,999	2	0.7%	5	1.3%	150.0%
\$150,000 +	4	1.3%	7	1.9%	75.0%

Source: U.S. Census Bureau

**Baldwin**

Household Median Income Category	1990		2000		% Change 1990-2000
	Total	% of Total	Total	% of Total	
Total Households	523	100.0%	867	100.0%	65.8%
Less than \$10,000	123	23.5%	128	14.8%	4.1%
\$10,000 - \$14,999	61	11.7%	77	8.9%	26.2%
\$15,000 - \$19,999	57	10.9%	63	7.3%	10.5%
\$20,000 - \$29,999	132	25.2%	177	20.4%	34.1%
\$30,000 - \$34,999	23	4.4%	52	6.0%	126.1%
\$35,000 - \$39,999	22	4.2%	70	8.1%	218.2%
\$40,000 - \$49,999	52	9.9%	81	9.3%	55.8%
\$50,000 - \$59,999	29	5.5%	72	8.3%	148.3%
\$60,000 - \$74,999	17	3.3%	54	6.2%	217.6%
\$75,000 - \$99,999	5	1.0%	47	5.4%	840.0%
\$100,000 - \$124,999	2	0.4%	24	2.8%	1100.0%
\$125,000 - \$149,999	0	0.0%	12	1.4%	#DIV/0!
\$150,000 +	0	0.0%	10	1.2%	#DIV/0!

Source: U.S. Census Bureau

**2.4.2 Median Household Income**

As shown in Table 2-14, median household income increased 7.7% from \$38,813 in 1989 (in 2005 dollars) to \$41,783 in 2005 compared to a state and national increases of only 5.9% and 1.6%, respectively. The median income climbed to \$44,042 in 2000 (in 2005 dollars) before dipping during the 2000-2005 period. Banks



County’s 5.1% reduction in median income fared slightly worse than the state during this period, which experienced a reduction of only 4.5%.

**Table 2-14 Median Household Income**

Area	1989 <sup>1</sup>	1995 <sup>1</sup>	2000 <sup>1</sup>	2005	% Change 2000-2005	% Change 1990-2005
Banks County	\$38,813	\$40,166	\$44,042	\$41,783	-5.1%	7.7%
State of Georgia	\$43,024	\$43,088	\$47,699	\$45,564	-4.5%	5.9%
United States	\$45,527	\$43,668	\$47,623	\$46,242	-2.9%	1.6%

<sup>1</sup> Adjusted for inflation to year 2005 dollars

Source: U.S. Census Bureau: Small Area Income & Poverty Estimates 1989, 1995, 2000, and 2004; Dollar adjustments provided by U.S. Bureau of Labor Statistics Consumer Price Index Inflation Calculator

### 2.4.3 Per Capita Income

Per capita income rose dramatically from \$14,431 in 1989 to \$ 17,424 in 1999 when adjusted for inflation to 1999 dollars, as captured in Table 2-15. The increase for the County was 20.7% between 1990 and 2000, compared to state and national growth of 15.5% and 11.4%, respectively. The trends for each city also showed significant increases from 1990 to 2000. Baldwin per capita income increased 14.3% to \$14,059. Homer per capita income increased 36.9% to \$17,353.

**Table 2-15 Per Capita Income**

Area	1989	1999	% Change 1989-1999
Banks County	\$14,431	\$17,424	20.7%
Baldwin	\$12,299	\$14,059	14.3%
Homer	\$12,680	\$17,353	36.9%
State of Georgia	\$18,314	\$21,154	15.5%
United States	\$19,373	\$21,587	11.4%

Source: U.S. Census Bureau; 1989 dollars adjusted to 1999 dollars via the U.S. Bureau of Labor Statistics web-based Inflation Calculator

### 2.4.4 Poverty

The total number of all Banks County residents living in households considered below the poverty thresholds set by the U.S. Census Bureau increased by 17.1% between 1995 and 2004 according to Census estimates, as shown in Table 2-16. However, the proportion of Banks County residents considered below the poverty thresholds dropped from 14.0% to 12.3% between 1990 and 2004, though the proportion increased from 12.2% to 12.3% between 2000 and 2004. Numbers for the County did not increase as dramatically as state and national trends between 2000 and 2004. The Census estimated in 2004 that 12.3% of the County’s residents lived in poverty, which represented a 9.2% increase from 2000. The 2004 estimates also showed that 18.4% of all children 17 and under, and 16.4% of children between the ages of 5 and 17 also lived in poverty. Both decreased between 2000 and 2004 in Banks County while seeing experiencing double-digit increases for the state and nation.



**Table 2-16 Poverty - Percent of Specified Age Groups in Poverty**

Area	1995		2000		2004 Estimates		% Change 2000-04	% Change 1995-2004
<b>All Ages in Poverty</b>								
Banks County	1,689	14.0%	1,810	12.2%	1,977	12.3%	9.2%	17.1%
Georgia	1,136,374	15.6%	1,006,329	12.3%	1,217,686	13.7%	21.0%	7.2%
United States	36,424,609	13.8%	31,581,086	11.3%	37,039,804	12.7%	17.3%	1.7%
<b>Ages 0-17 in Poverty</b>								
Banks County	630	19.7%	737	19.3%	728	18.4%	-1.2%	15.6%
Georgia	470,855	23.5%	386,095	17.5%	457,793	19.4%	18.6%	-2.8%
United States	14,665,019	20.8%	11,587,118	16.2%	13,041,492	17.8%	12.6%	-11.1%
<b>Ages 5-17 in Poverty</b>								
Banks County	408	17.4%	497	18.6%	468	16.4%	-5.8%	14.7%
Georgia	308,614	22.1%	252,326	16.1%	296,706	18.1%	17.6%	-3.9%
United States	9,306,018	18.7%	7,536,575	14.6%	8,430,886	16.2%	11.9%	-9.4%

Source: U.S. Census Bureau: Small Area Income & Poverty Estimates 1995, 2000 and 2003; Model-based Estimates for States, Counties and School Districts

## 2.5 Educational Attainment

Educational attainment remains lower in Banks County than for surrounding counties. As shown in Tables 2-17 and 2-18, only 65% of County’s population of those age 25 and older held a high school diploma or higher compared to 78.6% for the state and lower than each of the surrounding counties. Only 8.6% of the 25 and older population held Bachelor’s degrees or higher in 2000, which is also lower than the surrounding counties and state as a whole.



**Table 2-17 Educational Attainment – Population 25 Years and Over**

Educational Attainment (highest level)	Banks County		Baldwin		Homer		Maysville		Georgia	
Population 25 years and over	9,401	100.0%	1,503	100.0%	599	100.0%	844	100.0%	5,185,965	100.0%
Less than 5th grade	240	2.6%	134	8.9%	31	5.2%	18	2.1%	109,729	2.1%
5th to 8th grade	1,004	10.7%	194	12.9%	62	10.4%	55	6.5%	283,468	5.5%
9th to 12th grade, no diploma	2,011	21.4%	266	17.7%	126	21.0%	132	15.6%	718,152	13.8%
High school graduate (incl. equivalency)	3,603	38.3%	452	30.1%	207	34.6%	351	41.6%	1,486,006	28.7%
Some college credit, less than 1 year	538	5.7%	85	5.7%	26	4.3%	63	7.5%	346,583	6.7%
1 or more years of college, no degree	895	9.5%	143	9.5%	67	11.2%	82	9.7%	712,109	13.7%
Associate degree	300	3.2%	41	2.7%	22	3.7%	39	4.6%	269,740	5.2%
Bachelor's degree	463	4.9%	104	6.9%	37	6.2%	66	7.8%	829,873	16.0%
Master's degree	219	2.3%	57	3.8%	19	3.2%	25	3.0%	288,888	5.6%
Professional degree	98	1.0%	17	1.1%	2	0.3%	12	1.4%	97,174	1.9%
Doctorate degree	30	0.3%	10	0.7%	0	0.0%	1	0.1%	44,243	0.9%
Percent high school graduate or higher	65.4%		60.5%		63.4%		75.7%		78.6%	
Percent bachelor's degree or higher	8.6%		12.5%		9.7%		12.3%		24.3%	

Source: U.S. Census Bureau, Census 2000 Summary File 4, Matrices PCT64 and PCT65.

**Table 2-18 Educational Attainment – Percent of Population 25 Years and Older**

Educational Attainment (highest level)	Banks County	Clarke County	Franklin County	Habersham County	Hall County	Jackson County	Madison County	Stephens County	State of Georgia
Less than 5th grade	2.6%	1.8%	2.4%	3.0%	4.5%	2.1%	1.9%	1.8%	2.1%
5th to 8th grade	10.7%	5.3%	8.7%	10.2%	9.4%	9.3%	6.6%	9.6%	5.5%
9th to 12th grade, no diploma	21.4%	11.8%	21.9%	15.9%	15.6%	20.5%	20.7%	17.5%	13.8%
High school graduate (incl. equivalency)	38.3%	21.6%	37.5%	33.7%	29.6%	35.5%	40.8%	35.9%	28.7%
Some college credit, less than 1 year	5.7%	4.3%	4.8%	6.6%	6.5%	6.3%	6.2%	6.6%	6.7%
1 or more years of college, no degree	9.5%	11.5%	9.9%	11.1%	11.4%	10.7%	9.4%	11.2%	13.7%
Associate degree	3.2%	3.8%	4.5%	3.7%	4.3%	3.9%	3.4%	3.4%	5.2%
Bachelor's degree	4.9%	20.9%	6.4%	9.8%	11.9%	7.5%	6.8%	9.4%	16.0%
Master's degree	2.3%	10.8%	2.5%	4.2%	4.2%	2.7%	2.5%	3.4%	5.6%
Professional degree	1.0%	2.2%	0.9%	1.3%	1.8%	1.2%	1.0%	0.9%	1.9%
Doctorate degree	0.3%	5.8%	0.5%	0.6%	0.8%	0.4%	0.6%	0.4%	0.9%
Percent high school graduate or higher	65.4%	81.0%	67.0%	70.9%	70.5%	68.1%	70.8%	71.1%	78.6%
Percent bachelor's degree or higher	8.6%	39.8%	10.3%	15.8%	18.7%	11.7%	10.9%	14.1%	24.3%

Source: U.S. Census Bureau, Census 2000 Summary File 4, Matrices PCT64 and PCT65.





Table 2-19 presents a breakdown by age group for Educational Attainment, showing Banks County with lower rates than surrounding counties in almost every category. Most disturbing is the low rate of high school diplomas and college degrees among the 25-to-34 age group. The rate of 6.4% with Bachelor’s degrees among this age group is just over half of the rate recorded for Franklin County (12.3%), which is the lowest among the surrounding counties.

**Table 2-19 Educational Attainment – Percent of Age Group**

Educational Attainment (highest level)		Banks County	Clarke County	Franklin County	Habersham County	Hall County	Jackson County	Madison County	State of Georgia
High school graduate or higher	25 to 34 years	70.0%	87.6%	75.2%	75.9%	65.7%	77.0%	79.6%	81.4%
	35 to 44 years	74.3%	82.7%	74.4%	77.3%	76.1%	75.3%	75.0%	82.4%
	45 to 64 years	66.9%	82.5%	70.0%	74.7%	76.3%	68.1%	73.0%	71.2%
	65 years and over	41.3%	62.4%	48.8%	52.5%	57.0%	43.4%	48.1%	52.6%
Bachelor's degree or higher	25 to 34 years	6.4%	46.4%	12.3%	15.8%	16.5%	13.8%	14.8%	15.7%
	35 to 44 years	9.3%	38.5%	11.0%	17.8%	19.0%	12.5%	11.4%	18.6%
	45 to 64 years	10.0%	39.7%	11.1%	17.3%	22.4%	11.2%	9.4%	14.5%
	65 years and over	7.6%	28.5%	7.0%	11.2%	14.1%	8.8%	8.5%	8.1%

Source: U.S. Census Bureau, Census 2000 Summary File 4, Matrices PCT64 and PCT65.

## 2.6 Strengths, Weaknesses, Opportunities and Threats Analysis

### 2.6.1 Strengths

- Banks County experienced a 14.0% population increase from 2000 to 2006.
- Homer experienced a 13.3% population increase from 2000 to 2006.
- Baldwin experienced a 20.0% population increase from 2000 to 2006.
- Households in the County earning less than \$10,000 dropped by 14.5% while number of households earning more than \$40,000 increased significantly. Baldwin and Homer experienced similar changes.
- County median household income increased at a faster rate from 1989 to 2004 than state and national median household income.
- Per capita income in the County, Baldwin and Homer grew at a significantly faster rate than that of the state and nation.

### 2.6.2 Weakness

- While decreases occurred in the number of children 17 and under and the number of children 5 to 17 occurred between 2000 and 2004, 18.4% of the County’s 17 and under population continued to live in poverty in 2004.
- While the total number of County residents living poverty increased between 1995 and 2004, the proportion of County residents in poverty dropped. The County’s increase in the number of total residents in poverty occurred at a significantly slower rate than that of the state and nation.



- Educational attainment levels in Banks County are significantly lower than the levels of surrounding counties and the state as a whole.

### 2.6.3 Opportunities

- The average household size for the County, Baldwin and Homer grew from 1990 to 2000. These communities are projected to experience average household size reductions between 2000 and 2030. Smaller household size provides the opportunity to offer new housing options to the County.

### 2.6.4 Threats

- The fastest growing age group in the County from 2000 to 2006 was for those age 85. This group experienced an increased of 59.5%. The County must prepare for the growing population in this age group.
- The 55.9% projected increase from 2000 to 2030 for the 5-to-13-years age group equates to an increase of roughly 1,164 elementary and middle school-aged children (from 2,084 in 2000 to 3,248 in 2030). Long-range school planning is important in order to make sure that schools are in place when the population arrives.
- Banks County population projections range from a year 2030 population of 23,002 to 26,831 (average annual growth rates of 1.5% and 2.1%, respectively).
- The second- and third-fastest growing age group in the County from 2000 to 2006 was the 25-to-29 and 60-to-64 age groups at rates of 40.9% and 31.4%, respectively. As was the case with the over 85 age group, it is important for the County to prepare now for the services and other needs required by increasing population of older residents.
- Low rates of educational attainment in Banks County can limit the County's efforts to attract industry and other economic development.
- The group of persons of Hispanic origin increased significantly from 1990 to 2006, but this growth rate was significantly slower than that of each adjacent counties. Banks County may see higher growth rates in this population in the future. Providing bilingual services and education present a service challenge for the community.

# 3 Economic Development

*Identification of trends and issues related to the economic characteristics of Banks County*

Data collected for and analyzed in this section comes from a variety of sources that include the Georgia Bureau of Labor, Georgia Department of Economic Development, U.S. Census Bureau, U.S. Bureau of Labor Statistics, and the University of Georgia Center for Agribusiness and Economic Development.

## 3.1 Economic Base

The economic base section defines employment and labor force as follows:

- Employment (Section 3.1.1) represents the jobs located in Banks County with no concern for where the employees live.
- Labor force (Section 3.2.1) represents the eligible working population of Banks County with no concern for the location of the job

### 3.1.1 Employment

The annual average number of jobs in Banks County from 1990 to 2006 increased at a rate faster than that of the state, as shown in Table 3-1 and Table 3-2. The 25.9% overall growth rate and 3.9% average annual growth rate between 2001 and 2006 allowed for an estimated total of 3,808 jobs in Banks County. By contrast, the state and nation experienced employment gains of only 0.6% and 0.5%, respectively.

**Table 3-1 Number of Employees – County and State 1990-2006**

Year	Banks County	State of Georgia
1990	2,284	2,944,426
1991	2,718	2,886,812
1992	2,583	2,941,006
1993	2,490	3,066,127
1994	2,711	3,222,556
1995	2,663	3,358,052
1996	2,744	3,477,974
1997	2,744	3,563,237
1998	2,830	3,685,199
1999	2,972	3,788,068
2000	3,037	3,871,763
2001	3,025	3,871,763
2002	3,205	3,807,915
2003	3,118	3,783,232
2004	3,541	3,840,663
2005	3,632	3,932,315
2006	3,808	4,024,699
% Change 1990-2006	66.7%	36.7%
Annual % of Change 1990-2006	3.2%	2.0%

Source: U.S. Bureau of Labor Statistics - Quarterly Census of Employment and Wages 2006

**Table 3-2 Number of Employees – County, State and Nation 2001-2006**

Year	Banks County	State of Georgia	United States
2001	3,025	3,871,763	129,635,800
2002	3,205	3,807,915	128,233,919
2003	3,118	3,783,232	127,795,827
2004	3,541	3,840,663	129,278,176
2005	3,632	3,932,315	131,571,623
2006	3,808	4,024,699	133,833,834
% Change 2001-2006	25.9%	-1.9%	-0.5%
Annual % of Change 2000-2006	3.9%	0.6%	0.5%

Source: U.S. Bureau of Labor Statistics - Quarterly Census of Employment and Wages 2006

As shown in Tables 3-1 and 3-3, the average monthly employment in Banks County increased 66.7% between 1990 and 2006, including an a 25.4% increase from 2000 to 2006. Average monthly employment presented in Tables 3-3 and 3-4 represent jobs covered by unemployment insurance legislation. County employment increased by 1,276 jobs between 1990 and 2006. The Public Administration supersector experienced the most significant growth from 1990 to 2006 increasing the number of jobs in that category 2,900.0%, followed by Professional and Business Services at 605.8%; Trade, Transportation and Utilities at 29.0%; and Manufacturing at 11.9%. Public Administration, Trade, Transportation and Utilities and Leisure and



Hospitality Services experienced growth rates of 6,650.0%, 26.1% and 18.7%, respectively. Manufacturing and Professional and Business Services saw losses of -5.0% and -3.3%, respectively from 2000 to 2006. Manufacturing supersector grew between 1990 and 1995 and has since held steady and maintained the largest share of employment in Banks County at 26.7% in 2006 - down from 52.5% in 2000 and 50.2% in 1990.

The 11 sectors reported in Table 3-2 are the 'High-Level Aggregates' that the U.S. Bureau of Labor Statistics (BLS) has defined as extensions to the NAICS 2002 system. Some sectors in the tables are reported as '\*', meaning that the BLS did not disclose data that might reveal information about specific firms or that the sector did not exist in the area during the time you specified. Therefore the total without these numbers is less than the actual total of 3,808 shown in Table 3-3.

**Table 3-3 Historic County Average Monthly Employment**

Industrial Sector	1990		1995		2000		2006		% Change 1990-2006	% Change 2000-2006
	Employment	%	Employment	%	Employment	%	Employment	%		
Natural Resources and Mining	*		*		*		*		NA	NA
Manufacturing	909	39.8%	1,098	40.0%	1,071	35.3%	1,017	26.7%	11.9%	-5.0%
Education and Health Services	*		*		*		629	16.5%	NA	NA
Leisure and Hospitality	570	25.0%	406	14.8%	502	16.5%	596	15.7%	4.6%	18.7%
Trade, Transportation, and Utilities	303	13.3%	341	12.4%	310	10.2%	391	10.3%	29.0%	26.1%
Public Administration	9	0.4%	2	0.1%	4	0.1%	270	7.1%	2900.0%	6650.0%
Professional and Business Services	21	0.9%	38	1.4%	153	5.0%	148	3.9%	604.8%	-3.3%
Financial Activities	*	NA	*	NA	*	NA	27	0.7%	NA	NA
Other Services	*	NA	*	NA	*	NA	10	0.3%	NA	NA
Construction	*	NA	*	NA	*	NA	*	NA	NA	NA
Information	*	NA	*	NA	*	NA	*	NA	NA	NA
All Industries	2,284	100.0%	2,744	100.0%	3,037	100.0%	3,808	100.0%	66.7%	25.4%

\* - BLS did not disclose data that might reveal information about specific firms or that the sector did not exist in the area during the time frame shown.

Source: Georgia Statistics System: Analysis of Employment Changes; U.S. Bureau of Labor Statistics

Table 3-4 compares the County’s 2006 average monthly employment by industrial sector to that of the area surrounding Banks County, the state and the nation. Table 3-4 also provides more detailed sector categories. Goods Producing makes up a much larger proportion of employment in Banks County than in that of the state (39.6% to 17.4%). Service Providing, however, makes up a much smaller proportion of employment in the County than in that of the state (40.8% to 65.9%).



**Table 3-4 County, MSA, State and Federal Comparison of Average Monthly Employment**

Industrial Sector	Banks County		Georgia Mountains LWA		State of Georgia	United States
	# of Jobs	%	# of Jobs	%	%	%
<b>Goods Producing</b>	<b>1,507</b>	<b>39.6%</b>	<b>58,471</b>	<b>29.6%</b>	<b>17.4%</b>	<b>17.6%</b>
Agriculture, forestry and fishing	-	-	1,709	0.9%	0.6%	0.9%
Mining	0	0.0%	268	0.1%	0.2%	0.5%
Construction	229	6.0%	16,440	8.3%	5.4%	5.7%
Manufacturing	1,017	26.7%	40,053	20.2%	11.1%	10.5%
<b>Service Producing</b>	<b>1,552</b>	<b>40.8%</b>	<b>108,556</b>	<b>54.9%</b>	<b>65.9%</b>	<b>66.5%</b>
Wholesale Trade	102	2.7%	9,600	4.9%	5.4%	4.4%
Retail Trade	245	6.4%	23,504	11.9%	11.7%	11.5%
Transportation and warehousing	31	0.8%	3,917	2.0%	3.9%	3.1%
Information	-	-	1,921	1.0%	2.9%	2.3%
Finance and insurance	25	0.7%	5,962	3.0%	4.0%	4.5%
Real estate and rental and leasing	-	-	1,874	0.9%	1.6%	1.6%
Professional, scientific/tech services	31	0.8%	6,245	3.2%	5.2%	5.5%
Administrative & waste Services	116	3.0%	10,265	5.2%	7.1%	6.2%
Health care and social assistance	-	-	17,036	8.6%	9.0%	11.0%
Arts, entertainment and recreation		0.0%	2,037	1.0%	1.0%	1.4%
Accommodation and food services	496	13.0%	15,697	7.9%	8.5%	8.3%
Other services (except gov't)	10	0.3%	4,233	2.1%	2.5%	3.3%
<b>Unclassified</b>	<b>-</b>	<b>-</b>	<b>234</b>	<b>0.1%</b>	<b>0.4%</b>	<b>0.2%</b>
<b>Total - Private Sector</b>	<b>3,059</b>	<b>80.3%</b>	<b>167,027</b>	<b>84.4%</b>	<b>83.7%</b>	<b>84.2%</b>
<b>Total - Government</b>	<b>749</b>	<b>19.7%</b>	<b>30,827</b>	<b>15.6%</b>	<b>16.3%</b>	<b>15.8%</b>
Federal	5	0.1%	1,386	0.7%	2.4%	2.0%
State	20	0.5%	5,686	2.9%	3.8%	3.4%
Local	716	18.8%	23,755	12.0%	10.2%	10.3%
<b>All Industries</b>	<b>3,808</b>	<b>100.0%</b>	<b>197,855</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Source: Georgia Department of Labor; LWA is the Local Workforce Area defined by the Georgia Department of Labor

### 3.1.2 Employment Projections

Banks County’s total employment is also expected to increase significantly. As shown in Table 3-5, the employment is projected by MACTEC to increase from 3,808 in 2006 to 6,775 in 2030, an increase of 77.9% and an average annual growth rate of 2.3%. This employment growth was projected based on observed average annual growth rate of 3.2% that occurred from 1990 to 2006. Annual growth rate estimates for



population over this same period ranged from 1.5% to 2.1%. The projected job growth appears to be well matched with forecasted population growth, considering the significant number of Banks County residents that currently leave the County for work. It is expected that the trend will continue.

**Table 3-5 Employment Projections**

Year	Number of Jobs
2006	3,808
2010	4,302
2015	4,921
2020	5,539
2025	6,157
2030	6,775
Growth Rate 2006-2030	77.9%
Ave. Annual Growth Rate	2.3%

*U.S. Bureau of Labor Statistics' Census of Employment and Wages 2006; MACTEC employment projection based on average annual growth rate observed between 1990 and 2006.*

### 3.1.3 Wages

With the exception of Agricultural, Forestry & Fishing and Administrative and Waste Services, the average weekly wages and annual pay offered by employers located in Banks County were lower than that for the state, and the nation. As shown in Table 3-6. The Wholesale Trade sector recorded the highest average weekly wage at \$714. The County's largest sector, Manufacturing, recorded an average weekly wage of \$528 (compared to \$849 for the state and \$989 for the nation). The second and third largest sectors, Government and Retail Trade, recorded average weekly wages of \$582 and \$472, respectively.

**Table 3-6 Weekly Wages by Industry 2006**

NAICS Sector	Banks County	Georgia Mountains LWA	State of Georgia	United States
Agriculture, Forestry, Fishing and Hunting*	\$651	\$722	\$491	\$464
Construction	\$574	\$754	\$804	\$856
Manufacturing	\$528	\$729	\$849	\$989
Wholesale Trade	\$714	\$950	\$1,183	\$1,116
Retail	\$472	\$461	\$486	\$492
Transportation and Warehousing	\$545	\$728	\$805	\$786
Information*	NA	\$858	\$1,322	\$1,269
Finance and Insurance	\$661	\$883	\$1,268	\$1,511
Real Estate and Rental and Leasing	NA	\$597	\$883	\$807
Professional, Scientific, and Technical Services	\$601	\$954	\$1,237	\$1,317
Administrative and waste services	\$567	\$485	\$567	\$564
Educational Services	NA	\$489	\$800	\$728
Health Care and Social Assistance	NA	\$706	\$764	\$756
Arts, Entertainment, and Recreation	NA	\$331	\$549	\$576
Accommodation and Food Services	\$183	\$225	\$288	\$302
Other Services (except Public Administration)	\$312	\$460	\$537	\$518
Unclassified	NA	\$684	\$898	\$772
Total - Private Sector	\$540	\$669	\$785	\$816
Total - Government	\$582	\$711	\$732	\$830
All industries	\$529	\$644	\$776	\$818

Source: Georgia Department of Labor, Workforce Information and Analysis Division.

As shown in Table 3-7, the average weekly wage and average annual pay for Banks County increased at rates faster than that of the state and nation between 2001 and 2006 (when adjusted for inflation to 2006 dollars). Banks County average weekly wages increased from \$491 to \$529, an increase of 7.7% compared to increases of only 0.8% and 3.2% for the state and nation, respectively. In spite of the increases, however, County wages remain well below those recorded for the state and nation. As shown in Table 3-8, the average weekly wage of \$529 in the County was 68.2% of the average state wage of \$776, and 64.7% of the national wage of \$818 in 2006.





**Table 3-7 Average Employment Wages for All Industries**

Year	Average Weekly Pay			Average Annual Pay		
	Banks County	State of Georgia	United States	Banks County	State of Georgia	United States
2001	\$491	\$770	\$793	\$26,101	\$39,997	\$41,230
2002	\$487	\$770	\$792	\$26,698	\$40,044	\$41,199
2003	\$501	\$771	\$795	\$25,082	\$40,129	\$41,377
2004	\$469	\$777	\$808	\$26,004	\$40,412	\$42,000
2005	\$499	\$776	\$807	\$26,740	\$40,357	\$41,989
2006	\$529	\$776	\$818	\$27,508	\$40,370	\$42,535
% Change 2001-2006	7.7%	0.8%	3.2%	5.4%	0.9%	3.2%
% Annual Change 2001-2006	1.3%	0.1%	0.5%	0.9%	0.2%	0.5%

Source: U.S. Bureau of Labor Statistics - Quarterly Census of Employment and Wages 2006

**Table 3-8 Average Pay as Percentage of Atlanta MSA, State and Nation**

Pay Period	State of Georgia	United States
Average Weekly Pay (2006)	68.2%	64.7%
Average Annual Pay (2006)	68.1%	64.7%

Source: U.S. Bureau of Labor Statistics - Quarterly Census of Employment and Wages 2006

## 3.2 Labor Force

### 3.2.1 Participation

The Banks County labor force increased 74.0% between 1990 and 2006 (as shown in Table 3-9), an average annual growth rate of 3.5%. This figure is higher than the County resident population's 2.5% average annual growth rate experienced during the same period. The County's labor force grew in recent years from 7,842 in 2000 to 9,730 in 2006, an increase of 24.1%. The County's rate of growth, as shown in Table 3-9, exceeded that of the Georgia Mountains region, the state and nation.

**Table 3-9 Historical Labor Force Size**

Labor Force	Banks County	Georgia Mountains LWA	State of Georgia	United States
1990	5,592	160,546	3,300,136	125,840,000
2000	7,842	242,991	4,242,889	142,583,000
2006	9,730	290,254	4,741,860	151,428,000
Growth Rate 1990-2000	40.2%	51.4%	28.6%	13.3%
Average Annual Growth Rate 1990-2000	3.4%	4.2%	2.5%	1.3%
Growth Rate 2000-2006	24.1%	19.5%	11.8%	6.2%
Average Annual Growth Rate 2000-2006	3.7%	3.0%	1.9%	1.0%
Growth Rate 1990-2006	74.0%	80.8%	43.7%	20.3%
Average Annual Growth Rate 1990-2006	3.5%	3.8%	2.3%	1.2%

Source: U.S. Bureau of Labor Statistics, Georgia Department of Labor; 2006 Data are for May (unadjusted)



### 3.2.2 Employment Status

Table 3-10 presents data on the characteristics of the Banks County labor force. In 2000, 69.5% of all persons 16 years and over were in the labor force, including 79.6% of males and 60.0% of females.

**Table 3-10 Labor Force Employment Status**

Category	Total		Male		Female	
	Total	% of Total	Total	% of Total	Total	% of Total
Population 16 years and over	34,376	100.0%	16,707	100.0%	17,669	100.0%
In labor force	23,898	69.5%	13,293	79.6%	10,605	60.0%
Armed forces	28	0.1%	28	0.2%	0	0.0%
Civilian labor force	23,870	69.4%	13,265	79.4%	10,605	60.0%
Employed	22,874	66.5%	12,761	76.4%	10,113	57.2%
Unemployed	996	2.9%	504	3.0%	492	2.8%
% of civilian labor force	4.2	0.0%	3.8	0.0%	4.6	0.0%
Not in labor force	10,478	30.5%	3,414	20.4%	7,064	40.0%

Source: U.S. Census Bureau SF3 2000

### 3.2.3 Occupations

The share of Banks County residents in occupation categories in the year 2000, shown in Table 3-11, was significantly different from the shares for the same categories for the state. For example, 21.1% of the County labor force held management, professional and related occupations, compared to 32.7% of the state labor force. Also, 25.5% of the County's labor force held production, transportation and material moving occupations compared to only 15.7% of the state. Among the cities, Homer had a higher proportion of management, professional and related occupations and sales and office occupations, compared to Baldwin and the County. Baldwin had a higher proportion of production, transportation and material moving operations than did Homer and the County.

**Table 3-11 Labor Force Employment by Occupation 2006**

Occupation	Banks County		Baldwin		Homer		State of Georgia	
	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total
Management, professional, and related occupations	1,497	21.1%	230	21.3%	111	24.9%	1,255,959	32.7%
Service occupations	876	12.3%	170	15.7%	68	15.2%	514,241	13.4%
Sales and office occupations	1,615	22.7%	208	19.2%	120	26.9%	1,028,240	26.8%
Farming, fishing, and forestry occupations	119	1.7%	16	1.5%	3	0.7%	24,489	0.6%
Construction, extraction, and maintenance occupations	1,185	16.7%	131	12.1%	55	12.3%	415,849	10.8%
Production, transportation, and material moving occupations	1,807	25.5%	327	30.2%	89	20.0%	600,978	15.7%
Total	7,099	100.0%	1,082	100.0%	446	100.0%	3,839,756	100.0%

Source: U.S. Census Bureau (SPF 3) 2000, Table P50



### 3.2.4 Personal Income

County residents received 71.4% of their personal income from wages and salaries in 2000, compared to 78.2% for the state, as shown in Table 3-12. County residents received 3.7% of their personal income from interest, dividends or net rental, while the state as a whole received 5.3% of its personal income by that means. Approximately 12.0% of the county’s personal income came from self employment, a significantly higher percentage than that of the state (5.6%). Retirement income made up 4.8% of the personal income in the County, which was in line with the state.

**Table 3-12 Personal Income**

Category	Banks County				State of Georgia			
	1990		2000		1990		2000	
Wages and/or Salaries	\$82,702,762	74.5%	177,177,600	71.4%	68,393,747,335	78.5%	133,220,601,500	78.2%
Other types	\$1,296,902	1.2%	\$4,658,200	1.9%	980,166,673	1.1%	2,897,846,900	1.7%
Self employment	\$10,512,519	9.5%	\$29,757,500	12.0%	5,450,375,467	6.3%	9,529,395,400	5.6%
Interest, dividends, or net rental	\$5,644,733	5.1%	\$ 9,176,000	3.7%	4,897,744,209	5.6%	8,973,470,100	5.3%
Social Security	\$6,289,885	5.7%	\$13,733,600	5.5%	3,776,110,950	4.3%	6,881,827,400	4.0%
Public assistance	\$ 977,044	0.9%	\$1,780,600	0.7%	625,890,309	0.7%	374,957	0.0%
Retirement	\$3,539,913	3.2%	\$11,828,700	4.8%	2,990,380,519	3.4%	7,776,117,500	4.6%
<b>Total income</b>	110,963,758	100.0%	248,112,200	100.0%	87,114,415,462	100.0%	170,271,810,700	100.0%

Source: U.S. Bureau of the Census (SF3)

### 3.2.5 Unemployment

As shown in Table 3-13, the unemployment rate for Banks County experienced improvement from 5.0% in 1990 to 3.2% in 2006. The level of unemployment rose to 4.1% in 2002 and 3.9% in 2005 before dropping to the 2006 rate. County unemployment rates have trended lower than the rates for the state and nation.

**Table 3-13 Historical Labor Force Unemployment Rates**

Year	Banks County	Georgia Mountains Region	State of Georgia	United States
1990	5.0%	5.3%	5.5%	5.6%
2000	3.0%	3.0%	3.5%	4.0%
2001	3.5%	3.6%	4.0%	4.7%
2002	4.1%	4.2%	4.9%	5.8%
2003	3.8%	4.1%	4.8%	6.0%
2004	3.5%	4.0%	4.7%	5.5%
2005	3.9%	4.3%	5.2%	
2006	3.2%	3.9%	4.6%	4.6%

Source: U.S. Bureau of Labor Statistics



### 3.2.6 Labor Force Employment by Industry

Banks County's employed civilian labor force experienced significant changes between 1990 and 2000. As population increased, so did the size of the labor force, as described in Section 3.2.1. As shown in Table 3-14, industries seeing the most change were Arts, Entertainment, Recreation, Accommodation and Food Services; Educational, Health and Social Services; and Professional, Scientific, Management, Administrative and Waste Management services – each growing by rates of 1,900.0%, 109.4% and 89.9%, respectively. The largest industry category represented in the labor force was Manufacturing, which made up 23.7% of the total – down from 30.6% in 1990. Educational, Health and Social Services; Retail Trade; and Construction each made up 13.5%, 12.8% and 12.0% of the labor force, respectively.

**Table 3-14 Labor Force Employment by Industry**

Category	Banks County					State of Georgia		
	1990		2000		% Change 1990-2000	1990	2000	% Change 1990-2000
	Total	% of Total	Total	% of Total		% of Total	% of Total	
Total Employed Civilian Population	5,060	100.0%	7,099	100.0%	40.3%	100.0%	100.0%	24.3%
Agriculture, Forestry, Fishing, hunting and mining	376	7.4%	317	4.5%	-15.7%	2.7%	1.4%	-35.5%
Construction	543	10.7%	854	12.0%	57.3%	6.9%	7.9%	42.1%
Manufacturing	1,546	30.6%	1,686	23.7%	9.1%	18.9%	14.8%	-2.8%
Wholesale Trade	321	6.3%	313	4.4%	-2.5%	5.1%	3.9%	-5.6%
Retail Trade	700	13.8%	912	12.8%	30.3%	16.5%	12.0%	-9.7%
Transportation, warehousing, and utilities	253	5.0%	297	4.2%	17.4%	8.5%	6.0%	-12.2%
Information	NA	NA	103	1.5%	NA	NA	3.5%	NA
Finance, Insurance, and Real Estate	202	4.0%	269	3.8%	33.2%	6.5%	6.5%	24.7%
Professional, scientific, management, administrative, and waste management services	168	3.3%	319	4.5%	89.9%	4.9%	9.4%	139.9%
Educational, health and social services	458	9.1%	959	13.5%	109.4%	14.9%	17.6%	46.5%
Arts, entertainment, recreation, accommodation, and food services	16	0.3%	320	4.5%	1900.0%	1.0%	7.1%	760.0%
Other Services	206	4.1%	325	4.6%	57.8%	8.6%	4.7%	-31.7%
Public Administration	271	5.4%	425	6.0%	56.8%	5.4%	5.0%	15.6%

Source: U.S. Census Bureau (SF3)

As Banks County's labor force grows, the number of residents over the age of 16 in each industry will increase. Table 3-15 shows the projections for the industries that will absorb the new growth. The projections highlight significant increases in representation of industries across the board, with the exception of Agriculture, Forestry, Fishing, Hunting and Mining. The industries projected to have greatest representation among the County labor force in 2030 are Manufacturing, Retail Trade, and Educational, Health and Social Sciences. It is important to keep in mind that this information reflects the labor force of the

County, and does not reflect the jobs that will actually locate in the County over the next 25 years. Ideally, the County would attract jobs in the high growth industries in order to provide opportunities for new residents to live near their jobs.

**Table 3-15 Labor Force Employment by Industry Projections**

Category	2000	2005	2010	2015	2020	2025	2030	% Change 2000-2030
Total Employed Civilian Population	7,099	7,895	8,690	9,486	10,281	11,077	11,872	67.2%
Agriculture, Forestry, Fishing, hunting & mining	317	309	300	292	283	275	266	-16.1%
Construction	854	981	1,108	1,234	1,361	1,488	1,615	89.1%
Manufacturing	1,686	1,705	1,725	1,744	1,763	1,782	1,802	6.9%
Wholesale Trade	313	338	364	389	414	439	465	48.6%
Retail Trade	912	1,046	1,180	1,314	1,448	1,582	1,716	88.2%
Transportation, warehousing, and utilities	297	329	361	393	425	457	489	64.6%
Information	103	NA	NA	NA	NA	NA	NA	#VALUE!
Finance, Insurance, & Real Estate	269	313	358	402	446	490	535	98.9%
Professional, scientific, management, administrative, and waste management services	319	372	424	477	529	582	634	98.7%
Educational, health and social services	959	1,120	1,281	1,442	1,603	1,764	1,925	100.7%
Arts, entertainment, recreation, accommodation and food services	320	380	439	499	558	618	677	111.6%
Other Services	325	387	449	510	572	634	696	114.2%
Public Administration	425	487	549	611	673	735	797	87.5%

Source: U.S. Census Bureau (SF3); DCA projections (shaded) prepared with a multiplier of 1.1 to accommodate for the growth identified in the labor force between 2000 and 2004

### 3.2.7 Commuting Patterns

As shown in Table 3-16, 23.5% of the Banks County labor force worked in the County in 2000. In real numbers, the number working inside of the County increased by 340, or 39.7%, from 1990 to 2000. In 1990 more than 26% of the labor force worked in the County. In 2000, 70.4% of the labor force worked outside of the County, up from 66.8% in 1990. In real numbers, the number working outside the county increased by 1,615, or 45.6%.



**Table 3-16 Commuting Patterns – Inside/Outside County**

Category	1990		2000		% Change 1990-2000
Total Civilian Workforce	5,299	100.0%	7,321	100.0%	38.2%
Worked in State of Georgia	4,920	92.8%	6,875	93.9%	39.7%
In Banks County	1,381	26.1%	1,721	23.5%	24.6%
Outside of Banks County	3,539	66.8%	5,154	70.4%	45.6%
Worked outside of State of Georgia	66	1.2%	53	0.7%	-19.7%

Source: U.S. Census Bureau (SF1)

As shown in Table 3-17, for those in the labor force working outside of the County, the highest percentage worked in Hall County (21.5%) and Jackson County (20.0%). Table 3-17 also shows that 43.6% of Banks County jobs were held by Banks County residents, meaning 56.4% of the County’s jobs were held by non-County residents. Among those employed in but not living in Banks County, the highest percentage lived in Jackson County.

**Table 3-17 Employee Commuter Patterns**

County Where Employed	Number	% of Total
Banks	1,721	24.8%
Hall	1,492	21.5%
Jackson	1,386	20.0%
Habersham	1,078	15.6%
Clarke	274	4.0%
Gwinnett	184	2.7%
Franklin	112	1.6%
Stephens	103	1.5%
Other	578	8.3%
Total Employees	6,928	100.0%

Source: U.S. Census Bureau 2000, Georgia Department of Labor

County of Residence	Number	% of Total
Banks	1,721	43.6%
Jackson	748	19.0%
Habersham	398	10.1%
Hall	230	5.8%
Franklin	229	5.8%
Madison	143	3.6%
Clarke	138	3.5%
White	58	1.5%
Other	282	7.1%
Total Employees	3,947	100.0%

Source: U.S. Census Bureau 2000, Georgia Department of Labor



## 3.3 Economic Resources

### 3.3.1 Development Agencies

The *Banks, Habersham and Rabun Counties Joint Development Authority*, was created to foster economic development and growth in Banks, Habersham and Rabun counties. The *Banks County Building Authority* and the *Banks County Development Authority* were created to foster economic development and growth in Banks County. These authorities can facilitate financing with certain tax advantages for eligible projects.

The *Banks County Chamber of Commerce* exists to promote existing businesses and agriculture within the Banks County community, while supporting the attraction of new business opportunities that will enhance the quality of life of Banks County residents. The Chamber of Commerce has a variety of programs available designed to help business of all sizes grow and prosper. Some of the programs include: referrals; networking opportunities and events; educational seminars; marketing tools such as the Web Site; the annual Business Directory; and the bi-monthly newsletter.

### 3.3.2 Programs

Several agencies provide economic development assistance to Banks County including Georgia Power, the Georgia Department of Economic Development and the University of Georgia's Small Business Development Center.

Georgia Power offers assistance through its community Development Department and its Resource Center. The Community Development Department offers development assistance in six program areas: research and information, business retention and expansion, leadership development, downtown revitalization, board governance, industrial location and demographic and labor market analysis. The Resource Center maintains a database of industrial parks and sites located throughout the State and serves as an *entrée* to the State's economic development resources for prospective out-of-state and international industries.

The University of Georgia's Small Business Development Center (SBDC) provides management consulting for entrepreneurs and conducts marketing analyses and surveys designed to evaluate a community's economic development potential.

Georgia's "Quick Start" program is designed to train workers for specific, clearly designed jobs in a new or expanding company. Employees learn new skills and receive the opportunity to earn higher pay. Additionally, the company realizes one of its primary goals: increase production with minimum expenditures of time and money.

The local office of the Georgia Department of Labor Employment Agency recruits, tests and screens applicants in accordance with company specifications.

### 3.3.3 Tools

Under the Georgia Business Expansion Support Team (BEST) Act of 1994, qualified companies that locate or expand in Georgia may be eligible for incentives to reduce costs and improve a company's bottom line. Qualified companies in Banks County can receive a \$500 tax credit for every job created in Banks County in excess of 25 jobs. Credits are also available for investment, retraining employees, and child care expenses. Qualified companies may also receive exemptions for manufacturing machinery sales, primary material handling sales and electricity sales.

### 3.3.4 Education and Training

While there are few comprehensive education and training opportunities available to Banks County residents in Banks County, there are many opportunities located nearby. With its proximity to Athens, Gainesville and Atlanta, Banks County is located near the nucleus of boundless research and technological advancements. Access to the University of Georgia provides local industry with up-to-date research on environmental, ecological, agricultural and chemical technologies, while access to Lanier Tech provides job training so that industries are able to become more efficient and profitable.

#### Lanier Technical College

Lanier Technical College is located 25 miles from Homer in Oakland. The Lanier Technical College system serves the workforce development needs of eight counties in Northeast Georgia: Banks, Barrow, Dawson, Forsyth, Hall, Jackson, Lumpkin and North Fulton. The mission of the college is to enhance students' educational opportunities, help create a competent and competitive workforce, and support economic development for the area.

As part of its strategic planning process, the college has identified initiatives to help meet the demands of students, communities, and business partners in the future. Lanier Technical College plans to continue to offer a comprehensive range of programs and to respond to the area's critical needs by emphasizing the following eight strategic initiatives: high-performance technology training, healthcare programs, public safety programs, industrial/technical training, business incubation, international outreach, and independent learning resources. Although credit programs represent the core mission of the college, serving 5,282 students in these programs, the economic development and adult literacy noncredit programs serve large numbers of individuals. The adult literacy program served 7,026 students in 2005, and the economic development program provided instruction and training for 15,048 students in customized noncredit classes during the same year.

#### Other Education and Training Options

Higher learning and advanced training are attainable in Banks County. Higher education opportunities exist at the following educational institutions located in the surrounding area:

- Gainesville State College – Gainesville
- University of Georgia – Athens
- Athens Technical College – Athens
- Brenau University – Gainesville
- Emmanuel College – Franklin Springs
- Emory University – Atlanta
- Gainesville College – Gainesville
- Georgia Institute of Technology – Athens
- Georgia State University – Atlanta
- Gwinnett Technical College – Lawrenceville
- Mercer University – Atlanta
- Morehouse College – Atlanta
- North Georgia College & State University – Dahlonega
- North Georgia Technical College – Clarkesville
- Oglethorpe University – Atlanta
- Piedmont College – Demorest
- Spelman College – Atlanta
- Toccoa Falls College – Toccoa



- Truett-McConnell College – Cleveland
- University of Georgia – Athens

### 3.3.5 Other Economic Resources

The *Appalachian Regional Commission (ARC)* is a federal-state partnership that works with the people of Appalachia to create opportunities for self-sustaining economic development and improved quality of life. ARC provides funding limited to 30-50% of total project cost; eligible for projects that follow in accordance with one of four ARC strategic goals and include infrastructure, tourism, health care, education, etc.

The *Economic Development Administration* provides funding for public facility expansion essential to industrial and commercial growth. Typical projects include industrial parks, access roads, water transmission and sewer collection lines and airport terminal developments.

The *Georgia Mountains Regional Development Center (GMRDC) Redevelopment Fund* provides funds that are targeted toward eliminating slum and blight areas. Investments typically are made for commercial, downtown and industrial redevelopment.

The *OneGeorgia Authority* uses the State's tobacco settlement to invest in the most economically disadvantaged areas of Georgia. OneGeorgia focuses on rural communities like Banks County. The agency has a 25-year lifespan – contiguous with the term of the settlement. Various funds, ranging from AirGeorgia, BRIDGE, and EDGE to the Equity Fund and the Strategic Industries Loan Fund, are available for cities, counties, government authorities and multi-county or multi-jurisdictional authorities.

## 3.4 Economic Trends

### 3.4.1 Sector Trends

As shown in Table 3-18, the following industries in the Georgia Mountains region (WIA# 2) are projected by the Georgia Department of Labor (GDOL) to see employment increases in their respective sectors by more than 4,000 jobs between 2004 and 2014: educational services; administrative and support services; food services and drinking places; and ambulatory health care services. The Georgia Mountains area includes Banks, Dawson, Forsyth, Franklin, Habersham, Hall, Hart, Lumpkin, Rabun, Stephens, Towns, Union and White counties.



**Table 3-18 Georgia Region Mountains Largest Job Growth Industries**

NAICS Code	Industry Title	2004 Base Year Employment	2014 Projected Year Employment	Total Change in Employment	Percent Change in Employment	Projected Annual Growth Rate
611000	Educational Services	17,510	23,990	6,480	37.0%	3.2%
561000	Administrative & Support Services	7,530	13,090	5,560	73.8%	5.7%
722000	Food Services & Drinking Places	12,820	17,480	4,660	36.3%	3.1%
621000	Ambulatory Health Care Services	6,110	10,130	4,020	65.8%	5.2%
423000	Merchant Wholesalers, Durable Goods	4,890	8,700	3,810	77.9%	5.9%
238000	Specialty Trade Contractors	9,010	12,790	3,780	42.0%	3.6%
541000	Professional, Scientific, & Technical Services	5,330	8,680	3,350	62.9%	5.0%
999300	Local Government, Excl Education & Hospitals	7,070	10,090	3,020	42.7%	3.6%
000671	Self-Employed & Unpd Fam Wkrs	20,750	23,400	2,650	12.8%	1.2%
622000	Hospitals	6,460	8,430	1,970	30.5%	2.7%

Source: Georgia Department of Labor

As shown in Table 3-19, the following industries in the Georgia Mountains area are projected by the GDOL to see employment losses in their respective sectors of more than 200 jobs between 2004 and 2014: furniture and related product manufacturing; textile mills product mills; and textile mills.

**Table 3-19 Georgia Mountains Regional Industries with Most Job Decline**

NAICS Code <sup>*</sup>	Industry Title	2004 Base Year Employment	2014 Projected Year Employment	Total Change in Employment	Percent Change in Employment	Projected Annual Growth Rate
337000	Furniture and Related Product Manufacturing	1,240	820	-420	-33.9%	-4.1%
314000	Textile Product Mills	350	80	-270	-77.1%	-13.7%
313000	Textile Mills	5,450	5,230	-220	-4.0%	-0.4%
321000	Wood Product Manufacturing	1,900	1,810	-90	-4.7%	-0.5%
339000	Miscellaneous Manufacturing	2,130	2,040	-90	-4.2%	-0.4%
335000	Electrical Equipment, Appliance, and Component Manufacturing	810	740	-70	-8.6%	-0.9%
999100	Federal Government, Excluding Post Office	530	460	-70	-13.2%	-1.4%
999200	State Government, Excluding Education and Hospitals	3,740	3,670	-70	-1.9%	-0.2%
336000	Transportation Equipment Manufacturing	2,920	2,860	-60	-2.1%	-0.2%
515000	Broadcasting (except Internet)	180	130	-50	-27.8%	-3.2%
312000	Beverage and Tobacco Product Manufacturing	170	140	-30	-17.6%	-1.9%
332000	Fabricated Metal Product Manufacturing	2,490	2,470	-20	-0.8%	-0.1%
334000	Computer and Electronic Product Manufacturing	130	110	-20	-15.4%	-1.7%
482000	Rail Transportation	120	110	-10	-8.3%	-0.9%
512000	Motion Picture and Sound Recording Industries	140	130	-10	-7.1%	-0.7%

Source: Georgia Department of Labor

### 3.4.2 Major Employers

Major employers in Banks County are shown in Table 3-20. Mt. Vernon Mills located in Alto on Gainesville Highway employed 661 full-time workers in 2007. Wal-Mart Super Center located on U.S. 441 in the Banks Crossing area employed 556 full-time workers and 280 part-time workers. In addition to 175 full-time workers, Banks County Government also employed 128 part-time workers.

**Table 3-20 Major Employers in Banks County**

Employer Name	Location	Number of Employees 2008 <sup>1</sup>
Mount Vernon Mills, Inc.	Alto	661
Wal-Mart Super Center	Banks Crossing	556
Banks County School System	Homer	400
Fieldale Farms Corporation	Baldwin	245
Banks County Government	Homer	175
Propex	Alto	143
The Home Depot	Banks Crossing	114
Cracker Barrel	Banks Crossing	109
Outback Steakhouse	Banks Crossing	85
Ruby Tuesday	Banks Crossing	54
<sup>1</sup> Represents full time employees		

Source: 2007 Business License Applications

### 3.4.3 Important new developments

In effort to prepare for expected growth at the lone remaining undeveloped interchange along Interstate 85 between the South Carolina state line and Atlanta, the County initiated a future land use study of the Martin Bridge Road interchange area. The plan will be incorporated fully into the Future Development Map that will be part of the Community Agenda portion of the Banks County Comprehensive Plan.

Transportation improvements have occurred in Banks County since the last Comprehensive Plan was adopted. Expansion of U.S. 441 to a four-lane highway, including a recently completed Homer bypass, now provides a four-lane route from Tallulah Falls in northeast Habersham County to Interstate 85 and on to Commerce in Jackson County.

Craven Pottery, a large retail establishment located the in Banks Crossing area, closed in 2007. Craven Pottery located in Banks Crossing before Tanger outlets built their two mall sites in the area. Located on the southwest corner of the Interstate 85/U.S. 441 interchange area, the Craven Pottery site offers a unique redevelopment opportunity that has received attention from developers throughout the region.

Responding to the demand of new growth and in an effort to direct growth to specific areas of the County, Banks County has embarked on a sewer system expansion that will open doors for new suburban residential development and provide opportunities to attract large-scale industrial and manufacturing jobs to the Interstate 85 corridor in south Banks County. Plans include providing for the Martin Bride Road interchange.

### 3.4.4 Unique economic situations

Banks County offers several strengths for economic growth and development, including its proximity to jobs centers in three areas identified by the U.S. Census Bureau as Metropolitan Statistical Areas of Atlanta-Marietta-Sandy Springs, Athens-Clarke and Gainesville; location of two Interstate 85 interchanges and most notably a strong retail outlet market located at Banks Crossing near the interchange of U.S. 441 and Interstate 85. In addition, the recent completion of U.S. 441's four-lane bypass around Homer completes the four-lane expansion of the roadway between Tallulah Falls and Interstate 85. In addition the U.S. 23/SR 365 growth corridor stretches parallel to the County's northwest boundary with Hall County from the Lula area to Baldwin. This four-lane corridor is the extension of I-985 and provides a direct link from Northwest Banks County to Gainesville and Atlanta. While U.S. 23/SR 365 is located in Hall and Habersham counties, the impact of growth generated by this corridor has the potential to stretch in to Banks County.

The County also has a few challenges for economic development. The primary challenge is providing the infrastructure – roads, water and sewer – to support business development. The County recognizes the constraints of the existing infrastructure and has taken steps, as mentioned above, to expand and develop this infrastructure to meet the needs of areas expected to absorb rapid growth over the next twenty years. The County’s sewerage systems and drinking water supply play a key role. Expansions of both are necessary, and planned, in order to facilitate long-term economic growth.

### **3.5 Strengths, Weaknesses, Opportunities and Threats**

#### **3.5.1 Strengths**

- Proximity to the Atlanta MSA and Athens area job centers
- Two I-85 interchanges, one of which (Martin Bridge) remains fertile for new industrial development with an ample supply of undeveloped land.
- U.S. 441 through the county providing convenient access from the south end of the county to the north end of the county.
- The annual average number of jobs in Banks County from 1990 to 2006 increased at a rate faster than that of the state.
- County unemployment rates trended lower than the rates for the state and nation.
- The Public Administration supersector experienced the most significant growth from 1990 to 2006 increasing the number of jobs in that category by 2,900.0%.
- The County labor force grew by an average annual rate of growth of 3.5% between 1990 and 2006, compared to 2.5% for the County’s population.

#### **3.5.2 Weaknesses**

- Lack of infrastructure in areas of the County with prime developable property (e.g. Martin Bridge Road).
- While employment growth occurred in the Manufacturing and Professional & Business Services sectors between 1990 and 2006, the two sectors lost jobs between 2000 and 2006.
- County residents were less likely than residents of the state as a whole to hold management, professional and related occupations and more likely than the state to hold production, transportation and material moving occupations.

#### **3.5.3 Opportunities**

- Planned infrastructure investments in the Martin Bridge Road interchange and other portions of south Banks County provide opportunities for new industrial development.
- County employment is projected to increase 77.9% from 2006 to 2030 resulting in a total of 6,775 jobs in 2030.
- County residents received less income from wages and salaries than the average state resident, but received more of their income from self employment.
- Labor force represented by the Arts, Entertainment, Recreation, Accommodation and Food Services experienced the most growth of all sectors from 1990 to 2000.

- Agriculture, Forestry, Fishing, Hunting and Mining are projected to see less representation in labor force while increases are expected in Manufacturing; Retail Trade; and Educational, Health and Social Sciences.

### 3.5.4 Threats

- Manufacturing maintained the largest share of employment in Banks County at 26.7% in 2006 - down from 52.5% in 2000 and 50.2% in 1990.
- The largest industry category represented in the labor force was Manufacturing made up the largest sector of the labor force employment in 2000, though the proportion dropped since 1990.
- 70.4% of the labor force worked outside of the County in 2000, with the highest percentage working in Hall and Jackson counties.
- 56.4% of the County's jobs were held by non-County residents in 2000.



CHAPTER  
**4**

# 4 Housing

*Evaluation of adequacy and suitability of the existing housing stock to serve current and future community needs*

## 4.1 Housing Types and Trends

### 4.1.1 Competition of Housing Stock

The Banks County inventory of housing units increased from 3,280 units in 1980 to 6,634 in 2006, an increase of 102.3%. Data for 2006 breaking down the total number of units into specific categories is not available from the U.S. Census Bureau at the time of this study. However, based on the number of building permits issued for single family homes between 2000 and 2006, these additions to the inventory are likely exclusively single-family. Building permit data available from the Census does not distinguish between new stick-built homes and manufactured homes so it is unclear from this data the percentage of homes in each category.

Table 4-1 provides an in-depth look at the year 2000 inventory of housing units for Banks County, Baldwin and Homer. The proportion of single-family detached housing units decreased from 73.0% in 1980 to 58.7% in 2000 as mobile homes/trailers (as the Census defined them) increased their share from 21.6% to 38.9%. The number of single-family detached homes increased by 27.0% during the same period, while mobile homes/trailers increased by 95.0%.

**Table 4-1 Types of Housing and Mix – Banks County**

Category	1980		1990		2000		2006	% Change 1980-1990	% Change 1990-2000	% Change 2000-2006
	Units	%	Units	%	Units	%				
Total Housing Units	3,280	100.0%	4,193	100.0%	5,808	100.0%	6,634	27.8%	38.5%	14.2%
Single Family (detached)	2,394	73.0%	2,685	64.0%	3,409	58.7%	NA	12.2%	27.0%	NA
Single Family (attached)	20	0.6%	23	0.5%	16	0.3%	NA	15.0%	-30.4%	NA
Double Units	49	1.5%	13	0.3%	37	0.6%	NA	-73.5%	184.6%	NA
Multi-Family	110	3.4%	53	1.3%	75	1.3%	NA	-51.8%	41.5%	NA
Mobile Home or Trailer	707	21.6%	1,379	32.9%	2,259	38.9%	NA	95.0%	63.8%	NA
All Other	0	0.0%	40	1.0%	12	0.2%	NA	#DIV/0!	-70.0%	NA

Source: U.S. Census Bureau (SF3)

The Baldwin housing stock grew from 357 housing units to 877 from 1980 to 2000, as shown in Table 4-2. The city's housing stock experienced a dramatic change going from 81.0% to 45.8% single-family detached between 1980 and 2000 as the share of mobile homes/trailers increased from 14.8% to 27.6% and the



number of multi-family units increased from 4.2% to 23.6%. The city’s supply of single family detached units grew by 22.1% during this time period.

**Table 4-2 Types of Housing and Mix – Homer**

Category	1980		1990		2000		% Change 1980-1990	% Change 1990-2000
	Units	%	Units	%	Units	%		
Total Housing Units	357	100.0%	577	100.0%	877	100.0%	61.6%	52.0%
Single Family (detached)	289	81.0%	353	61.2%	402	45.8%	22.1%	13.9%
Single Family (attached)	0	0.0%	2	0.3%	16	1.8%	#DIV/0!	700.0%
Double Units	0	0.0%	9	1.6%	10	1.1%	#DIV/0!	11.1%
Multi-Family	15	4.2%	97	16.8%	207	23.6%	546.7%	113.4%
Mobile Home or Trailer	53	14.8%	112	19.4%	242	27.6%	111.3%	116.1%
All Other	0	0.0%	4	0.7%	0	0.0%	#DIV/0!	-100.0%

Source: U.S. Census Bureau (SF3)

The Homer housing stock grew from 289 units in 1980 to 420 units in 2000, as shown in Table 4-3. The city’s housing stock saw more modest change during the 20-year time period than that experienced by Baldwin and Banks County. Single-family detached homes accounted for 65.4% of the housing stock in 1980 and by 2000 accounted for 56.9% of the housing stock. Mobile homes/trailers increased their proportion from 18.3% to 31.9% during this time period. Multi-family units decreased from 11.1% to 8.1%, but in doing so grew from 32 units to 34 units.

**Table 4-3 Types of Housing and Mix – Baldwin**

Category	1980		1990		2000		% Change 1980-1990	% Change 1990-2000
	Units	%	Units	%	Units	%		
Total Housing Units	289	100.0%	332	100.0%	420	100.0%	14.9%	26.5%
Single Family (detached)	189	65.4%	191	57.5%	239	56.9%	1.1%	25.1%
Single Family (attached)	3	1.0%	4	1.2%	0	0.0%	33.3%	-100.0%
Double Units	12	4.2%	6	1.8%	13	3.1%	-50.0%	116.7%
Multi-Family	32	11.1%	22	6.6%	34	8.1%	-31.3%	54.5%
Mobile Home or Trailer	53	18.3%	109	32.8%	134	31.9%	105.7%	22.9%
All Other	0	0.0%	1	0.3%	0	0.0%	#DIV/0!	-100.0%

Source: U.S. Census Bureau (SF3)

### 4.1.2 Recent Trends in Types of Housing Provided

For the year 2000 through the end of 2006, Banks County issued permits for an additional 893 housing units, as shown in Table 4-4. It is important to note that the issuance of a building permit does not always translate into construction of new housing units, since plans for construction plans often change. The number of permits issued by the County increased at an average annual rate of 1.6% between 2000 and 2006. The number of permits issued ranged during that same time period from a high of 143 in 2005 to a low of 115 in 2001.





**Table 4-4 Housing Permit Trends**

Category	2000	2001	2002	2003	2004	2005	2006	Total 2000-2006	Ave. Annual Increase
Number of Structures Permitted	128	115	122	109	139	143	137	893	1.6%
Number of Units Permitted	128	115	122	109	139	143	137	893	1.6%

Source: Selig Center for Economic Growth, based on U.S. Census Bureau, Construction Statistics Division: Housing Units Authorized by Building Permits (C-40).

According to the U.S. Census Bureau estimates, shown in Table 4-5, the County increased its number of housing units 14.2%, from 5,808 units in 2000 to 6,634 units in 2006. This increase, an average annual rate of 1.9%, was middle of the pack compared with surrounding counties. Jackson County experienced the highest rate of growth at 37.8% with a net increase of more than 6,000 housing units. Hall County added more than 10,000 new housing units during the same period, an increase of 19.7%. Habersham County added more than 2,000 units, an increase of 17.1%.

**Table 4-5 Housing Unit Trends in Surrounding Counties**

Category	Banks County	Franklin County	Hall County	Habersham County	Jackson County	Stephens County	Madison County
Housing Units 2000	5,808	9,303	51,046	14,634	16,226	11,652	10,520
Housing Units 2006	6,634	9,551	61,103	17,137	22,363	12,248	11,515
Ave. Annual Growth Rate	1.9%	0.4%	2.6%	2.3%	4.7%	0.7%	1.3%
% Change 2000-2006	14.2%	2.7%	19.7%	17.1%	37.8%	5.1%	9.5%

Source: U.S. Census Bureau - Annual Estimates of Housing Units for Counties in Georgia: April 1, 2000 to July 1, 2006

## 4.2 Housing Unit Projections

Housing Unit Projections for Banks County and each municipality are shown in Table 4-6. These projections are based on the population projections for planning presented previously. The County is projected to have 9,600 housing units in 2030, most of which will likely be located in unincorporated areas of the County. Baldwin is projected to increase to 1,657 units and Homer to 617 units by 2030.

**Table 4-6 Housing Unit Projections**

Area	2005	2010	2015	2020	2025	2030
Banks County	6,440	7,072	7,704	8,336	8,968	9,600
Baldwin	1,007	1,137	1,267	1,397	1,527	1,657
Homer	453	486	518	551	584	617
Maysville	614	687	759	831	903	976

Source: MACTEC, NEGRDC

## 4.3 Condition and Occupancy

### 4.3.1 Housing Age

As shown in Table 4-7, 33.4% of the housing units recorded in 2000 were built after 1990 and 43.0% were built after 1980, which is a reflection of the impact of growth in having in Banks County. Only 8.5% of Banks County's housing units were built prior to 1940.

As shown in Table 4-7, 58.5% of Baldwin's housing stock in 2000 was built since 1990 and 44.5% built since 1980. Only 41.5% of Baldwin's housing stock was built before 1980 and 5.6% built prior to 1940.

As shown in Table 4-7, 44.0% of Homer’s housing stock in 2000 was built since 1990 and 44.5% built since 1980. More than 55.5% of Homer’s housing stock was built before 1980 and 11.7% built prior to 1940.

**Table 4-7 Housing Age 2006 – Cities, County and State**

Category	Banks County	Baldwin	Homer	State of Georgia
Total Housing Units 2000	5,808	877	420	3,281,737
Built 1990-2000	1,937	386	97	915,130
Built 1990-2000 (% of total units in 2000)	33.4%	44.0%	23.1%	27.9%
Built 1980-1989	1,368	127	90	721,174
Built 1980-1990 (% of total units in 2000)	23.6%	14.5%	21.4%	22.0%
Built before 1980	2,503	364	233	1,645,433
Built before 1980 (% of total units in 2000)	43.1%	41.5%	55.5%	50.1%
Built 1970 – 1979	910	142	68	608,926
% Built 1970 - 1979	15.7%	16.2%	16.2%	18.6%
Built 1960 - 1969	618	91	52	416,047
% Built 1960-1969	10.6%	10.4%	12.4%	12.7%
Built 1950 - 1959	267	49	39	283,424
% Built 1950 - 1959	4.6%	5.6%	9.3%	8.6%
Built 1940 - 1949	212	55	25	144,064
% Built 1940 - 1949	3.7%	6.3%	6.0%	4.4%
Built 1939 or earlier	496	27	49	192,972
% Built 1939 or earlier	8.5%	3.1%	11.7%	5.9%

Source: U.S. Census Bureau (SF3), Table H34

### 4.3.2 Housing Condition

The age of the housing stock greatly contributes to the housing conditions shown in Table 4-8. In each category, Banks County mirrors the figures for the state. The cities within the County also mirror the figures for the County overall.

**Table 4-8 Housing Condition**

Area	Complete Plumbing Facilities	Complete Plumbing Facilities	Lacking Plumbing Facilities	Lacking Plumbing Facilities	Complete kitchen facilities	Complete kitchen facilities	Lacking complete kitchen facilities	Lacking complete kitchen facilities	Total Housing Units
Banks County	5,753	99.1%	55	0.9%	5,752	99.0%	56	1.0%	5,808
Baldwin	866	98.7%	11	1.3%	870	99.2%	7	0.8%	877
Homer	420	100.0%	0	0.0%	411	97.9%	9	2.1%	420
State of Georgia	3,252,197	99.1%	29,540	0.9%	3,250,020	99.0%	31,717	1.0%	3,281,737

Source: U.S. Census Bureau (SF3) 2000 Tables H47 and H50, 1990 Tables H042, H064.



### 4.3.3 Housing Tenure

Banks County recorded a vacancy rate of 7.6% in 2000, somewhat lower than the state figure of 8.4%, as shown in Table 4-9. The rate dropped from 10.0% in 1990. Owner-occupied housing increased from 73.1% in 1990 to 74.8% in 2000. The County’s ownership rate was significantly higher in 2000 than the state ownership rate. Renter-occupied housing increased from a share of 16.9% of all units to 17.5% between 1990 and 2000. The proportion of renters in Banks County is lower than that of the state.

**Table 4-9 Housing Tenure – County and State**

Category	1990		2000		% Change 1990-2000
	Number of Units	% of Total Units	Number of Units	% of Total Units	
Total Housing Units	4,193	100.0%	5,808	100.0%	38.5%
Owner Occupied	3,067	73.1%	4,347	74.8%	41.7%
Renter Occupied	708	16.9%	1,017	17.5%	43.6%
Vacant	418	10.0%	444	7.6%	6.2%

Source: U.S. Census Bureau 2000

As shown in Table 4-10, owner-occupied housing reduced its share of the housing stock in Baldwin from 59.1% in 1990 to 54.0% in 2000, while renter-occupied housing increased its share from 35.4% to 41.7%. The vacancy rate in Baldwin dropped by 27.5% from 51 units to 37 units.

**Table 4-10 Housing Tenure – Baldwin**

Category	1990		2000		% Change 1990-2000
	Number of Units	% of Total Units	Number of Units	% of Total Units	
Total Housing Units	577	100.0%	877	100.0%	52.0%
Owner Occupied	341	59.1%	474	54.0%	39.0%
Renter Occupied	204	35.4%	366	41.7%	79.4%
Vacant	51	8.8%	37	4.2%	-27.5%

Source: U.S. Census Bureau 2000

As shown in Table 4-11, owner-occupied housing increased its share of the housing stock in Homer from 49.7% in 1990 to 54.8% in 2000, while renter-occupied housing remained fairly steady. The vacancy rate in Homer dropped from 54 units to 43 units.

**Table 4-11 Housing Tenure – Homer**

Category	1990		2000		% Change 1990-2000
	Number of Units	% of Total Units	Number of Units	% of Total Units	
Total Housing Units	332	100.0%	420	100.0%	26.5%
Owner Occupied	165	49.7%	230	54.8%	39.4%
Renter Occupied	122	36.7%	147	35.0%	20.5%
Vacant	54	16.3%	43	10.2%	-20.4%

Source: U.S. Census Bureau 2000



## 4.4 Housing Costs

### 4.4.1 Median Property Values and Rent

Median property values recorded by the U.S. Census Bureau in Banks County increased by 8.4% (adjusted for inflation to 2000 dollars) between 1990 and 2000, as shown in Table 4-12. The County’s median property value of \$92,400 remained lower than the median property value of the state, but remained slightly higher than the values recorded by Baldwin and Homer. The median property value increased 70.8% during this time period in Homer, 49.9% in Baldwin and 41.7% countywide. Meanwhile, median rents increased by 8.4% to \$424 from 1990 to 2000 in the County. Increases of 10.5% and 14.5% were recorded in Baldwin and Homer, respectively. Median rent for the County and the cities was significantly lower than the median rent for the state.

**Table 4-12 Median Property Value Median Rent**

Area	Median Property Value			Median Rent		
	1990	2000	% Change 1990-2000	1990	2000	% Change 1990-2000
Banks County	\$ 65,217	\$ 92,400	41.7%	\$ 391	\$ 424	8.4%
Baldwin	\$ 65,349	\$ 92,100	40.9%	\$ 430	\$ 475	10.5%
Homer	\$ 52,701	\$ 90,000	70.8%	\$ 343	\$ 393	14.6%
State of Georgia	\$ 93,939	\$ 111,200	18.4%	\$ 570	\$ 613	7.5%

<sup>1</sup> 1990 values shown have been adjusted to 2000 dollars for comparison

Source: U.S. Census Bureau (SF3) 2000 Tables H63 and H76, 1990 Tables H043A and H061A

### 4.4.2 Home Sale Prices

Annual home sales in Banks County during the period from 1997 to 2004 ranged from a low of 174 units in 1997 to a high of 260 units in 2000, according to the Center for Agribusiness and Economic Development at the University of Georgia (shown in Table 4-13). Both the number of sales and the value of homes in the County showed a steady increase. Average home sale prices increased, when adjusted for inflation, 68.1% from 1997 to 2004, and 68.6% from 2000 to 2004. The average home sales price was \$113,105 in 2004.

**Table 4-13 Number of Annual Home Sales and Annual Average Prices**

Sales Year	Number of Sales	Average Sale Price	Ave. Sale Price (Adjusted to 2004 Dollars)
1997	174	\$57,164	\$67,279
1998	214	\$61,406	\$71,163
1999	213	\$60,941	\$69,098
2000	260	\$61,166	\$67,098
2001	244	\$73,109	\$77,980
2002	No data	No data	No data
2003	178	\$101,146	\$103,840
2004	236	\$113,105	\$113,105
Rate of Change 1997-2004		97.9%	68.1%
Rate of Change 2000-2004		84.9%	68.6%

Source: University of Georgia Center for Agribusiness & Economic Development 2005



### 4.4.3 Affordability for Residents and Workers

As demonstrated in the Tables 4-12 and 4-13, housing costs for residents and workers of Banks County increased between 1990 and 2004. Data for home sales collected 2000-2004 showed a continued rise in home value as new homes were constructed throughout the County. Increased costs, generally speaking, can be attributed to increased land valuations, construction of homes with larger square footage floor plans and increased building costs. Owner-occupied housing costs were higher for the County as a whole than for the municipalities. Costs have continued to increase since 2000, as demonstrated by Table 4-13 in sale of new homes.

### 4.5 Cost-Burdened Households

Banks County households considered by the U.S. Department of Housing and Urban Development (HUD) to be cost-burdened (monthly housing costs exceed 30% of the household income) and severely cost-burdened (monthly housing costs exceed 50% of the household income) in 2000 vary significantly from data for the state, as shown in Table 4-14. Banks County households are much less likely than the state as a whole to fall within these categories. In 2000, 9.3% of Banks County households, 18.0% of Baldwin households and only 7.9% of Homer households fell into the 30% and greater category, compared to 26.4% for the state. Banks County saw a slight increase in the number of households falling into the 30% and greater category. Baldwin's increase was more significant as the number increased from 71 to 158 households – a 122.5% increase. Homer households falling into the 30% or greater category remained steady at 33 households.

**Table 4-14 Cost-Burdened Households**

Area	1990			2000						% Change 1990-00 for 30%+	
	Total Units	30% and Greater		Total Units	30% to 49%		50% and Greater		30% and Greater		
		Number	% of Total		Number	% of Total	Number	% of Total	Number		% of Total
Banks County	4,193	340	8.1%	5,808	333	5.7%	210	3.6%	543	9.3%	59.7%
Baldwin	577	71	12.3%	877	81	9.2%	77	8.8%	158	18.0%	122.5%
Homer	332	33	9.9%	420	13	3.1%	20	4.8%	33	7.9%	0.0%
State of Georgia	1,961,474	521,113	26.6%	2,560,854	397,964	15.5%	278,401	10.9%	676,365	26.4%	29.8%

\* Rent 0-30% = Units with gross rent (rent and utilities) that are affordable to households with incomes below 30% of HUD Area Median Family Income. Affordable is defined as gross rent less than or equal to 30% of a household's gross income.

\*\* Value 0-50% = Homes with values affordable to households with incomes at or below 50% of HUD Area Median Income. Affordable is defined as annual owner costs less than or equal to 30% of annual gross income. Annual costs are estimated assuming the cost of purchasing a home at the time of the Census based on reported value of the home. Assuming a 7.9% interest rate and national averages for utility costs, taxes, and hazard and mortgage insurance, multiplying income times 2.9 represents the value of a home a person can afford to purchase. For example, a household with an annual gross income of \$30,000 is estimated to be able to afford an \$87,000 home without having total costs exceed 30% of their annual household income.

Source: U.S. Bureau of the Census (SF3), 2000 Tables H69, H94 and 1990 Tables H050, H058; Comprehensive Housing Affordability Strategy (CHAS) Data Book

### 4.6 Special Housing Needs

#### 4.6.1 Elderly

Several housing options for elderly citizens in need of health assistance are available in Banks County. These options are summarized in the Health Care subsection of Chapter 6 of this document. In addition, the Homer Housing Authority provides some subsidized rental housing for elderly citizens.



### 4.6.2 Homeless

Banks County has no homeless shelter. A need for such shelter has not been established. Shelters are available in Hall County.

### 4.6.3 Victims of Domestic Violence

Georgia Bureau of Investigation data, shown below in Table 4-15, indicate police actions related to domestic violence increased from 1990 to 2000, but decreased from 2000 to 2006. Despite the decrease in actions, the existence of such activity in Banks County may indicate a need for support and housing shelters for those impacted by domestic violence. Peace Place located in Winder is the nearest facility.

**Table 4-15 Police and Sheriff Actions Related to Domestic Violence**

Action Type	1996	2000	2006
Arrested	18	29	16
Citation	1	0	0
Separation	2	43	48
Mediation	3	9	4
Other	14	51	28
No Action	18	34	22
Total	56	166	118

Source: Georgia Bureau of Investigation, Family Violence Statistics, 1996, 2000, 2006

### 4.6.4 Migrant Farm Workers

Based on the 2002 Census of Agriculture, there is not a significant enough population of migrant farm workers to warrant special housing in Banks County.

### 4.6.5 Persons with Disabilities

The percentage of Banks County residents with a disability in the 21 to 65 age group (23.5%) is slightly lower than the state, as shown in Table 4-16. Of this population, 61.8% had employment in 2000 compared to 80.1% in the state. As shown in Table 4-17, the three most frequent disabilities recorded in 2000 were physical, employment, and go-outside-home.

**Table 4-16 Population with a Disability**

Classification	Banks County	Baldwin	Homer	State of Georgia
Percent Age 21 to 64 with a Disability	1,034	179	71	940,344
Employed	639	121	33	539,195
Not employed	395	58	38	401,149
Percent Age 21 to 64 with no Disability	3,370	565	202	3,792,568
Not employed	2,883	426	163	2,942,874
Employed	487	139	39	849,694
Total 21-64	4,404	744	273	4,732,912

Source: U.S. Census Bureau (SF3) 2000 Table P42





Classification	Banks County	Baldwin	Homer	State of Georgia
Percent Age 21 to 64 with a Disability	23.5%	24.1%	26.0%	19.9%
Employed	61.8%	67.6%	46.5%	57.3%
Not employed	38.2%	32.4%	53.5%	42.7%
Percent Age 21 to 64 with no Disability	76.5%	75.9%	74.0%	80.1%
Not employed	85.5%	75.4%	80.7%	77.6%
Employed	14.5%	24.6%	19.3%	22.4%

Source: U.S. Census Bureau (SF3) 2000 Table P42

**Table 4-17 Type of Disabilities**

Type of Disability	Type of Disability	Banks County	Baldwin	Homer	State of Georgia
Total disabilities tallied	Total	5,779	1,258	384	2,638,739
	Sensory	568	127	38	255,072
	Physical	1,475	299	98	606,215
	Mental	884	192	59	358,052
	Self-care	460	148	33	194,854
	Go outside home	1,128	246	85	558,551
	Employment	1,264	246	71	665,995
Disabilities tallied for people 5-15 years	Total	186	16	14	99,511
	Sensory	29	0	7	12,885
	Physical	28	4	2	13,471
	Mental	108	8	0	60,819
	Self-care	21	4	5	12,336
Disabilities tallied for people 16-64 years	Total	3,693	612	0	1,784,544
	Sensory	257	45	20	122,519
	Physical	823	110	59	336,687
	Mental	461	78	44	190,182
	Self-care	220	32	15	93,199
	Go outside home	668	101	61	375,962
	Employment	1,264	246	71	665,995
Disabilities tallied for people 65 years and over	Total	1,900	630	100	754,684
	Sensory	282	82	11	119,668
	Physical	624	185	37	256,057
	Mental	315	106	15	107,051
	Self-care	219	112	13	89,319
	Go outside home	460	145	24	182,589

Source: U.S. Census Bureau (SF3) 2000, Table P41.





#### 4.6.6 Persons with HIV/AIDS

Between 1981 and 2005, seven AIDS cases were reported in Banks County, according to the University of Georgia Center for Agribusiness and Economic development. Of Georgia's 159 counties, Banks County ranked 143<sup>rd</sup> out of 159 counties in the overall number of AIDS cases reported during this time period. Banks County does not have special housing options for HIV/AIDS patients. Due to the small number of cases in the County, there does not seem to be an unmet housing need for this group.

#### 4.6.7 Persons Recovering from Substance Abuse

While reliable numbers of those persons recovering from substance abuse are not attainable, the University of Georgia's Georgia Statistics System estimated a need to provide substance abuse treatment for approximately 977 residents or 6.77% of the County population in 2001. No substance abuse recovery centers are currently located in Banks County.

### 4.7 Job-Housing Balance

The jobs-to-housing ratio compares the number of jobs to the number of people living in an area. The ratio is a useful analysis tool because housing location decisions, in relation to workplace, affect commute times, costs, and congestion. The 2006 jobs-to-housing ratio for Banks County is 0.57 jobs per housing unit, as shown in Table 4-18.

**Table 4-18 Jobs-Housing Balance**

Category	1990	2000	2006
Population	10,308	14,422	16,445
Average Household Size <sup>1</sup>	2.49	2.6	2.57
Number of Households	3,725	5,364	
Housing Units	4,193	5,808	6,634
Labor Force	4,167	7,325	9,730
Employment	1,812	2,040	3,808
Employment/Population Ratio	0.18	0.14	0.23
Employment/Housing Unit Ratio	0.43	0.35	0.57
Employment/Labor Force Ratio	0.43	0.28	0.39
<sup>1</sup> Average Household size is for 2005, not 2004			
Note: 2004 Housing Units and Labor Force were calculated using growth rate between 1990 and 2000.			

Source: U.S. Census Bureau and Georgia Department of Labor

An ideal community would provide housing for the labor force near employment centers that give the workers transportation choices (*e.g.*, walking, biking, driving, public transit, etc.). Bedroom community suburbs often develop without such balance and require the labor force to commute to work in private automobiles along major arterials resulting in congestion and other quality of life challenges. Governments can use two jobs/housing balance ratios to monitor their community's ability to achieve a balance of jobs and housing: employment (jobs)/housing unit ratio and employment/labor force ratio. According to the *Jobs/Housing Balance Community Choices Quality Growth Toolkit*, prepared by the Atlanta Regional Commission, an employment (jobs)-to-housing ratio of between 1.3 and 1.7 implies an ideal balance with 1.5 as the standard target. An employment (jobs)-to-labor force (employed residents) ratio of between 0.8 and 1.25 implies a balance for that ratio with 1:1 as the standard target.

In addition to the employment-to-housing ratio, Table 4-18 also shows the employment-to-labor force ratio for Banks County. The 2006 employment-to-housing ratio of 0.57 falls well below the standard target of 1.5.

The 2006 employment-to-labor force ratio of for Banks County of 0.39 falls well below the standard target of 1.0. These ratios show the dependence Banks County residents have on employment in other counties and outline the need for more employment opportunities in the County.

#### 4.7.1 Supply of Affordable Housing

Table 4-19 relates the average weekly wages received by employees who work in Banks County to the housing values afforded by their wages. Table 4-20 relates the income of the Banks County labor force (those who live in Banks County) and those who actually worked in Banks County in 2006. As displayed in Table 3-17, 75.2% of the County labor force in 2000 commuted to jobs in other counties, while 56.4% of the jobs in the County were filled by non-Banks County residents. The County residents' median income is 148% of the average weekly wage provided by Banks County employers, which means residents can afford more easily the housing available on the market. The County's workers have fewer housing choices within the County. It's important to note, however, that the Banks Crossing area of the County that provides a significant percentage of the County's employment opportunities is located in close proximity to Jackson and Madison counties. Workers in the Banks Crossing area can often find housing in those counties that is closer to work than Banks County.

**Table 4-19 Correlation of Average Weekly Wages to Housing Prices for Workers (2004)**

Sector	Average Weekly Wage	Average Annual Wage	Average Monthly Wage	Monthly Income Available for Housing	Equivalent House Price (2.5 multiplier) <sup>1</sup>	Equivalent House Price (3.5 multiplier) <sup>1</sup>
Agriculture, forestry, & fishing		\$ -	NA	NA	\$ -	\$ -
Construction	\$574	\$ 29,848	\$2,487	\$746	\$ 74,620	\$ 104,468
Manufacturing	\$528	\$ 27,456	\$2,288	\$686	\$ 68,640	\$ 96,096
Wholesale trade	\$714	\$ 37,128	\$3,094	\$928	\$ 92,820	\$ 129,948
Retail trade	\$472	\$ 24,544	\$2,045	\$614	\$ 61,360	\$ 85,904
Transportation and warehousing	\$545	\$ 28,340	\$2,362	\$709	\$ 70,850	\$ 99,190
Information		\$ -	\$0	\$0	\$ -	\$ -
Finance and insurance	\$661	\$ 34,372	\$2,864	\$859	\$ 85,930	\$ 120,302
Real estate and rental and leasing		\$ -	\$0	\$0	\$ -	\$ -
Professional, scientific/tech services	\$601	\$ 31,252	\$2,604	\$781	\$ 78,130	\$ 109,382
Administrative and waste services	\$567	\$ 29,484	\$2,457	\$737	\$ 73,710	\$ 103,194
Health care and social services		\$ -	\$0	\$0	\$ -	\$ -
Arts, entertainment and recreation		\$ -	\$0	\$0	\$ -	\$ -
Accommodation and food services	\$183	\$ 9,516	\$793	\$238	\$ 23,790	\$ 33,306
Other services (except government)	\$312	\$ 16,224	\$1,352	\$406	\$ 40,560	\$ 56,784
Government	\$582	\$ 30,264	\$2,522	\$757	\$ 75,660	\$ 105,924
All industries - Banks County 2001 <sup>2</sup>	\$502	\$ 26,104	\$2,175	\$653	\$ 65,260	\$ 91,364
All industries - Banks County 2006	\$529	\$ 27,508	\$2,292	\$688	\$ 68,770	\$ 96,278
All industries - State of Georgia 2006	\$776	\$ 40,352	\$3,363	\$1,009	\$ 100,880	\$ 141,232

<sup>1</sup>Multipliers are applied to the Average Annual Wage - 2.5 and 3.5 are used widely to calculate affordable housing prices;  
<sup>2</sup>Adjusted 2001 dollars to 2006 via the BOL Inflation Calculator

Source: Georgia Department of Labor (these data represent jobs that are covered by unemployment insurance laws), U.S. Bureau of Labor Statistics

As shown previously in Table 4-13 the average sale price of homes in Banks County was \$67,098 in 2000 (adjusted for inflation and shown in 2004 dollars) and climbed to \$113,105 in 2004. The house price supported by the County’s average annual wage in 2000 was between 61% and 85% of the total value of the average sale price in 2000. The house price supported by the County’s median household income in 2004 was 90% to 126% of the total value of the average sale price in 2004.

The County median household income in 2004 of \$40,757 could support a house price of \$101,893 to \$142,650. Meanwhile, people who worked in Banks County in 2006 earned an average annual wage of \$27,508 (shown as weekly wage of \$529 in Table 4-19).

**Table 4-20 Correlation of Household Income to Housing Prices for County Residents**

Annual Household Income	Maximum Annual Income	Maximum Monthly Income	Max. Monthly Income for Housing (30 %)	Equivalent House Price (2.5 multiplier)*	Equivalent House Price (3.5 multiplier)*
Less than \$15,000	\$15,000	\$1,250	\$375	\$37,500	\$52,500
\$15,000-24,999	\$25,000	\$2,083	\$625	\$62,500	\$87,500
\$25,000-\$34,999	\$35,000	\$2,917	\$875	\$87,500	\$122,500
\$35,000-\$49,999	\$50,000	\$4,167	\$1,250	\$125,000	\$175,000
\$50,000-\$74,999	\$75,000	\$6,250	\$1,875	\$187,500	\$262,500
\$75,000-\$99,999	\$100,000	\$8,333	\$2,500	\$250,000	\$350,000
\$100,000-\$149,999	\$150,000	\$12,500	\$3,750	\$375,000	\$525,000
\$150,000-\$249,999	\$250,000	\$20,833	\$6,250	\$625,000	\$875,000
\$250,000-\$499,999	\$500,000	\$41,667	\$12,500	\$1,250,000	\$1,750,000
\$500,000 or more	NA	NA	NA	NA	NA
Median Household Income (in 2004 dollars)					
2000	\$42,599	\$3,550	\$1,065	\$106,498	\$149,097
2004	\$40,757	\$3,396	\$1,019	\$101,893	\$142,650
**Multipliers are applied to the Average Annual Wage - 2.5 and 3.5 are used widely to calculate affordable housing prices					

Source: Georgia Department of Labor, U.S. Bureau of Labor Statistics, U.S. Census Bureau: Small Area Income & Poverty Estimates 1995, 2000 and 2003; Model-based Estimates for States, Counties and School Districts

Median household income in 2004 decreased to \$40,757, which could support a house price of \$101,893 to \$142,650. The average annual wage in 2006 increased slightly to \$27,508 (or an average weekly wage of \$529 as shown in 4-19, which can support a house price of \$68,770 to \$96,278.

To add more perspective to the challenges faced by those who work in Banks County, the County median income of \$40,757 in 2004 supported a home price of 101,893 to \$142,650. The 2006 average weekly wage would allow for a home priced at \$68,770 to \$96,278 (or a monthly rent and other housing costs of \$529). Again, the average home price in 2004 was \$113,105 (in 2006 dollars), and the average rent in 2000 was \$424.

The County’s largest job sector in 2006, Manufacturing (26.7% of the jobs in the County) only paid an average weekly wage of \$528, which translates into a home of \$89,180 to \$124,852, (or a monthly rent of \$686).

Government, the second largest sector (19.7% of the jobs in the County) only paid an average weekly wage of \$472, which translates into a home of \$61,360 to \$85,904 (or a monthly rent of \$757).

Retail Trade, the third largest sector (6.4% of the jobs in the County) only paid an average weekly wage of \$452, which translates into a home of \$68,640 to \$96,096 (or a monthly rent of \$588).



## 4.7.2 Barriers to Affordability

Banks County average weekly wages fall below the state and national average weekly wage for all but a handful of sectors. Overall, the Banks County average weekly wages are 68.2% of the average weekly wages for the state and 64.7% of the same for the nation. These differences are offset somewhat, however, by lower cost housing. However, the lower-paid workers face challenges in finding quality, affordable housing close to their place of work.

A significant percentage of Banks County residents leave the County for work. Meanwhile, a majority of the workers at Banks County businesses live outside of Banks County. Banks County contains very few multi-family units. Most are located in Baldwin, which is far from the Banks Crossing area currently seeing the highest demand for new employment. Mobile homes/trailers and manufactured housing are currently providing many with affordable housing in Banks County. Most of the County's mobile homes are located in unincorporated areas of the County. Large-acre lot, single-family residential products dominate the Banks County housing market. Few multi-family products have come on line to meet the growing demand for housing to support the workforce, especially in Banks Crossing.

## 4.8 Strengths, Weaknesses, Opportunities and Threats Analysis

### 4.8.1 Strengths

- County inventory of housing units increased 102.3% between 1980 and 2006.
- Home ownership increased in real numbers and in share of the total housing units from 1990 to 2000 and remained higher than the state.
- While the real number of single-family detached housing units increased from 1980 to 2000, their proportion decreased as mobile homes/trailers increased their share.
- While Baldwin's saw tremendous growth in the number of single-family detached units from 1990 to 2000, the proportion of single-family detached units shrank significantly as the share of mobile homes/trailers and multi-family units increased.
- The Homer housing stock grew and experienced little overall shift in the allocation of housing units among single-family detached, mobile homes and multifamily units.
- County households are much less likely than the state as a whole to fall into the Cost Burdened Household categories defined by the Census.
- The County's housing stock is relatively young due to the growth taking place in the County since 1980.
- County median property value and rents continues to rise, though in 2004 it remained lower than the state.
- The number of County residents with a disability in the 21 to 65 age group is slightly lower than the state.

### 4.8.2 Weaknesses

- The County residents can afford more easily the housing available on the market, while the County's workers have fewer housing choices within the County.
- Banks County average weekly wages are 68.2% of the average weekly wages for the state and 64.7% of the same for the nation.
- Banks County contains very few multi-family units, most of which are in Baldwin and not near the major employment center in the Banks Crossing area.

- County residents depend on employment in other counties.
- No substance abuse recovery centers are currently located in Banks County.
- Few housing options are available for elderly citizens in the County, though options are available just across the county line in Commerce.
- County has no homeless shelter.
- County currently provides no support and housing shelters for those impacted by domestic violence.
- Mental health disability is higher in County than state.

### 4.8.3 Opportunities

- The County is projected to have 9,600 housing units in 2030, most of which will likely be located in unincorporated areas of the County.

### 4.8.4 Threats

- Both the number of sales and the value of homes in the County showed a steady increase.
- Average home sale prices increased 68.1% from 1997 to 2004 to an average home sales price of \$113,105 in 2004.
- Mobile homes/trailers and manufactured housing are currently providing many with affordable housing in Banks County.
- Large-acre lot, single-family residential products dominate the Banks County housing market. Few multi-family products have come on line to meet the growing demand for housing to support the workforce, especially in the Banks Crossing area.

CHAPTER  
**5**

# 5 Natural & Cultural Resources

*Evaluation of how new development is likely to impact Natural and Cultural Resources along with an identification of needed regulations and policies*

## 5.1 Environmental Planning Criteria

The Georgia Department of Natural Resources (DNR) requires counties and municipalities to establish five environmental protection districts: water supply watersheds, protection of groundwater recharge areas, river corridor protection, wetlands protection, and mountain protection. The sections below provide a brief analysis of the Banks County regulations relating to these districts in addition to an inventory of the location of these districts in the County. Water supply watersheds, groundwater recharge areas, river corridor protection and mountain protection are each shown on the Environmental Planning Criteria Map located in Chapter 9 Atlas of Maps. Wetlands are shown on Wetlands Map in the Atlas of Maps.

### 5.1.1 Water Supply Watersheds

DNR defines water supply watershed as the land area upstream of a governmentally-owned public drinking water intake. In response to Official Code of Georgia Annotated (OCGA) 12-2-8, the DNR, and Environmental Protection Division's (EPD) Rules for Environmental Planning Criteria Chapter 391-3-16, Banks County has adopted regulations to implement these state planning criteria for the Grove Creek Reservoir Watershed and the Mountain Creek Reservoir Watershed.

DNR differentiates between large watersheds (greater than 100 square miles) and small watersheds (less than 100 square miles). In large water supply watersheds, the perennial streams 7 miles upstream of a reservoir are protected through maintenance of a 100-foot vegetative buffer, limitation of impervious surfaces, and restricted location of septic tanks and drain fields. Within small water supply watersheds, the criteria require maintenance of a 100-foot vegetative buffer, a prohibition on impervious surfaces within 150 feet of the streams, and septic tank drain fields. Beyond the seven-mile limit, a 50-foot vegetative buffer is required and impervious surfaces and septic tank drainfields area prohibited within 75 feet of the streams. Both Grove Creek Reservoir and Mountain Creek Reservoir are considered small water supply watersheds.

Banks County contains portions two small water supply watersheds. Small water supply watersheds include Grove Creek Reservoir and Mountain Creek Reservoir watersheds.

### 5.1.2 Groundwater Recharge Areas

As described in Georgia Geologic Survey Hydrologic Atlas 18: "Most Significant Ground-water Recharge Areas of Georgia," published in 1989, mapping of the recharge areas was based on outcrop area, lithology, soil type and thickness, slope, density of lithologic contacts, geologic structure, the presence of karst, and potentiometric surfaces.



In response to OCGA 12-2-8, the DNR, and EPD's Rules for Environmental Planning Criteria Chapter 391-3-16, Banks County has adopted regulations within their zoning ordinance to implement the state planning criteria as it pertains to the protection of groundwater recharge areas. These criteria would place restrictions on new sanitary landfills, permanent stormwater infiltration basins, use of hazardous wastes, use of above ground storage tanks, agricultural activities, and a minimum lot size for those areas requiring septic tank systems.

Likely areas of significant groundwater recharge have been generally mapped by DNR in Banks County. These areas occur at four sites. The first and largest groundwater recharge area is southeast of Homer and occurs at the intersection of State Route 64 and Interstate 85. This groundwater recharge area is 3.1 square miles. The second groundwater recharge area is west of Homer and between the city limits of Homer and Gillsville. This area is 1.4 square miles. The third groundwater recharge area is in the northern portion of the county along Moss Mill Road and is 1.2 square miles. The fourth and final groundwater recharge area is located in the northeastern portion of the county along Damascus Road and Banks County border. This groundwater recharge area is the smallest within Banks County and is 0.75 square miles. Like water supply watersheds, it is advisable to limit the development of impervious surfaces in these areas of significant groundwater recharge.

### 5.1.3 Wetlands

Wetlands provide flood and storm damage protection, erosion control, water supply, and groundwater recharge. The U.S. Fish and Wildlife Service National Wetlands Inventory provides general mapping of wetland areas, which makes general wetland areas easy to locate and protect. Wetland areas in Banks County are usually contiguous with streams and rivers.

There are 5,405 acres of wetlands within Banks County that make up approximately 3.6% of the county.

In accordance with EPD's Rules for Environmental Planning Criteria Chapter 391-3-16, Banks County has adopted regulations to protect areas designated as wetlands within the County. The Banks County Zoning Ordinance protects wetlands by limiting the types of uses in proximity to wetlands and requiring wetland permitting if a proposed development is within 100 feet of a wetland protection district.

The State of Georgia does not currently have laws in place protecting freshwater wetlands located in the interior of the state. Only coastal wetlands have such protection. State criteria do not specify regulations to be adopted, but they require local governments to identify wetlands within their jurisdiction and assess the impacts of the land-use plan on these areas. The U.S. Army Corp of Engineers (USACE) does have limited authority to regulate the discharge of dredge or fill material into freshwater wetlands in the U.S. under Section 404 of the Clean Water Act; however, the Supreme Court ruled in 2001 that the USACE jurisdiction is limited only to those wetlands connected to a navigable water body. As a result, isolated wetlands are no longer federally protected areas.

### 5.1.4 Protected Rivers

River corridors are strips of land that flank major rivers. These corridors are important due to their role as wildlife habitat, recreational areas, and buffers that protect the quality of river water. River corridors also help to control erosion and river sedimentation. No land in Banks County meets these criteria. As a result the County has not adopted protection ordinances.

### 5.1.5 Coastal Resources

Coastal resources include beaches, coastal marches, and estuaries. No land in Banks County meets these criteria. As a result the county has not adopted protection ordinances.

### 5.1.6 Mountain Protection

Mountain protection applies to land areas with an elevation of 2,200 or more, and with slopes of 25%. No land in Banks County meets these criteria. As a result the County has not adopted protection ordinances.

## 5.2 Other Environmentally Sensitive Areas

Banks County lies in the upper fringes of the Piedmont Plateau physiographic province of Georgia.

### 5.2.1 Air Quality

Since the adoption of the federal Clean Air Act Amendments (CAAA), the Atlanta region has experienced the challenge of meeting federal clean air standards. Significant amounts of the region's air pollutants come from automobiles and trucks. In an effort to control the formation of ozone in the region, state and federal air quality planners placed a limit on the amount of emissions originating from vehicles. The region has had difficulty meeting its emissions allocation because of rapid population and employment growth. Starting in the late 1990s, the region entered a conformity lapse that halted the construction of regionally significant transportation projects. For transportation planning purposes, these regionally significant projects include roadways classified as minor arterials or above and large transit projects such as rail extensions.

A conforming Regional Transportation Plan, developed by the ARC, was approved by the U.S. Department of Transportation in coordination with the U.S. Environmental Protection Agency (USEPA) in January 2003. Meeting regional air quality conformity standards will continue to be a challenge with capacity additions to area arterial routes.

While Banks County is not currently classified as part of the Metro Ozone and Particulate Matter (PM<sub>2.5</sub>) Non-Attainment area, the fact the Non-Attainment area will likely expand as the region grows should motivate Banks County to begin to prepare for the possible inclusion as a Non-Attainment area.

### 5.2.2 Public Water Supply Sources

Water supplies for Banks County include a surface water intake from the Mountain Creek Reservoir.

### 5.2.3 Steep Slopes

Steep slopes (15% or greater) are concentrated in the northwest of the county along the Hall and Habersham county boundaries and north along State Route 15, but are scattered throughout the County. Approximately 31,282 acres or 21% of the county are categorized as steep slopes. While Banks County has adopted regulations that implement soil erosion and sedimentation control, the county has not adopted general regulations that pertain to the protection or practice of steep slopes. Slopes for Banks County are shown on the Steep Slopes Map located in the Atlas of Maps.

### 5.2.4 Floodplains

Flooding is the temporary covering of soil with water from overflowing streams and by runoff from adjacent slopes. Water standing for short periods after rainfalls is not considered flooding, nor is water in swamps. Currently, floodplain data only exists for the City of Homer and a few isolated areas within Banks County. These floodplains are shown on Floodplains Map located in the Atlas of Maps.

Floodplains in their natural or relatively undisturbed state are important water resource areas. The floodplains serve three major purposes: natural water storage and conveyance, water quality maintenance, and groundwater recharge. Unsuitable development can destroy their value. For example, any fill material placed



in the floodplain eliminates essential water storage capacity causing water elevation to rise, resulting in the flooding of previously dry land.

The Federal Emergency Management Agency (FEMA) has identified and mapped the areas of Homer prone to flooding in order to establish actuarial flood insurance rates and promote a sound floodplains management plan; however, FEMA has not identified and mapped areas prone to flooding for the rest of the county. As a result, Banks County has performed their own study for several places within the county but has not conducted a countywide analysis of floodplain identification. Banks County has established regulations for areas of special flood hazard, areas with established streams but no base flood elevations and for areas identified as shallow flooding within the county.

### **5.2.5 Soils**

Soil is the product of parent material (underlying geology), topography, climate, plant and animal life, and time. The nature of the soil at any given place depends on the combination of these five factors. Each factor acts on the soil and each modifies the effect of the other four. Because of this interaction, knowledge of soil types in an area provides a good indication of topography (slope), erosion patterns, the presence and depth of rock, and the presence of water, as in wetland or floodplain areas. Soil types are also useful in estimating runoff from precipitation, which is essential in developing stormwater management programs.

#### **Prime Agricultural Soils**

Table 5-1 lists the map units in Banks County that are considered important farmlands. Important farmlands consist of prime farmland, unique farmland, and farmland of statewide or local importance. This list does not constitute a recommendation for a particular land use. These areas are shown the Prime Agricultural Soils Map located in the Atlas of Maps.

**Table 5-1 Important Farmland Soils**

Map Symbol	Map Unit Name	Farmland Classification
AIB	Altavista sandy loam, 2 to 6 percent slopes	Prime Farmland
AmB2	Appling sandy loam, 2 to 6 percent slopes, eroded	Prime Farmland
AmC2	Appling sandy loam, 6 to 10 percent slopes, eroded	Prime Farmland
CYB2	Cecil sandy loam, 2 to 6 percent slopes, eroded	Prime Farmland
CYC2	Cecil sandy loam, 6 to 10 percent slopes, eroded	Farmland of Statewide Importance
CZB2	Cecil sandy clay loam, 2 to 6 percent slopes, eroded	Farmland of Statewide Importance
Cab	Cartecay soils	Farmland of Statewide Importance
GfB2	Gwinnett sandy loam, 2 to 6 percent slopes, eroded	Prime Farmland
HSB	Hiwassee loam, 2 to 6 percent slopes	Prime Farmland
HSC2	Hiwassee loam, 6 to 10 percent slopes, eroded	Farmland of Statewide Importance
MjB2	Madison fine sandy loam, 2 to 6 percent slopes, eroded	Prime Farmland
MjC2	Madison fine sandy loam, 6 to 10 percent slopes, eroded	Farmland of Statewide Importance
MoB	Masada fine sandy loam, 2 to 6 percent slopes	Prime Farmland
Toc	Toccoa Soils	Farmland of Statewide Importance
Tod	Toccoa sandy loam, local alluvium	Farmland of Statewide Importance
WgB	Wickham sandy loam, 2 to 6 percent slopes	Prime Farmland
WgC	Wickham sandy loam, 6 to 10 percent slopes	Prime Farmland

Source: U.S. Department of Agriculture, Natural Resources Conservation Service

In an effort to identify the extent and location of important farmlands, the Natural Resources Conservation Service, in cooperation with other interested federal, state, and local government organizations, has inventoried land that can be used for the production of the nation's food supply.

Prime farmland, as defined by the U.S. Department of Agriculture, is land that has the best combination of physical and chemical characteristics for producing food, feed, forage, fiber, and oilseed crops and is available for these uses. It could be cultivated land, pastureland, forestland, or other land, but it is not urban or built-up land or water areas. The soil quality, growing season, and moisture supply are those needed for the soil to economically produce sustained high yields of crops when proper management, including water management, and acceptable farming methods are applied. In general, prime farmland has an adequate and dependable supply of moisture from precipitation or irrigation, a favorable temperature and growing season, acceptable acidity or alkalinity, an acceptable salt and sodium content, and few or no rocks. The water supply is dependable and of adequate quality. Prime farmland is permeable to water and air. It is not excessively erodible or saturated with water for long periods, and it either is not frequently flooded during the growing season or protected from flooding. Slopes mainly range from 0 to 6%.

For some of the soils identified in the table as prime farmland, measures that overcome a hazard or limitation, such as flooding, wetness, and drought, are needed. On-site evaluation is needed to determine whether or not the hazard or limitation has been overcome by corrective measures.

A recent trend in land use in some areas has been the loss of some prime farmland to industrial and urban uses. The loss of prime farmland to other uses puts pressure on marginal lands, which generally are more erodible, droughty, and less productive and cannot be easily cultivated.

Land that does not meet the criteria for prime or unique farmland is considered to be "farmland of statewide importance" for the production of food, feed, fiber, forage, and oilseed crops. The criteria for defining and delineating farmland of statewide importance are determined by the appropriate state agencies. Generally, this land includes areas of soils that nearly meet the requirements for prime farmland and that economically



produce high yields of crops when treated and managed according to acceptable farming methods. Some areas may produce as high a yield as prime farmland, if conditions are favorable. Farmland of statewide importance may include tracts of land that have been designated for agriculture by state law.

### 5.2.6 Plant and Animal Habitats

Georgia Department of Natural Resources maintains an inventory of plants and animals that are rare enough to warrant state and federal protection. Currently, only one plant specie on the Federal and State Listed Endangered and Threatened Species is located in Banks County and should be protected by Banks County to the extent possible. There are not any animals or birds listed on the Federal and State Listed Endangered and Threatened Species that are located in Banks County. Federal and State Listed Endangered and Threatened Species plant data for Banks County is shown in Table 5-2.

**Table 5-2: Federal- & State-Listed Endangered and Threatened Species – Plants**

Species	Federal Status	State Status	Habitat
Ozark Bunchflower <i>Veratrum woodii</i>	No Federal Status	Rare	Mesic hardwood forests over basic soils

Source: Georgia Department of Natural Resources - Updated 07/02/2007

Currently, Banks County has not adopted any regulation regarding the protection of Federal and State Listed Endangered and Threatened Species.

## 5.3 Significant Natural Resources

### 5.3.1 Scenic Areas

### 5.3.2 Forests, Parks, Recreation and Conservation

#### Wilson Shoals Wildlife Management Area (WMA)

The Georgia Department of Natural Resources manages the 2,800-acre Wilson Shoals Wildlife Management Area located in northwest Banks County. The state acquired the property located 15 miles east of Gainesville near Alto in 1993. The rolling terrain includes a public shooting range, campground and trails for hiking.

#### Chattahoochee National Forest

Approximately 1,012 acres of the Chattahoochee National Forest is located in the northeastern portion of the county along the border of Banks, Stephens and Habersham Counties. While the Lake Russell Recreation Area of the Chattahoochee National Forest equipped with a beach, swimming area, picnic and camping sites, hiking trails and boating is located in nearby Habersham County, Banks County residents can still benefit from the proximity to recreational resources.

## 5.4 Significant Cultural Resources

Cultural resources in Banks County and the cities within its jurisdiction include not only buildings and structures, but the historic environment and rural landscape as well. Together, these contribute to the character of the county as a whole and to the character of the individual communities within its borders. These resources serve as visual reminders of Banks County’s past, providing a link to its cultural heritage and a better understanding of the people and events that shaped the patterns of development.

Many of the historic resources that define the county’s character date either from the rural settlement period of the late 1700’s through the 19<sup>th</sup> century, or roughly between 1920 and 1945, a period sometimes referred to as Early Automobile.



## 5.4.1 History

Banks County was formed on December 11, 1858 from parts of Franklin and Habersham counties. It was named for Dr. Richard E. Banks, a circuit-riding physician who treated the settlers and Native Americans of northern Georgia and South Carolina. The County was originally populated by the Cherokee and Creek Indians. Many of the paths used by these original inhabitants became the main roads that provided settlers access in the mountains of northern Georgia.

The Old Federal Road, which ran east to west across the County, defines the development patterns and modern history of the County. Banks County was settled from a collection of rural farms and crossroad communities. The remainder of the County is now covered with a few crossroad communities and the remains of many early rural settlements.

The north-south U.S. Highway 441 route was established (1923-34) through the County. Later expansion of U.S. 441 bypassed Homer to the east. The Eisenhower Interstate System, I-85, bypassed Homer to the south and east. A major auto-oriented crossroads and shopping destination developed at the U.S. 441/I-85 interchange. The county has a second interstate interchange a few miles north at SR 53 that remains rural.

Ty Cobb was born in Banks County on December 18, 1886. Cobb spent 24 years playing professional baseball and was the first player to be inducted into the Baseball Hall of Fame. His birthplace is located at 1350 SR 105 (Ty Cobb Parkway).

### Events

Banks County was once home of the World's Largest Easter Egg Hunt (according to the Guinness Book of World Records) hosted by Garrison Farms. It is still one of the largest in the state.

The Sunday School Celebration, honoring Banks County's churches, has been held each July for more than 100 years.

### Towns

The town of Homer was incorporated in 1859 by an Act of the Georgia General Assembly and was established as the county seat for the new county of Banks that had been created a year earlier. Homer was bypassed by the railroad construction of the late 1880s. Some of the earliest buildings included the Bowden House, located on the Old Federal Road; the Candler House; and commercial structures included in the Homer Historic District. The Presbyterian Church was the first religious structure in the town, and the first school was located in the rear yard of that church. The Banks County Jail that was built circa 1864-1880 still has the cells, bars on the windows and the "hanging trap" door. The Banks County courthouse in Homer is one of the four oldest courthouses in Georgia, built between 1860 and 1863 and used by the county until 1987. Today it houses historic exhibits, the Banks Chamber of Commerce and the Welcome Center. There are approximately 131 residential structures and a number of commercial structures in the City of Homer that were built prior to 1960 that are potentially eligible for listing in the National Register of Historic Places.

Baldwin, located both Habersham and Banks counties, is situated on a ridge that is the divide between the Atlantic Ocean and the Gulf of Mexico. Baldwin was incorporated by an act of the General Assembly in 1896. The town was named after Joseph A. Baldwin, an official of the Atlanta-Charlotte Airline Railroad, formally the Richmond and Danville Railroad. There are approximately 131 residential structures and about a dozen commercial structures in Baldwin built prior to 1960 that are potentially eligible for listing in the National Register of Historic Places.

Alto was laid out in 1877 and incorporated by an act approved by the General Assembly in 1895. It served as the primary shipping point on the railway for much of the area. The first records for Maysville are found in postal records that document the establishment of a post office in 1847. Lula was incorporated in 1876.



## 5.4.2 Historic Resource Protection

### Historic Resource Survey

The last survey of Banks County historic resources was completed in 1976 and provides basic information on the location and number of resources in this county as well as an assessment of their condition. The county would benefit from a new survey, as many structures and districts have gained the 50-year significance “rule” for listing in the National Register. There are approximately 975 residential structures and dozens of commercial structures in Banks County built prior to 1960.

### Local Protection of Historic Resources

While there are a number of properties listed individually or as part of a Historic District on the National Register of Historic Places, neither Banks County nor any of the local municipalities within the county have adopted a Historic Preservation Ordinance. This would enable the creation of a Historic Preservation Commission to monitor and advocate preservation concerns and issues at the local level. The commission would also have the ability (but not required) to establish local districts to provide assistance to local property owners and oversight of the locally designated historic district.

## 5.4.3 Historical Markers

Historical markers serve to educate citizens and visitors alike about the people and events that have shaped Georgia’s past and present. Table 5-x is a list of State Historic Markers that are located throughout Banks County.

- Banks County – Old Courthouse in Homer on US 441
- Battle of Narrows – City park on northbound lanes of US 441
- Indian Boundary – Southbound lanes of US 441 just north of intersection with Old Hwy 441
- Hawkins Line – City park on northbound lanes of US 441
- Leatherwood Baptist Church – SR 105 four miles east of US 441 south of Baldwin
- Line Baptist Church – US 441 1/4 mile south of Mile Marker 15 south of Hollingsworth
- Mt. Pleasant Church – SR 51 west of Damascus Road (old SR 184) east of Homer
- Nails Creek Baptist Church – SR 51 immediately west of junction with SR 63
- Revolutionary Battleground – Damascus Road (old SR 184) at middle fork of Broad River

## 5.4.4 National Register of Historic Places Listings

The National Register of Historic Places is a list maintained by the federal government. Listing on the National Register places no obligations or restrictions on private owners. Properties listed become eligible for rehabilitation tax incentives programs. Banks County properties on the National Register are (see Historic Resources Map in the Atlas of Maps):

- Banks County Courthouse (1860) - Homer
- Banks County Jail (1906) - Homer
- William Chambers House (1906) - unincorporated
- Fort Hollingsworth-White House (1793) - unincorporated
- Turk Family Farm (1898) - unincorporated
- Hebron Church, Cemetery, and Academy - unincorporated
- Kesler Covered Bridge (County Line Road. over Middle Fork Broad River) – Homer
- New Salem Covered Bridge (north of Commerce on SR 992 over Grove Creek) - unincorporated
- Homer Historic District & 1993 boundary increase - Homer

- Gillsville Historic District - Gillsville
- Maysville Historic District - Maysville
- Nails Creek Historic District - unincorporated
- Mount Pleasant Historic District - unincorporated
- Old Federal Road Multiple Listing - unincorporated

Potential National Register districts in Banks County include:

- Hollingsworth Community District, which would include the previously listed Fort Hollingsworth-White House, includes many more historic buildings within this previously proposed district boundary.
- The Voting House for the early Wilmot Militia District remains as evidence of early sites of government.
- The Wiley House and the original part of the Gillespie-Shannon House are all identified by the Banks County Historical Society as remaining examples of homes from founding families who contributed to early farming and mills and ran businesses along the Old Federal Road.
- Birthplace of Major League Baseball legend Ty Cobb at 1350 SR 105 (Ty Cobb Parkway).

### 5.4.5 Centennial Farms

Georgia's Centennial Farm Program was developed in 1992 to distinguish those farms and farm families who have contributed to preserving Georgia's agricultural resources and to encourage the continued use of these farms for future generations. By honoring centennial farms, the program seeks to not only promote agricultural awareness but to gain a deeper understanding of Georgia's agricultural heritage.

The Georgia Centennial Farm Program encourages Georgia's residents to save and recognize farms that have contributed to Georgia's agricultural heritage for 100 years or more. Recognition is given to farmers through one of three distinguishing awards. The Centennial Heritage Farm Award honors farms owned by members of the same family for 100 years or more and are listed in the National Register of Historic Places. The Centennial Farm Award does not require continual family ownership, but farms must be at least 100 years old and listed in the National Register of Historic Places. The Centennial Family Farm Award recognizes farms owned by members of the same family for 100 years or more that are not listed in the National Register of Historic Places.

Two Banks County farms have received these awards since the program began in 1992.

#### Centennial Heritage Farm Award

- Hudson River Farms (Turk family) – 1994
- Turk Family Farm - 2004

#### Centennial Farm Award

- Turk Family Farms, L.P. (2002)

## 5.5 Strengths, Weaknesses, Opportunities, Threats

### Strengths

- The County has adopted the necessary regulations for Water Supply Watersheds, Groundwater Recharge Areas and Wetlands in response to the EPD Rules for Environmental Planning Criteria.

- The County has an abundance of hydrologic natural resources.
- The County has an abundance of historic and cultural resources, with some of them listed in the National Register of Historic Places individually or as part of a district.

### **Weaknesses**

- The County lacks the adoption of regulations for steep slopes.
- The County has not adopted regulations to protect areas of prime farmland or farmland of statewide importance.
- The County does not have regulations adopted for the protection of Federal and State Endangered and Threatened Species.
- The County does not have floodplain data for the entire County.
- The County does not have much protected forests, parks, recreation or conservation.
- While the County has adopted necessary environmental regulations within the county code, the county does not have supporting maps to adequately locate and identify these areas of environmental concern which can impede implementation of such regulations.
- Though various groups and individuals throughout the county work to nominate properties to the National Register or to restore individual properties, there appears to be no strong public organization focused on supporting and encouraging preservation on a larger scale.
- Historic resources in Banks County are not locally protected.
- No municipalities within the county participate in the Georgia Certified Local Government Program that would open them up to sources of funding for their historic resources.
- No municipalities within the county participate in the Georgia Department of Community Affairs Main Street/Better Hometown Program aimed at promoting community revitalization .

### **Opportunities**

- The county could benefit from a structured GIS system to map current city boundaries and parcel information.
- The county could begin to plan for Air Quality regulations and control before growth.
- The county could begin to identify areas for environmental conservation and protection before growth.
- Historic resources could be protected locally by the creation of a county, city or joint county-city/ies Historic Preservation Commission Ordinance that would allow for the establishment of a Historic Preservation Commission.
- With the wealth of historic resources in the county, increased focus and efforts to protect and preserve them could result in an increase in the potential for heritage tourism.

### **Threats**

- Without establishing procedures to protect historic properties located in the County, as new development pressures emerge, it will become increasingly difficult to preserve the County's history.

CHAPTER  
**6**

# 6 Community Facilities & Services

*Service areas and levels of services of public facilities and services with an evaluation of the adequacy and useful life*

This chapter provides an assessment of the community facilities and services in Banks County, including the municipalities of Baldwin and Homer. Community facilities and services assessed were organized into the following major categories shown in the sections that follow: water supply and treatment, sewerage system and wastewater treatment, other facilities and services

## 6.1 Water Supply and Treatment

### 6.1.1 Water Service Area and Distribution

Water services for the residents of unincorporated Banks County and portions of the town of Homer are supplied by the Banks County Utilities Department. Water services for the residents of the cities of Alto, Baldwin, Homer, Lula and Maysville are supplied by their respective Water Departments. The city of Commerce also serves portions of the Banks Crossing commercial area at the intersection of U.S. 441 and Interstate 85. User fees fund these services. Water service areas for Banks County and the cities are shown on the Water Service Area Map in the Atlas of Maps.

#### **Banks County Utilities Department**

The Banks County Utilities Department serves the residents of unincorporated Banks County and portions of the Town of Homer, which includes 2,532 customer connections. The total design capacity of all water treatment plants operated by the Banks County Utilities Department is one million gallons per day (MGD). There are also five storage tanks located throughout the County with 2.15 million gallons of storage capacity.

Prior to the time that Georgia Governor Sonny Perdue mandated a 10% water use reduction in response to the historic drought experienced by North Georgia in 2007 (issued in late 2007), the Banks County Utilities Department had an average daily production of 650,000 gallons per day. Following the mandate by Gov. Perdue, the average daily production was reduced to 513,000 gallons per day.

Banks County Utility Department operates the Mountain Creek Reservoir, which is located in the northern part of the county and the only raw water supply source for the County. The department also receives water by purchasing from the City of Commerce from the Grove Creek Reservoir that is also located in Banks County, but used by the City of Commerce in Jackson County.

The department sells water to the City of Maysville and the Town of Homer. Additional water supply is made available via a purchase agreement between the department and Franklin County. The department, however, has not purchased water from Franklin County in recent years. The department is currently negotiating an water purchase agreement with the City of Toccoa.





## City of Baldwin Water Department

The City of Baldwin operates a public water system that withdraws surface water from the Chattahoochee River that serves the residents of the City and portions of the County. The city of Baldwin's water plant has a permit from the Georgia Environmental Protection Division to withdraw up to 4 million gallons a day from the Chattahoochee River. Most of that water is sold to the city of Demorest, whose system serves about the half of Habersham County but does not have its own treatment plant. The City of Baldwin Water Department owns several old wells that are no longer used. The town has considered renovating and reactivating them.

## Other Water Service Providers in Banks County

The City of Lula Water Department operates a public water system that withdraws ground water from wells that serves the residents of the City and portions of the County. Details for this system are to be detailed in the City of Lula's comprehensive plan update.

City of Maysville Water Department operates a public water system that withdraws ground water from wells that serves its residents. Maysville also purchases water from the Banks County Utility Department. Details for this system are to be detailed in the City of Maysville's comprehensive plan update.

The Town of Alto provides water to customers located within the town limits in Habersham and Banks Counties. It also offers water service to customers in unincorporated Habersham. Details for this system are detailed in the Habersham County Joint Comprehensive Plan Technical Addendum to the Community Assessment.

The City of Gillsville is served by the Banks County Utilities Department and Hall County.

### 6.1.2 Water Supply

Banks County Utility Department's water supply comes exclusively from surface water from the Mountain Creek Reservoir. Wells are not part of the public water supply infrastructure in Banks County. Baldwin's water supply comes from the Chattahoochee River and from three water wells. Water supply information related to providers in Alto, Lula, Gillsville and Maysville can be found in each community's respective comprehensive plan update.

### 6.1.3 Future Water Demand Projections

Banks County is currently working with a consultant team to determine the County's long-term water needs. Rindt-McDuff Engineers have prepared preliminary studies and the County has asked the team to conduct further studies to determine water needs. Although the preliminary studies have not been completed, the county has experienced an increase in water sales for the period of 2002-2007 of 0.30 MGD with a current average daily demand of approximately 1.0 MGD. The future water demand will significantly increase when the Martin Bridge Road Interchange on Interstate I-85 is commercially developed (see Future Wastewater Demand Projections). The commercial development will increase the water demand along with the residential development that will occur as a result of the new jobs, which when combined with the on-going development will tend to escalate the water demand. It is anticipated that the daily water demand by the year 2005 will approach 3.0 MGD.

The MACTEC planners met with the Rindt-McDuff Engineers during the production of this plan update and determined that the County is in preliminary planning phases for new facilities, which will more than likely include finding an additional raw water source for the Mountain Creel Water Treatment Plant, high rating the Mountain Creek WTP to 1.7 MGD, developing groundwater wells to meet the short-term water demand and to provide an emergency water source, purchasing water from the City of Toccoa, and the construction of an additional pumped storage reservoir and treatment plant

## 6.2 Sewerage System and Wastewater Treatment

Sewage collection and wastewater treatment services are currently limited to the Banks Crossing area of the county and depend on two Land Application System (LAS) facilities. In addition, the City of Commerce provides sewage collection and treatment to portions of Banks County at the Banks Crossing. The treatment is provided within a lagoon located in the northeast quadrant of Banks Crossing. The cities of Baldwin, Lula and Maysville also provide sewage collection and wastewater treatment for their residents. Sewer and wastewater treatment service areas for Banks County are shown on the Sewer System Map located in the Atlas of Maps. Alto, Homer and Gillsville do not provide wastewater treatment services and depend on septic systems.

### 6.2.1 Sewerage System Service Areas

#### Banks County Utilities Department

Banks County operates two LAS located in the Banks Crossing area with 62 connections. The Dragway LAS has a design capacity of 0.27 MGD per day and an average daily inflow of 0.055 MGD. The Industrial Park LAS has a design capacity of 0.045 MGD gallons per day and an average daily inflow of 0.03 MGD. The County does has plans for a new wastewater treatment plant to be located on 94 acres Duncan Road. The County purchased the property in February 2008. The County had not determined the capacity for the new facility at the time of the writing of this report. The County has requested a wasteload allocation from the State of Georgia with a range between 500,000 gallons per day and 2 million gallons per day. The County expects news from the state regarding the funding application in February 2008.

Banks County has commissioned their consulting engineer Rindt-McDuff Associates, Inc. to design the gravity sewers and pump station to serve the Martin Bridge interchange on Interstate I-85. The initial sewage flows will be pumped to the existing treatment facilities at Banks Crossing. The design of these facilities will allow the sewage to be pumped to the new wastewater treatment plant once the construction is complete.

#### City of Baldwin

The City of Baldwin operates a sanitary sewerage collection and treatment system with a permitted discharge capacity of 500,000 GPD. Baldwin's wastewater treatment plant is located on the South Fork of Mud Creek immediately west of SR 365.

#### Other Sewer and Wastewater Treatment Service Providers in Banks County

The City of Lula operates a sanitary sewerage collection and treatment system with a permitted discharge capacity of 100,000 GPD. Lula's existing wastewater treatment plant is located on the Hagen Creek a tributary of the Chattahoochee River immediately east of SR 365. A new 0.365 MGD wastewater treatment plant, which will be located on the Chattahoochee River west of S.R. 365, is currently being designed and permitted with construction to begin this year.

The City of Maysville operates a sanitary sewerage collection and treatment system to serve a small area within its city limits in Banks and Jackson counties.

### 6.2.2 Septic Systems

Technology has transformed the septic system from a temporary method of disposal to a permanent fixture. As with any tool of continuous operation, a septic system must have ongoing repair, maintenance, and sensible use in order to function properly and not cause adverse environmental concerns.

The typical minimum lot size required for Banks County is one acre for sites with an individual water and septic system. These areas are exclusive of easements, rights of way, setbacks, floodplains, unsuitable soils, or similar limiting factors. All subdivision lots approved currently are to have an area reserved for a full conventional length repair area as per the Georgia On-Site Sewage Management Manual, according the health department.

The health department requires a Level III soil analysis for all new on-site sewage disposal systems and test pits or Level III soil analysis of all failing sewage systems. Follow up and inspections are implemented for all installations or repairs. The current needs for septic systems are a mandatory septic tank maintenance program in place and an existing inventory and condition assessment of private septic systems.

## **6.3 Other Facilities and Services**

### **6.3.1 Fire Protection**

Fire protection services in Banks County and the municipalities of Homer, Baldwin, Lula and Maysville are provided by Banks County Fire and Emergency Management Services, the Homer Fire Department, the Baldwin Fire Department, the Lula Fire Department and the Maysville Fire Department. Facilities are shown on the Community Facilities Map in the Atlas of Maps. Services in Alto and Gillsville are provided by Banks County Fire Department, Hall County Fire Department and Habersham County Fire Department.

#### **Banks County Fire and Emergency Services**

The Banks County Fire and Emergency Management Services Department (BCFEMS) operates 11 stations in Banks County that employ 26 full-time, 32 part-time and 47 volunteer firefighters – a total of 105 firefighters. The department provides 6.4 total firefighters per 1,000 population (based on the county's estimated population of 16,445 in 2006). The BCFEMS also includes five medical units located at stations throughout the county. Of the 105 firefighters, 91 are certified for EMS.

The E-911 service for Banks County receives and dispatches calls throughout the county except for the City of Baldwin. All calls within the city limits of Baldwin are dispatched from Habersham County E-911 to the City of Baldwin. As a backup measure, the mutual aid agreement between Baldwin and Banks County for Fire, Law Enforcement and EMS is in place and used upon any request of backup services.

The BCFEMS has an ISO rating of 6 (with 10 meaning all residents are within 2.5 miles of an operating fire station). In 2007, the average response time for the BCFEMS was 6:05:54. The BCFEMS equipment includes ladder trucks that can reach three floors. The BCFEMS recently acquired portable and mobile radios, redundant repeater, and five generators with funds awarded by a grant.

The department has plans to make repairs and upgrades to existing stations, but does not have plans to build new fire stations. The Fire Chief, however, would like to relocate or rebuild stations 410 and 210 in the coming years. Medical units 1 and 2 and five fire trucks also need to be replaced, according to the Fire Chief. The BCFEMS, according to the Fire Chief, also needs a new administration building and two tankers to serve the growing county's needs.

#### **Baldwin Fire Department**

The Baldwin Fire Department (BFD) provides fire protection and EMS services to the City of Baldwin and the Town of Alto. The BFD operates one fire station located in Baldwin. The BFD provides a combination of paid and volunteer firefighters for the City of Baldwin, with seven paid firefighters, five of which are employed part-time. It also utilizes 10 volunteers. Two firefighters are on duty 24 hrs a day. The BFD has 2 fire engines, a squad car, and a rescue truck capable of towing HAZMAT equipment.

The ISO rating within the City of Baldwin is 5 and within the Town of Alto ranges from 5 to 9. It is 5 in areas with fire hydrants, and 9 in areas without them. The average response time for the BFD is less than two minutes. These response times exceed standards set by the NFPA

### **Mutual Aid Agreements**

Banks County has mutual aid agreements with the Town of Homer, City of Maysville, City of Lula, City of Baldwin, Habersham County, Hall County, Jackson County, Franklin County and Stephens County. This service is not regularly required, but is available on an as needed basis.

### **6.3.2 Public Safety**

Residents of unincorporated Banks County as well as residents of Homer, Gillsville and Lula are served by the Banks County Sheriff's Office. Residents of the City of Baldwin are served the Baldwin Police Department. Maysville residents are serviced by the Maysville Police Department. Alto residents are serviced by the Alto Police Departments. Public safety facilities are shown on the Community Facilities Map located in the Atlas of Maps. Services provided by the cities of Alto and Maysville are included in each cities' respective comprehensive plan.

#### **Banks County Sheriff's Office**

The Banks County Sheriff's Office provides public safety services to the residents of unincorporated Banks County and residents of the municipalities of Homer, Gillsville and Lula. Located on Windmill Farm Road in Homer, the Sheriff's Office employs 55 full-time employees that serves in three divisions: criminal investigation, jail and uniform patrol. In all, the Sheriff's office provides 1.5 officers per 1,000 residents, based on the County's estimated population of 16,445 in 2006. The Sheriff's office uses 34 patrol cars.

The Criminal Investigation division employs five investigators. The Uniform Patrol Division employs 25 deputies. The Sheriff's Office's Jail Division operates the Banks County Jail. The jail, located on Candler Street in Homer, can house up to 60 prisoners and was designed to be easily expanded to meet the needs of the growing county. The jail houses prisoners that have come in from the respective cities within Banks County, as well as holding prisoners that have been sentenced to state institutions by the court system.

#### **Baldwin Police Department**

The Baldwin Police Department employs approximately seven police workers serving the residents of Baldwin in both Banks and Habersham counties. Police are headquartered at the Baldwin City Hall. Administrative personnel include the Municipal Court Judge, the Clerk of the Court and three GCIC operators.

### **6.3.3 Parks and Recreation**

Park and Recreation opportunities exist in Banks County through the Banks County Parks and Recreation Department, the Banks County Schools and the Georgia Department of Natural Resources. The municipalities in Banks County do not offer parks and recreation services, though certain park space is available in each municipality. Public park and recreation opportunities are described in the following paragraphs. The park and recreation areas are presented in detail in Table 6-1 and displayed geographically in shown on the Community Facilities Map located in the Atlas of Maps.

**Table 6-1 Public Parks, Recreation and Cultural Affairs Facilities**

<i>Parks &amp; Recreation Area</i>	<i>Facility</i>	<i>Activities/Facilities</i>
Windmill Farm Recreation Area (800 acres) Homer	Banks County Recreation Center	2 full-size basketball courts, multi-purpose room, 2 locker rooms, 5 ball fields
	Banks County Horse Arena	Banks Crossing Saddle Club, Banks County Horse Association;
	Walking Trail	Nature trail with plyametric activities (located at the Horse Arena)
	Tennis Courts	3 tennis courts
	Track	Quarter-mile track (located behind the Senior Center)
Banks County High School	Fields	Baseball and softball fields; restrooms, concessions, playground and batting cages
City of Homer	Downtown open space	None
City of Baldwin	Downtown open space	None
	Summit Park (northeast quadrant of Smoke Rise Drive/U.S. 441 Bypass)	Picnic, walking trail
Wilson Shoals Wildlife Management Area	Public hunting, hiking, primitive camping	

**Banks County Parks and Recreation Department**

The Banks County Parks and Recreation Department, located off U.S. 441 at the approximately 800-acre Windmill Farm Complex, provides a comprehensive recreational program for Banks County residents. The complex is set in the midst of beautiful acreage and in conjunction with the local school system offers a variety of programs for residents of all ages. All of the department’s five full-time staff members hold membership in professional organizations including the Georgia Recreation and Park Association, and the National Recreation and Park Association.

The Banks County Parks and Recreation Department offers organized sports for children of all ages including tee-ball, coach pitch softball, fast-pitch softball, baseball, flag football, tackle football, cheerleading, soccer, girl's basketball and boy's basketball. The department offers multiple camps for all sports offered during the summer months.

**Banks County Schools**

Banks County Schools currently offer the fields located at the Banks County High School for public use. The fields available for public use include the baseball and softball fields as well as the adjacent concessions, playground and batting cages.

**Banks County Senior Center**

The Banks County Senior Center, located at 700 Thompson Street within the Windmill Farm Complex. The center provides social, leisure and recreational activities as well as a hot meal at lunch and transportation to and from home if needed. The Banks County Senior Citizens Program is funded by the general fund, though private donations also go to support this program.



## Georgia Department of Natural Resources Properties

The Georgia Department of Natural Resources manages the Wilson Shoals Wildlife Management Area located in northwest Banks County. The park provides recreational opportunities for public hunting, hiking and primitive camping. The state acquired the property located 15 miles east of Gainesville near Alto in 1993. The rolling terrain includes a public shooting range, campground and trails for hiking.

### 6.3.4 Stormwater Management

Water pollution degrades surface waters making them unsafe for drinking, fishing, swimming and other activities. As authorized by the Clean Water Act, the National Pollutant Discharge Elimination Systems (NPDES) permit program controls water pollution by regulating point sources that discharge pollutants into waters of the United States. The Georgia Environmental Protection Division (EPD) administers the NPDES regulations for Georgia. Phase I of the NPDES issues in 1990 was aimed at medium and large Municipal Separate Storm Sewer Systems (MS4s) with populations of 100,000 or more. Phase II issued in 1999 and revised in 2002 required that MS4s with populations of between 10,000 and 100,000. Banks County and its municipalities were not included on the EPD's list MS4s for Phase II and therefore were not required to develop stormwater management plans under the National Pollutant Discharge Elimination Systems (NPDES) Phase II Storm Water Management Program.

#### Total Maximum Daily Loads

The Clean Water Act also includes monitoring of the quality of fresh water rivers, streams and lakes. The Clean Water Act provides water quality standards and guidelines that EPD implements with Total Maximum Daily Loads (TMDLs) for various water bodies based on certain designated uses as outlined in the Georgia 2006 305(b)/303(d) draft list of waters prepared as a part of the Georgia 2004-2005 assessment of water quality and prepared in accordance with Sections 305(b) and 303(d) of the Federal Clean Water Act and guidance from the U.S. Environmental Protection Agency. The assessed waterbodies are classified according to a comparison of water quality monitoring results to water quality standards and other pertinent information.

All stream segments in Banks County are given designated uses, such as fishing, swimming and potable water withdrawal, and then divided into three categories based on ambient levels of water quality: fully supporting designated uses, partially supporting designated uses, and not supporting designated uses. The EPD reported the Hudson and Middle Fork Broad rivers in Banks County as “not supporting” their designated uses in 2006. The report suggested that a watershed protection strategy addressing nonpoint was necessary to alleviate the conditions currently experienced in these two waterways.

#### *Hudson River*

The Hudson River, from Mountain Creek and Web Creek near Homer in 2006 was reported by EPD as “not supporting” its designated use of fishing due to a violation of the criterion for fecal coliform bacteria caused by urban runoff/urban effects and a marina for an extent of 13 miles.

#### *Middle Fork Broad River*

The Middle Fork Broad River from Nancy Town Creek to Hunters Creek ; in 2006 was reported by EPD as “not supporting” its designated use of fishing due to a violation of the criterion for fecal coliform bacteria caused nonpoint sources/unknown for an extent of 13 miles. This includes portions of Banks and Franklin counties.

## 6.3.5 Solid Waste Management

### Collection and Disposal

Banks County currently does not operate a public collection system for solid waste. The County contracts with Waste Management (WM) for disposal of waste at the R&B landfill located at 478 Bennett Road in Homer. The 485-acre privately operated R&B Landfill receives, manages and disposes of municipal solid waste (MSW), commercial waste and industrial waste from the County as well as other jurisdictions in Georgia, North Carolina and South Carolina. All waste is deposited directly into the landfill, where it is spread, compacted and covered with soil.

County residents may dispose of all household trash at the landfill free of charge or they may hire a private collection company to transport waste. The City of Maysville contracts with P&P Sanitation, a private hauler, to provide curbside garbage pickup for its residents. Commercial businesses in the County and incorporated areas also contract on an individual basis with private haulers. Fees are based on several factors, including the quantity of waste, frequency of pick-up, type of waste and distance of hauling to the landfill. The landfill is open 5:00 a.m. to 5:00 p.m. Monday through Friday and 6:00 a.m. until noon on Saturday. The County's other municipalities have not contracted with private haulers.

### Waste Reduction

In 1997 Banks County joined the North Georgia Resource Management Authority (Authority), which was created in 1994 by Lumpkin, Towns and Union Counties to address solid waste on a regional basis, including the reduction of waste through recycling activities. In 2000 the Authority became the state of Georgia's second regional Keep America Beautiful Affiliate under the name "Keep Our Mountains Beautiful." The Keep Our Mountains Beautiful Program provides solid waste, waste reduction and litter prevention information for Banks County and the other member jurisdictions of the Authority.

The Authority currently operates the public-private Banks County Recycling and Processing Center in conjunction with Banks County and Waste Management located at the R&B Landfill. The Center receives mixed paper, corrugated cardboard, #1 and #2 plastics and aluminum cans. Hours of operation are Tuesday through Friday 9:00 a.m. until 5:00 p.m. and 8:00 a.m. until noon on Saturdays.

Other recycling opportunities offered by Banks County include Electronic Recycling and Scrap Tire Collection Events, held on an annual basis, as well as recycling bins for paper products at County offices and schools. The North Georgia Resource Management Authority also develops and presents educational materials to help promote recycling in the local schools.

### Planning

Banks County is developing an update to the multi-jurisdictional Solid Waste Management Plan (SWMP) in conjunction with this update to the Comprehensive Plan. The SWMP addressed Banks County and the City of Homer and was adopted in 1993. In 1995 it was amended to include the City of Maysville, and in 1999 the Short Term Work Program was updated in accordance with state requirements. The 2008 update will address Banks County and the cities of Homer and Maysville in accordance with the state of Georgia's Minimum Planning Standards and Procedures for Solid Waste Management.

## 6.3.6 Education

### Public Schools

Banks County is served by the Banks County School System. City of Baldwin residents who live in the Habersham County portion of the city, however, are served by the Habersham County School system.

***Banks County Schools***

The Banks County School System enrolled 3,063 students in 2006 on its four campuses located throughout the County, including a high school, a middle school, an elementary school and a primary school. Banks County Schools employed approximately 250 in 2006. The system also operates the Banks County Adult Learning Center.

**Table 6-2 Banks County School System (2005-2006 School Year)**

School Name	Address	# of Students	# of Teachers
Banks County High	1486-A Historic Homer Highway	775	57
Banks County Middle	712 Thompson Street	640	55
Banks County Elementary	180 Highway 51 South	603	44
Banks County Primary	266 Highway 51 South	670	66
Banks County Adult Learning Center			
Total		2,688	222

Source: Georgia County Guide, 2005-2006, University of Georgia Center for Agribusiness and Economic Development

Based on data from the 2005-2006 school year, the school system spent slightly less per student than the state average, as shown in Table 6-3. The percent of students from economically disadvantaged homes in the County exceeds the share for the state as a whole (54.7% and 47.9% respectively). The County drop-out rate is higher than the state at 6.2.

**Table 6-3 Banks County Public School General Information**

Topic	Banks County Public Schools	State of Georgia
General Fund Expenditures per Pupil	\$6,035	\$6,818
Percent of Economically Disadvantaged (qualify for free/reduced lunch)	54.7%	47.9%
High School Dropout Rate per 100 enrolled	6.2	5
Percent White (04-05)	89.8%	47.9%
Percent Black (04-05)	2.7%	38.0%
Percent Hispanic (04-05)	5.5%	7.7%

Source: Georgia County Guide, 2005-2006, University of Georgia Center for Agribusiness and Economic Development

***Habersham County Schools***

Students living in the Habersham County portion of the city of Baldwin attend Baldwin Elementary School located on Willingham Avenue. The 462-student school (2006 numbers) employed 51 teachers in grades K-5.

**Private Schools**

No private primary or secondary schools operate in Banks County.





## Post-Secondary Education

No post-secondary educational institutions operate in Banks County. A description of the multiple post-secondary educational opportunities available in nearby and adjacent counties is provided in Section 3.2.4 of this document.

### 6.3.7 Libraries

The Piedmont Regional Library System has served the residents of Banks, Barrow, and Jackson counties for more than 40 years. The system includes the Banks County Public Library located on SR 51 South in Homer, which is open six days a week. Libraries are also available to residents of Maysville and Lula. These two libraries, however, are not located in Banks County.

### 6.3.8 Health Care

Health care in Banks County consists of nearby hospitals and local clinics. The following subsections outline the services provided in Banks County. The Banks-Jackson-Commerce Medical Center (BJCMC), while located in the city of Commerce in Jackson County, is operated by the Banks-Jackson-Commerce Hospital and Nursing Home Authority. The 90-bed hospital includes a range of inpatient, outpatient and long term nursing care services including 24-hour emergency services, surgical services, obstetric services, laboratory services, radiology services, physical therapy services, outpatient clinics, and other services. BJCMC also coordinates the acceptance and transfer of patients to numerous other specialty hospitals and medical centers within a one-hour drive or much shorter medical evacuation helicopter flight for services outside the BJCMC mission.

The Banks County Health Department located on Thompson Street in Homer provides clinic services to Banks County. Med Link Clinic located on Historic Homer Highway in Homer provides clinic services to Banks County. The Banks County Mental Health Center is located on Thompson Street.

## 6.4 Strengths, Weaknesses, Opportunities and Threats Analysis

### 6.4.1 Strengths

- The Banks County Utilities Department provides water services for most of Banks County. Baldwin provides water services for its citizens.
- The Wilson Shoals Wildlife Management Area is located in northwest Banks County and provides recreational opportunities for public hunting, hiking and primitive camping.
- The Banks County Senior Center provides social, leisure and recreational activities as well as a hot meal at lunch and transportation to and from home if needed.
- Banks County contracts with Waste Management (WM) for disposal of waste at the R&B landfill.
- Banks County joined the North Georgia Resource Management Authority (Authority), which was created in 1994 by Lumpkin, Towns, Union Counties to address solid waste on a regional basis, including reducing waste through recycling activities.
- Park and Recreation opportunities in Banks County are available through the Banks County Parks and Recreation Department, the Banks County Schools and the Georgia Department of Natural Resources.
- The approximately 800-acre Windmill Farm Complex provides a comprehensive recreational program for Banks County residents.

- The Piedmont Regional Library System has served the residents of Banks, Barrow, and Jackson counties for more than 40 years. The system includes the Banks County Public Library located on SR 51 South in Homer, which is open six days a week.
- The Banks-Jackson-Commerce Medical Center (BJCMC), while located in the city of Commerce in Jackson County, is operated by the Banks-Jackson-Commerce Hospital and Nursing Home Authority.

#### **6.4.2 Weaknesses**

- The municipalities in Banks County do not offer parks and recreation services.
- The EPD reported the Hudson and Middle Fork Broad rivers in Banks County as “not supporting” their designated uses in 2006. The report suggested that a watershed protection strategy addressing non-point was necessary to alleviate the conditions currently experienced in these two waterways.
- Sewer and wastewater treatment services are limited to the Banks Crossing area and the Baldwin area.
- The Mountain Creek Reservoir is the only water supply source located in the County that provides water for the County. The Grove Creek Reservoir is currently providing water for Commerce.

#### **6.4.3 Opportunities**

- Banks County is developing an update to the multi-jurisdictional Solid Waste Management Plan (SWMP) in conjunction with this update to the Comprehensive Plan.
- Sewer and wastewater treatment services expansion plans are under development to provide service to a wider area of south and southeast.
- County is currently working with a consultant to determine short-term and long-term water needs.
- The Gove Creek Reservoir located in Banks County is used by the City of Commerce.

#### **6.4.4 Threats**

- Limited water resources and sewer availability threaten economic and residential growth in the County.

CHAPTER  
7

# 7 Intergovernmental Coordination

*Identification of existing coordination mechanisms and process with adjacent local governments, independent special authorities and districts, independent development authorities and districts, school boards, and programs*

This chapter identifies existing coordination mechanisms and processes in Banks County. These include intergovernmental agreements, service delivery, joint planning and service agreements, special legislation or joint meetings or work groups for the purpose of coordination. Sections below outline the independent agencies, boards and authorities, regional programs, and consistency with the Banks County Service Delivery Strategy. 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.

## 7.1 Adjacent Local Governments

A substantial portion of intergovernmental coordination is achieved through informal processes, such as the exchange of data between City and County government agencies. These informal processes are useful and effective, but formal mechanisms for intergovernmental coordination are also necessary to address some issues that cannot always be resolved through informal methods. The following sections will detail some of the many formal and informal coordination mechanisms that exist between Banks County and local adjacent governments.

Banks County is surrounded by the county governments of Franklin, Habersham, Hall, Jackson, Madison and Stephens counties. Banks County includes all or part of six municipalities: Alto, Baldwin, Gillsville, Homer, Lula and Maysville. One-hundred percent of the city limits of Homer fall within Banks County. Portions of the other five municipalities fall within adjacent counties. Portions of Alto and Baldwin fall within the boundaries of Habersham County. Portions of Lula and Gillsville fall within the boundaries of Hall County. Portions of Maysville fall within the boundaries of Jackson County.

## 7.2 Independent Agencies, Boards and Authorities

- Joint Development Authority of Banks, Habersham and Rabun Counties
- Banks County Industrial Building Authority
- Development Authority of Banks County
- Banks-Jackson-Commerce Hospital and Nursing Home Authority
- Historic Homer Downtown Development Authority for Better Hometowns

- Northeast Georgia Housing Authority and the Homer Housing Authority
- North Georgia Solid Waste Management Authority

### **7.3 School Boards**

- Banks County Board of Education
- Habersham County Board of Education

### **7.4 Regional and State Programs**

- Georgia Mountains Regional Development Center (GMRDC)
- Georgia Department of Transportation (GDOT)
- Georgia Department of Community Affairs (DCA)
- Appalachian Regional Commission
- Georgia Department of Natural Resources (DNR)

### **7.5 Consistency with Service Delivery Strategy**

In 1997, the state passed the Service Delivery Strategy Act (HB489). This law mandates the cooperation of local governments with regard to service delivery issues. The act required each county to adopt a Service Delivery Strategy (SDS). The SDS must include an identification of services provided by various entities, assignment of responsibility for provision of services and the location of service areas, a description of funding sources, and an identification of contracts, ordinances, and other measures necessary to implement the SDS.

The Banks County Board of Commissioners and councils of each the County's municipalities adopted the Banks County SDS summarized in 2004 shown in Table 7-1. As part of the Comprehensive Plan Update, the SDS is being examined and evaluated. The summary shown in Table 7-1 provided officials from the County and each municipality an opportunity to review the SDS and provide updates where questions have arisen or where changes have occurred. These are shown in the "Notes" column of the table and intended to be addressed in the future.

**Table 7-1 Banks County Service Delivery Strategy Summary**

Services Provided	County Service Delivery Strategy	Service Area	Notes
Economic Development	Banks County conducts economic development activities are conducted through the Banks County Industrial Building Authority, Banks County Development Authority, Banks County Chamber of Commerce and the Banks County Tourists and Visitors Bureau.	Countywide	While the 1999-2004 SDS agreement is out of date, the SDS should continue as is.
Planning and Zoning	Banks County, the city of Baldwin and the city of Maysville each maintain and fund a staffed Planning Department. The city of Lula has planning through their city Council. At the present time the cities of Alto, Gillsville and Homer do not have any planning or zoning. The city of Homer is presently in the process of developing planning and zoning.	Countywide	The 1999-2004 SDS agreement is out of date should be updated to include the Homer planning and zoning.
Library	Library services within Banks County's jurisdictional boundary are provided jointly by Banks County, the city of Homer and the Banks County School System. The Banks County Library is a stand-alone system that serves Banks County and all of its residents. The Banks County Library Board of Trustees who set and carry out program policies and procedures in accordance with state and local guidelines govern the library operations. The state of Georgia, Banks County, the city of Homer and the Banks County Board of Education provide funding. The cities of Lula and Maysville each have a city library, not located within Banks County that is available to residents of its respective jurisdiction.	Countywide	The 1999-2004 SDS agreement is out of date and should be updated to reflect the fact that the libraries are now part of the Piedmont Regional Library System
Water	The Banks County Utilities Department supplies water to unincorporated Banks County and the Town of Homer. The Department sells water to the city of Maysville. The city of Commerce supplies water to several businesses in the Banks Crossing area. The city of Lula provides water to its residents. The city of Gillsville is served by the Banks County Utilities Department and Hall County. The city of Alto provides water to its residents.	Unincorporated Banks County, Homer and Maysville, Gillsville	Gillsville agreement should be included in the SDS
Sewage	Barrow County Utilities Department owns and operates wastewater treatment facilities at the Banks Crossing area that serve location in Banks County. The city of Maysville serves a small area within its respective city limits. The city of Commerce serves several businesses in Banks Crossing. The city of Lula services the city limits of Lula.	Banks Crossing area, Maysville area, Lula area	



Services Provided	County Service Delivery Strategy	Service Area	Notes
Solid Waste Collection	The city of Baldwin, Lula, Homer and Maysville provide garbage pick-up for city residents only. A monthly charge for service is directly billed to users. The fees are calculated to offset cost of collections and disposal. Banks County does not provide for garbage pick-up, but does contract with a local privately-owned landfill for receiving household garbage for residents in the unincorporated areas as well as any city residents that desire to dispose of their household garbage at the landfill. Private sanitation companies also provide pickup household garbage based on a monthly fee.	Countywide	The 1999-2004 SDS agreement is out of date and should be updated based on the Solid Waste Management Plan now underdevelopment
Public Safety - Law Enforcement	Law enforcement is conducted and financed by Banks County primarily in the unincorporated areas of the County, as well as in the incorporated areas of Homer, Gillsville, Alto and Lula. The County does respond in the municipalities of Baldwin and Maysville when needed, typically under emergency circumstances and the municipalities likewise reciprocate. Otherwise, the cities of Baldwin and Maysville do totally fund and conduct law enforcement within their respective geographic jurisdictions.	Countywide	
Public Safety - Fire Protection	Fire protection for Barrow County is conducted and funded by Barrow County in the unincorporated areas of the County. The cities of Baldwin, Homer, Lula and Maysville fund and operate a fire protection component. Mutual aid agreements are in place among the Banks County, Homer, Maysville, and Baldwin fire departments.	Countywide	Agreement should be updated to reflect Maysville Fire Department agreements. Should be updated to include Commerce mutual aid. Mutual aid agreements with Habersham, Stephens, Jackson, Hall and Franklin counties not reflected
Public Safety - E-911	The E-911 service for Banks County receives and dispatches calls for EMS, Fire, Sheriff's Office, Maysville Police Department, Banks County Utilities Department (formerly called Banks County Water Services), Banks County Marshal's Office and Banks County Public Works, throughout the County except for the city of Baldwin. All calls within the city limits of Baldwin are dispatched from Habersham County E-911 to the city of Baldwin. As a backup measure, the mutual aid agreement between Baldwin and Banks County for Fire, Law Enforcement and EMS is in place and used upon any request of backup services.	Countywide	



Services Provided	County Service Delivery Strategy	Service Area	Notes
Public Safety - Emergency Medical Services	Banks County funds and provides total emergency medical service for the unincorporated area of the County and for the municipalities of Alto, Gillsville, Homer, Lula and Maysville. A previous agreement is in place with the city of Baldwin in which they will provide this service within its respective jurisdiction. In the event that all Banks County EMS units are busy or out of action, they will respond to situation in the unincorporated northern area of Banks County under a mutual aid agreement	Countywide	While the 1999-2004 SDS agreement is out of date, the SDS should continue as is.
Emergency Management Service	Emergency management activities are conducted and funded exclusively by Banks County throughout the entire jurisdiction of Banks County, which includes all municipalities	Countywide	While the 1999-2004 SDS agreement is out of date, the SDS should continue as is.
Elections Services	Elections are conducted by and at the expense of Banks County for all Countywide, state and federal elections. All elections within the municipalities are conducted and funded by these respective units of government, and particularly address those issues of municipal concern.	Countywide	While the 1999-2004 SDS agreement is out of date, the SDS should continue as is.
Public Defender, Magistrate Court, Probate Court, Superior Court	Services and funding are provided by Banks County for Public Defender, Magistrate Court, Probate Court and Superior Court	Countywide	While the 1999-2004 SDS agreement is out of date, the SDS should continue as is.
Coroner	Coroner service is provided throughout the County by support, funding and authority of Banks County. This service receives financial support via the County general fund.	Countywide	While the 1999-2004 SDS agreement is out of date, the SDS should continue as is.
Clerk of Court	Banks County provides the Clerk of Court services Countywide. Banks County covers the operational, personnel and housing costs.	Countywide	While the 1999-2004 SDS agreement is out of date, the SDS should continue as is.
Probation Management	Probation Management services are provided in Banks County and these services are funded by the State of Georgia. Banks County owns and maintains the facility that houses Probation Management	Countywide	While the 1999-2004 SDS agreement is out of date, the SDS should continue as is.
Public Health/ Mental Health	Banks County provides public health and mental health services exclusively throughout Banks County. Facilities, operation and administrative costs are addressed only by Banks County	Countywide	While the 1999-2004 SDS agreement is out of date, the SDS should continue as is.



Services Provided	County Service Delivery Strategy	Service Area	Notes
Public Transit	The rural public transportation service is funded by Banks County out of its general fund and by GDOT. This program is administered by the Banks County Commissioner's Office. The transit system serves the County and all municipalities. Public transportation is afforded in addition to transportation for senior citizens as a nominal fee is charged per trip per person.	Countywide	While the 1999-2004 SDS agreement is out of date, the SDS should continue as is.
Senior Citizens	Banks County funds and administers the Senior Citizens Program throughout the County. Banks County funds this program by way of its general fund. Private donations also go to support this program. The Banks County Senior Citizens Center is housed and maintained in a building owned by Banks County.	Countywide	While the 1999-2004 SDS agreement is out of date, the SDS should continue as is.
Clean and Beautiful Service	Banks County funds and operates the Banks County chapter of Clean and Beautiful, exclusively from its general fund. The chapter is housed in a facility that is owned and operated by Banks County. The chapter is an affiliate of the Keep America Beautiful Program.	Countywide	While the 1999-2004 SDS agreement is out of date, the SDS should continue as is.
Jail	Banks County operates, maintains and funds out of its general fund the Banks County Jail facility. The County facility holds all prisoners that have come in from the respective cities within Banks County, as well as holding prisoners that have been sentenced to state institutions by the court systems.	Countywide	While the 1999-2004 SDS agreement is out of date, the SDS should continue as is.
Chamber of Commerce	Banks County provides this service within the County as funding is serviced from the general funds by way of a hotel/motel tax. Banks County owns and maintains the facility in which the Chamber of Commerce is located. The Chamber of Commerce provides support services to the communities for economic development, including tourism, industry recruitment and retention and public relations.	Countywide	While the 1999-2004 SDS agreement is out of date, the SDS should continue as is.
Dept of Family and Children Services	Department of Family and Children Services are operated, housed and funded under a state program with financial support from Banks County. A variety of services under this program are provided to the poor, homeless and needy.	Countywide	While the 1999-2004 SDS agreement is out of date, the SDS should continue as is.





Services Provided	County Service Delivery Strategy	Service Area	Notes
Tax Assessment/Tax Collection	Tax assessment for all properties throughout the County (including incorporated areas) will be conducted exclusively by the County through the County tax commissioner's office. The County tax commissioner's office will provide each municipality with a tax digest relating to the respective jurisdictions. These documents will be used to establish the basis for municipal taxes. The expense of this entire process will be funded with County funds. County tax collection will be conducted by the County through the County tax commissioner's office on all properties within Banks County, including those within municipalities. The city of Maysville is the only city within Banks County that collects imposed municipal taxes and is entirely responsible for the cost of its tax collection component.	Countywide	While the 1999-2004 SDS agreement is out of date, the SDS should continue as is.
Road Maintenance/Construction	Banks County and its cities Road Maintenance/Construction Strategy will be to continue the pursuit and implementation of this service as it has developed within recent years. The County will construct and maintain all roadways in the unincorporated area and, on occasion, when requested and when sufficient County funds are available, provide similar activities to the incorporated municipalities within the County. Each municipality will administer and finance its respective road construction and maintenance program.	Banks County and its cities	While the 1999-2004 SDS agreement is out of date, the SDS should continue as is.
Recreation	The Banks County government operates a Countywide recreation department that provides programs and facilities to all Banks County residents. This is funded exclusively with County tax funds. This program is coordinated with the County school system. The County owns and funds a Countywide park where all the recreation services and programs occur. Each municipality provides certain recreation facilities within their own jurisdiction.		While the 1999-2004 SDS agreement is out of date, the SDS should continue as is.

Source: Service Delivery Strategy for Banks County 1999-2004



CHAPTER  
8

# 8 Transportation

*Identification and evaluation of the adequacy of the road network, alternative modes, railroads, trucking, airports and the transportation-land use connection*

## 8.1 Introduction

Banks, Franklin and Jackson Counties completed a transportation plan in conjunction with the Georgia Department of Transportation in 2004. The resulting Banks-Franklin-Jackson Multimodal Transportation Study (“multimodal study”) analyzed existing roadways, bicycle and pedestrian facilities, transit, freight, bridges, traffic collisions, rail and airport services in the tri-county region. Associated improvement projects were identified in the Long Range Transportation Plan (LRTP) for implementation through the planning horizon, 2025. In July 2007 the Georgia Mountains Regional Development Center (GMRDC) prepared the Martin Bridge Road/I-85 Intersection Land Use Plan to help Banks County implement desired office, commercial and industrial development at this important interchange. The land use plan includes an overview of existing transportation infrastructure and modes in the County. Due to the comprehensive nature of both the Banks-Franklin-Jackson Multimodal Transportation Study and the Martin Bridge Road/I-85 Intersection Land Use Plan, the plans were used to compile the following information pertaining to Banks County’s transportation system.

## 8.2 Road Network

Roadways in the County are classified as interstates, primary and minor arterials and collectors with respect to their functionality. The roadway network consists of one interstate (I-85), one principal arterial (US 441), one minor arterial road (SR 52), 19 major collector roads and 16 minor collectors. The network totals approximately 460.73 miles of roadway, 72.6% (334.59 miles) of which is paved and 27.4% (126.14) unpaved. The total mileage is classified as follows:

- Interstate: 6.55 miles
- State Routes: 101.24 miles
- County Roads: 325.67 miles
- City Streets: 27.27 miles

As can be seen in Table 8-1, which shows the average annual daily traffic counts for 2006 along major roadways in the County, the highest volumes of traffic were recorded along I-85, followed by US 441 and SR 164, which is classified as a major collector road.



**Table 8-1 2006 Annual Average Daily Traffic (AADT) in Vehicles Per Day**

AADT	Roadway
100 - 1,000	SR 105, SR 184, SR 326
1,001 - 2,000	SR 323, SR 63, SR 198
2,001 - 5,000	SR 52, SR 51, SR 198, SR 59
5,001 - 10,000	SR 164
10,001 - 20,000	US 441
20,001 - 50,000	I-85 (north of US 441 interchange)
50,001 - 100,000	I-85 (at US 441 interchange)
100,001 - 300,000	n/a

Source: Georgia Department of Transportation

The multimodal study recommended five capacity improvement projects, three of which are I-85 widening projects, to accommodate future growth (see Table 8-2).

**Table 8-2 Recommended Capacity Improvement Projects**

Facility	Segment Limits	Project
SR 51	Franklin County Boundary to US 441	Widening: 2 to 4 lanes
Frontage Road	US 441 to SR 98	Widening: 4 to 6 lanes
I-85	SR 63 to SR 51	Widening: 4 to 6 lanes
I-85	SR 98 to US 441	Widening: 4 to 6 lanes
I-85	US 441 to SR 63	Widening: 4 to 6 lanes

Source: Banks-Franklin-Jackson Multimodal Transportation Study

### 8.3 Bridges

Seventy-Six (76) bridges are located within the County. The Banks-Franklin-Jackson Multimodal Transportation Study utilized bridge condition reports provided by GDOT as a general measure of the condition of each bridge. A “sufficiency rating” was identified for each bridge; the rating is used to determine the need for maintenance, rehabilitation or reconstruction of a bridge structure. Based on the sufficiency rating, a majority of the bridges in the County were listed as being in good condition and not in need of any major maintenance or upgrade activities. However, 21 bridges were identified as potential candidates for maintenance and rehabilitation based on their rating. The FY08-FY011 State Transportation Improvement Program (STIP) includes the following bridge-related projects. Results are shown in Table 8-3.

**Table 8-3 Bridge Projects in the FY08-FY-011 STIP**

Project No.	Project Type	Description	Implementation
7023	Replace Bridge	SR 59 @ Grove Creek	After 2011
7157	Replace Bridge	SR 323 @ Grove Creek 6.5 miles west of Homer	After 2011
8411	Replace Bridge	CR 16/Wilson Bridge Road @ Hudson River	After 2011
8412	Replace Bridge	CR 16/Harden Bridge Road @ Grove Creek	After 2011
M003077	Bridge Rehabilitation	I-85 in seven locations in Banks and Jackson Counties	Preliminary Engineering - Underway

Source: Georgia Department of Transportation



## 8.4 Railroads

The Norfolk-Southern mainline traverses the southeastern corner of the County along the Banks/Hall/Habersham County line. It is part of a major Norfolk-Southern corridor from Greenville, South Carolina through Atlanta to Birmingham, Alabama<sup>1</sup>. There are no passenger rail system services available in Banks County, although Amtrak stations are located in the City of Gainesville (Hall County) to the west and the City of Toccoa (Stephens County) to the north.

The Georgia Rail Passenger Program (GRPP) includes the Greenville, South Carolina – Gainesville – Atlanta Intercity and Commuter Rail line, which is part of the federally-designated Southeast High Speed Rail Corridor that includes the Northern-Southern freight line between Atlanta and Charlotte, North Carolina. The current GRPP contains three daily intercity trains each way between Greenville and Clemson, South Carolina, Toccoa, Gainesville and Atlanta carrying 179,00 intercity trips in 2030.2

## 8.5 Trucking

Interstate 85, which runs through the southeastern part of Banks County, is a significant facility for north-south transportation freight. Two interchanges are located in the County: US 441/I-85 Interchange, Exit 149 (Banks Crossing) provides access to the Tanger Outlets, The Pottery site, an the Banks County Business Park and surrounding commercial uses; the I-85/Martin Bridge Road Interchange, Exit 154, is north of Banks Crossing and is currently undeveloped (see Martin Bridge Road/I-85 Intersection Land Use Plan, July 2007).

## 8.6 Airports

Banks County is located 77 miles north of Jackson-Hartsfield International Airport and is within close proximity (less than 30 miles away) to several public, general aviation airports. These include:

- Habersham County Airport, Cornelia
- Jackson County Airport, Jefferson
- Franklin-Hart County Airport, Canon
- Lee Gilmer Airport, Gainesville

The closest commercial aviation airport is Athens Ben Epps Airport.

## 8.7 Bicycle and Pedestrian Facilities

Given the rural character of the County, pedestrian facilities are not widespread. Existing pedestrian facilities are primarily located in downtown Homer, in the vicinity of the Windmill Farm Recreation Complex and the Banks Crossing area (outlet malls). In 2004 the Town of Homer was awarded a Transportation Enhancement (TE) grant to extend and repair existing sidewalks in the downtown area.

Criteria were developed as part of the Banks-Franklin-Jackson Multimodal Transportation Study to identify and prioritize potential bicycle and pedestrian enhancements, as follows:

- Proximity to schools and other public facilities
- Connecting existing pieces of the sidewalk network
- Access between major bicycle and pedestrian origins and destinations
- Provide sidewalks as appropriate with new roadways / reconstructed roads
- Encourage new development to provide adequate right of way for bicycle and pedestrian facilities
- Consistency with the Georgia Department of Community Affairs (GDOT) Statewide Bicycle and Pedestrian Plan

Based on these criteria, “Bike/Ped Improvement Areas” were identified around several of the County’s schools and public facilities that are concentrated in one part of the County, as follows: Banks County Public Library, Banks County High School, Banks County Elementary School, Banks County Middle School, Banks County Primary School and Banks County Upper Elementary School. Specific projects were also recommended in the multimodal study and are shown in Table 8-4.

**Table 8-4 Recommended Bicycle and Pedestrian Projects**

Facility	Segment Limits	Project Type
SR 51	Banks Co. Primary School to US 441	Sidewalks
SR 51	Banks County Elementary to US 441	Sidewalks
New Schools	Adjacent neighborhoods, town centers and parks	Bike Route
Homer	n/a	Sidewalks
Countywide	n/a	5 miles of bike/ped facilities (short-term)
Countywide	n/a	6 miles of bike/ped facilities (mid-term)
Countywide	n/a	7 miles of bike/ped facilities (long-term)

Source: Banks-Franklin-Jackson Multimodal Transportation Study

## 8.8 Public Transit

Commuter and buses or rail are currently unavailable for the 70.4% of the Banks County labor force that works outside of the County based on 2000 U.S. Census figures. In addition, park and ride lots near I-85 do not currently exist in the County, although the Banks-Franklin-Jackson Multimodal Transportation Study recommends a facility at I-85 and US 441 to provide an option for commuters.

Local public transportation is provided via Banks County Transit, a public transportation service for non-urbanized areas that is funded with federal Section 5311 funds and is administered through GDOT. The service provides dial-a ride service with one eight (8)-passenger van with space for two (2) wheelchairs. Services are provided Monday through Friday between 8:00 AM and 5:00 PM with 24-hour notice.

The County’s population includes a significant number of residents who are elderly (over 65) or below poverty and are therefore more likely to need to have access to public transit. According to the multimodal study, 10.5% of the County is over 65, compared to 9.6 % for the state of Georgia as a whole, and 12.5% are below poverty, which is just .5% less than the state.

## 8.9 Transportation and Land Use Connection

Interstate 85 has a significant impact on development patterns and opportunities. Banks Crossing is the most notable example, whereby large-scale development has occurred. The area includes the Banks County Business Park, the Tanger Outlets and the former Pottery site. The proximity of The Pottery to I-85 makes it a desirable redevelopment opportunity. In addition, the largely undeveloped Martin Bridge Road Interchange north of Banks Crossing has the potential for fairly intensive, mixed use development. According to the Martin Bridge Road/I-85 Intersection Land Use Plan appropriate land uses for the interchange, based on their ability to benefit from interstate access and to provide the greatest economic return to Banks County, are:

- Interstate Commercial (gas stations, restaurants, convenience stores)
- Retail Commercial
- Light Industrial
- Office

- Warehousing

Corridor development will also require attention to transportation and land use factors. US 441 is a heavily traveled corridor with the potential for development, and SR 51's proposed widening from two to four lanes will impact both the capacity and the character of the roadway. As such, desired land uses and development patterns in addition to functionality should be considered for these important corridors.

## **8.10 Strengths, Weaknesses, Opportunities & Treats Analysis**

### **8.10.1 Strengths**

- Access to I-85
- Access to Norfolk-Southern rail
- Proximity to public airports

### **8.10.2 Weaknesses**

- Wear and tear on County roads by local truck traffic
- Limited public transit (local and commuter)
- Limited sidewalk network
- Prevalence of dirt roads

### **8.10.3 Opportunities**

- GDOT plans to widen I-85 from four to six lanes from Gwinnett County to the Georgia/South Carolina border.
- Proposed park and ride lot\*
- Proposed sidewalk projects\*
- Georgia Rail Passenger Program's commuter rail line
- SR 51 Corridor improvements\*

### **8.10.4 Threats**

- Rural nature of County limits ped/bike opportunities
- High percentage of out-of-County commuter population
- Increasing congestion

CHAPTER  
9

# 9 Atlas of Maps

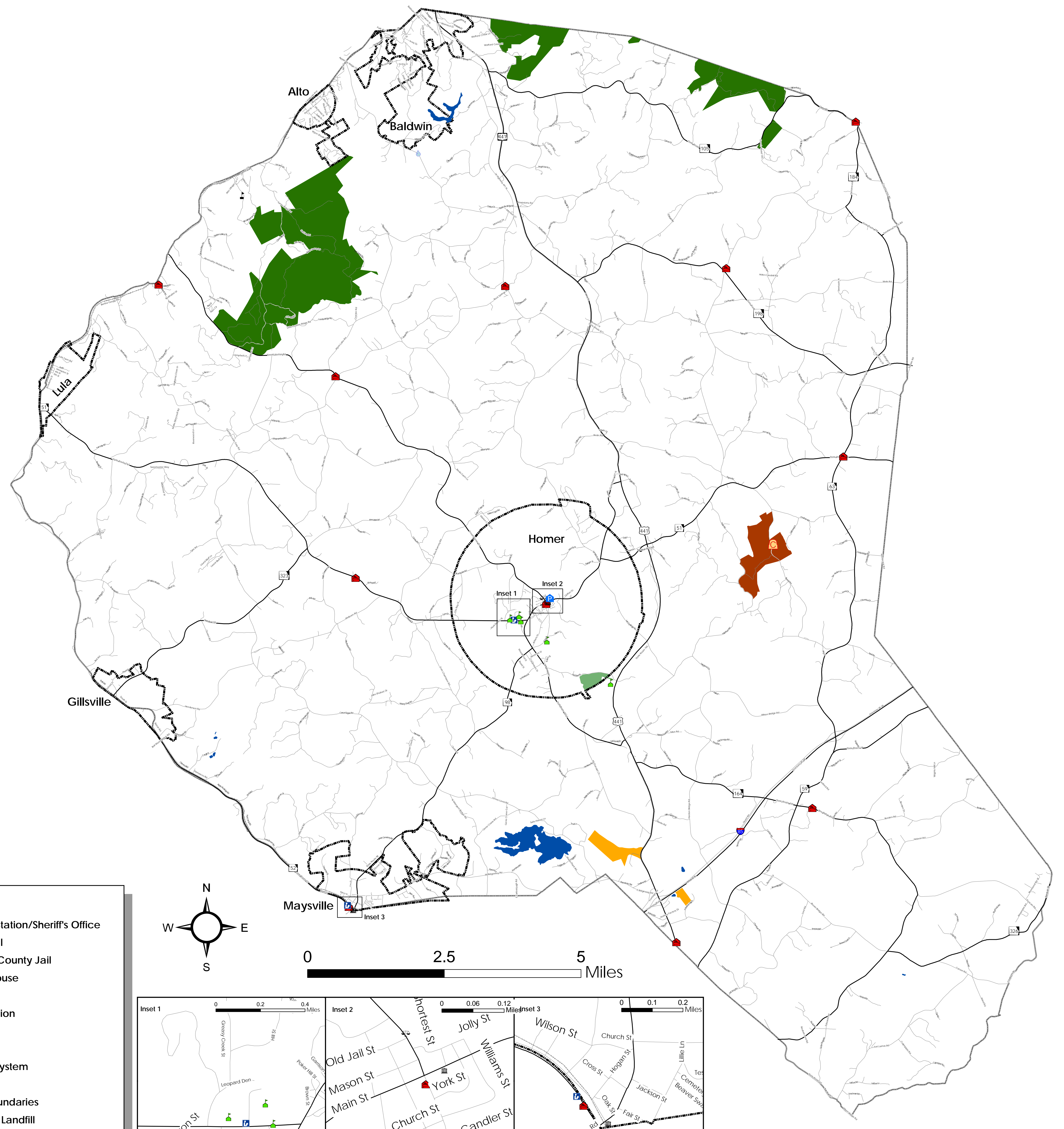
- Community Facilities
- Sewerage System and Wastewater Treatment
- Environmental Planning Criteria
- Floodplains
- Prime Farmland
- Slope
- Historic Landmarks



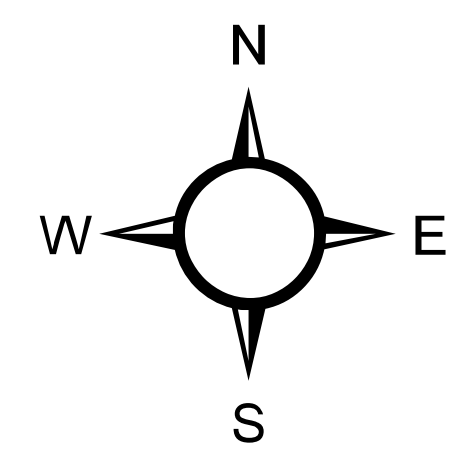




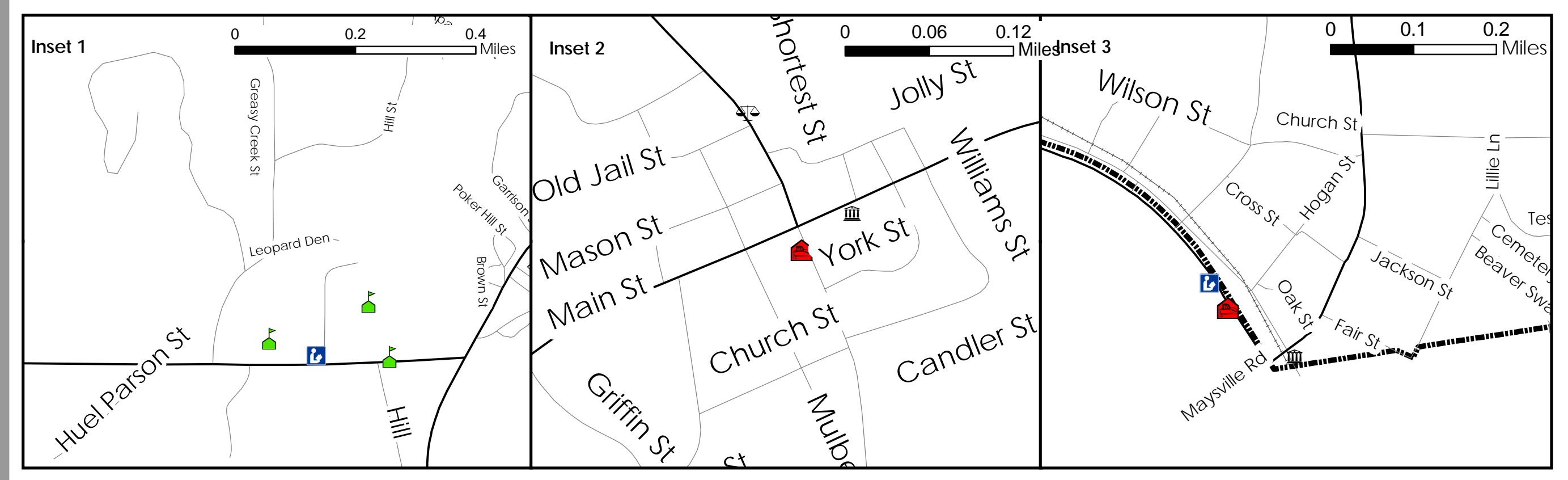
# Banks County Comprehensive Plan Update 2008-2018



- Legend**
- Police Station/Sheriff's Office
  - City Hall
  - City or County Jail
  - Courthouse
  - School
  - Fire Station
  - Library
  - Landfill
  - Water System
  - TCU
  - City Boundaries
  - Existing Landfill
  - Wilson Shoals WMA
  - Chattahoochee National Forest
  - Reservoirs
  - Parks
  - Banks County

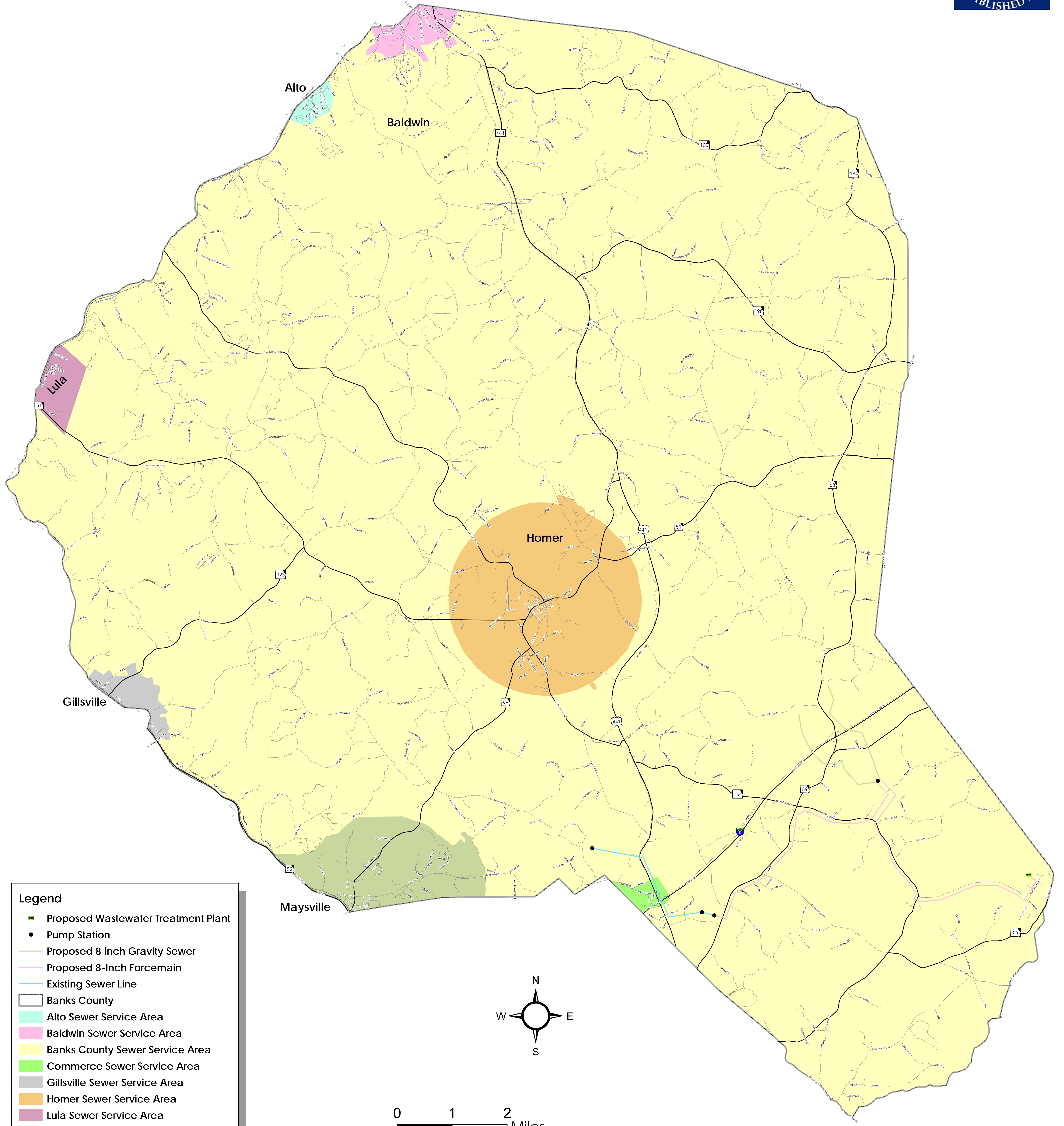


0 2.5 5 Miles



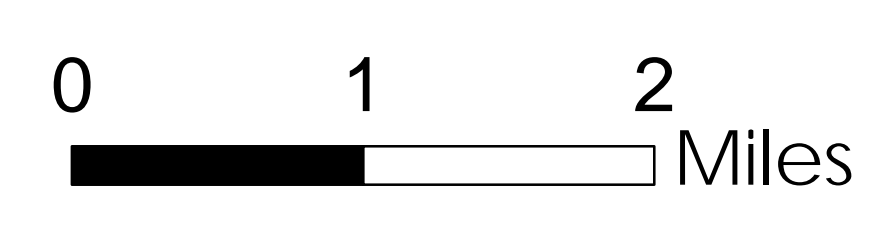
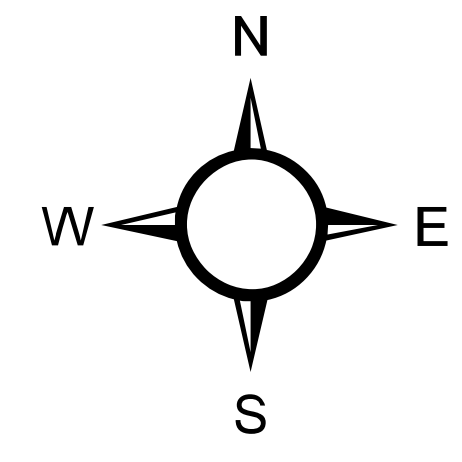
Source: Banks County  
This map is intended for planning purposes only.

# Banks County Comprehensive Plan Update 2008-2018



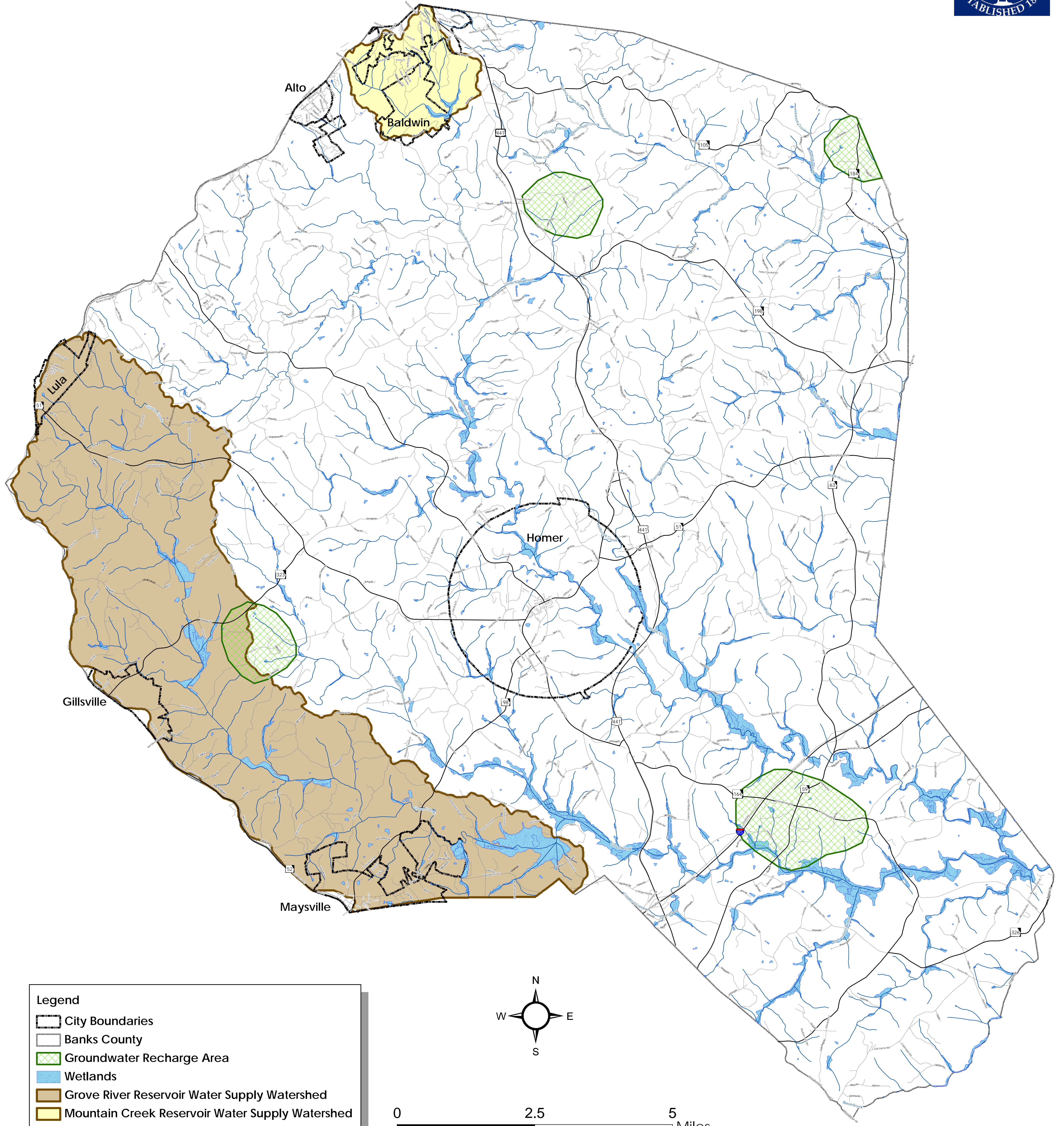
**Legend**

- Proposed Wastewater Treatment Plant
- Pump Station
- Proposed 8 Inch Gravity Sewer
- Proposed 8-Inch Forcemain
- Existing Sewer Line
- Banks County
- Alto Sewer Service Area
- Baldwin Sewer Service Area
- Banks County Sewer Service Area
- Commerce Sewer Service Area
- Gillsville Sewer Service Area
- Homer Sewer Service Area
- Lula Sewer Service Area
- Maysville Sewer Service Area



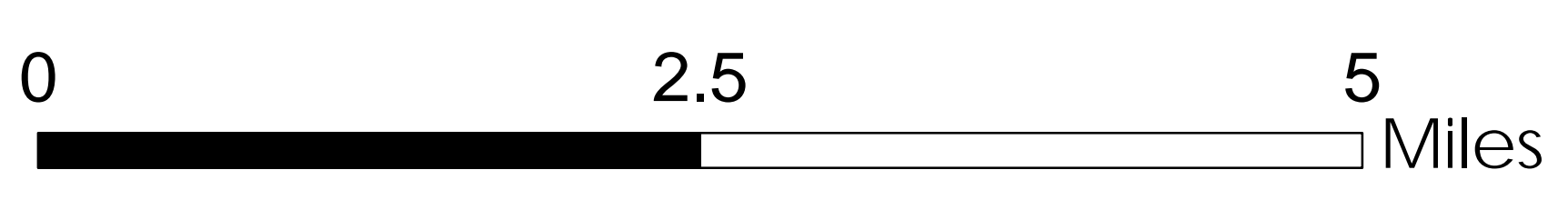
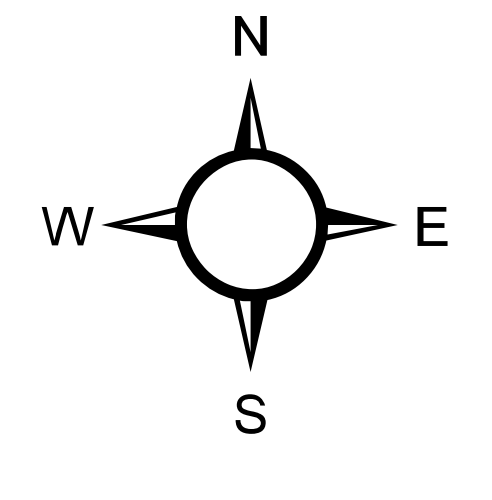
Source: Banks County  
This map is intended for planning purposes only.

# Banks County Comprehensive Plan Update 2008-2018



**Legend**

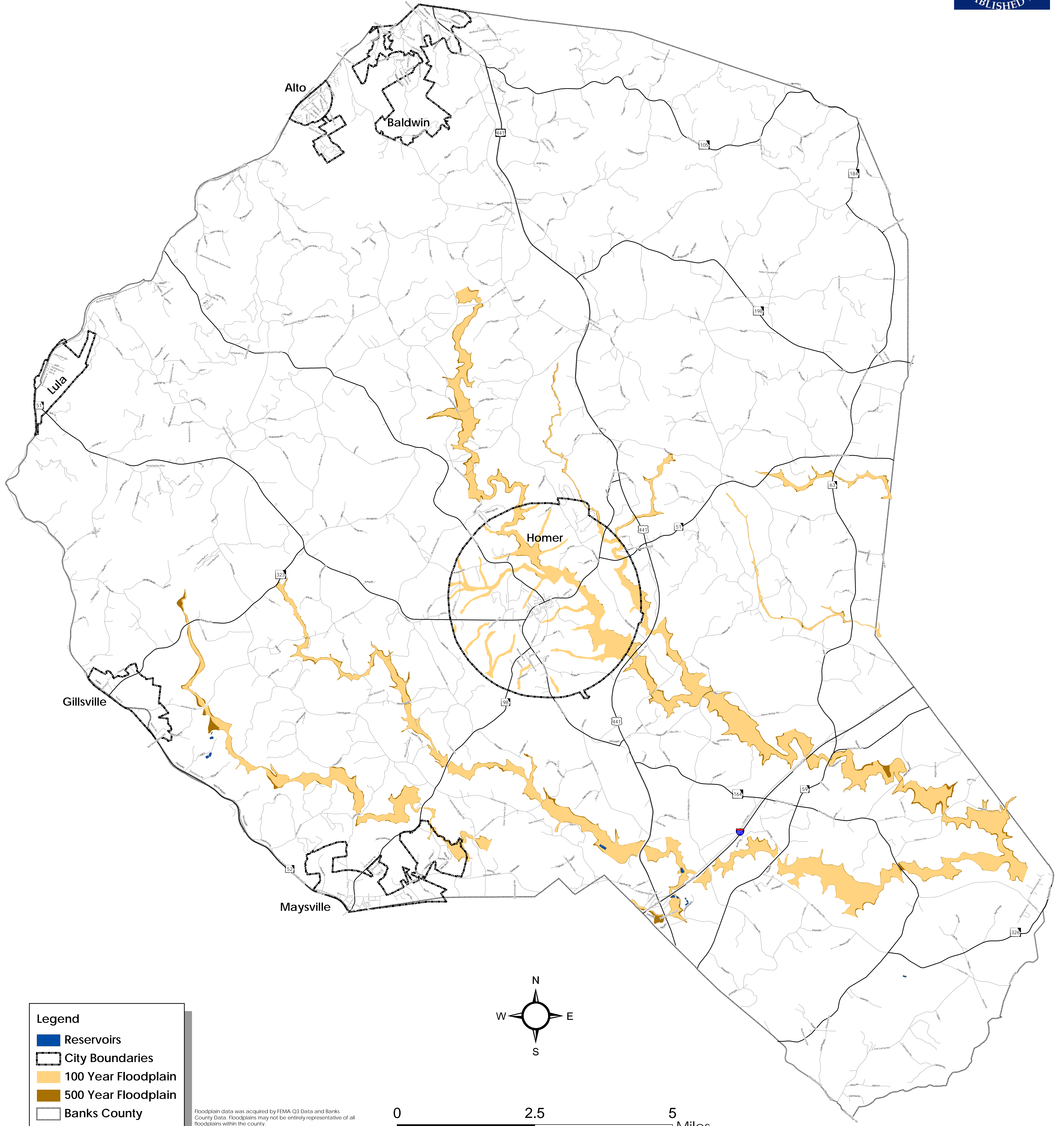
- City Boundaries
- Banks County
- Groundwater Recharge Area
- Wetlands
- Grove River Reservoir Water Supply Watershed
- Mountain Creek Reservoir Water Supply Watershed



\* For detailed Water Supply Watershed information, please see the Water Supply Watershed Map

Source: Banks County  
This map is intended for planning purposes only.

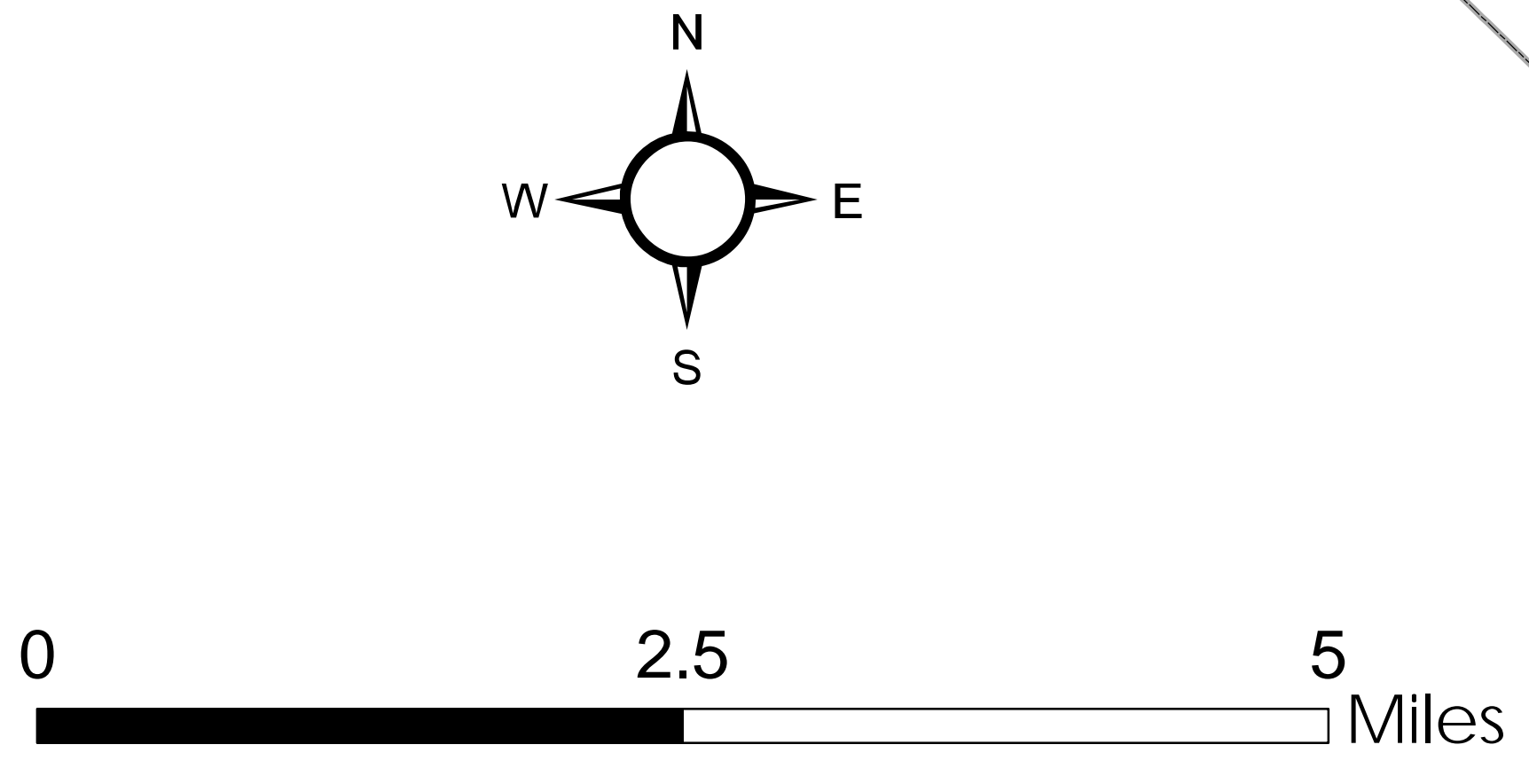
# Banks County Comprehensive Plan Update 2008-2018



**Legend**

- Reservoirs
- City Boundaries
- 100 Year Floodplain
- 500 Year Floodplain
- Banks County

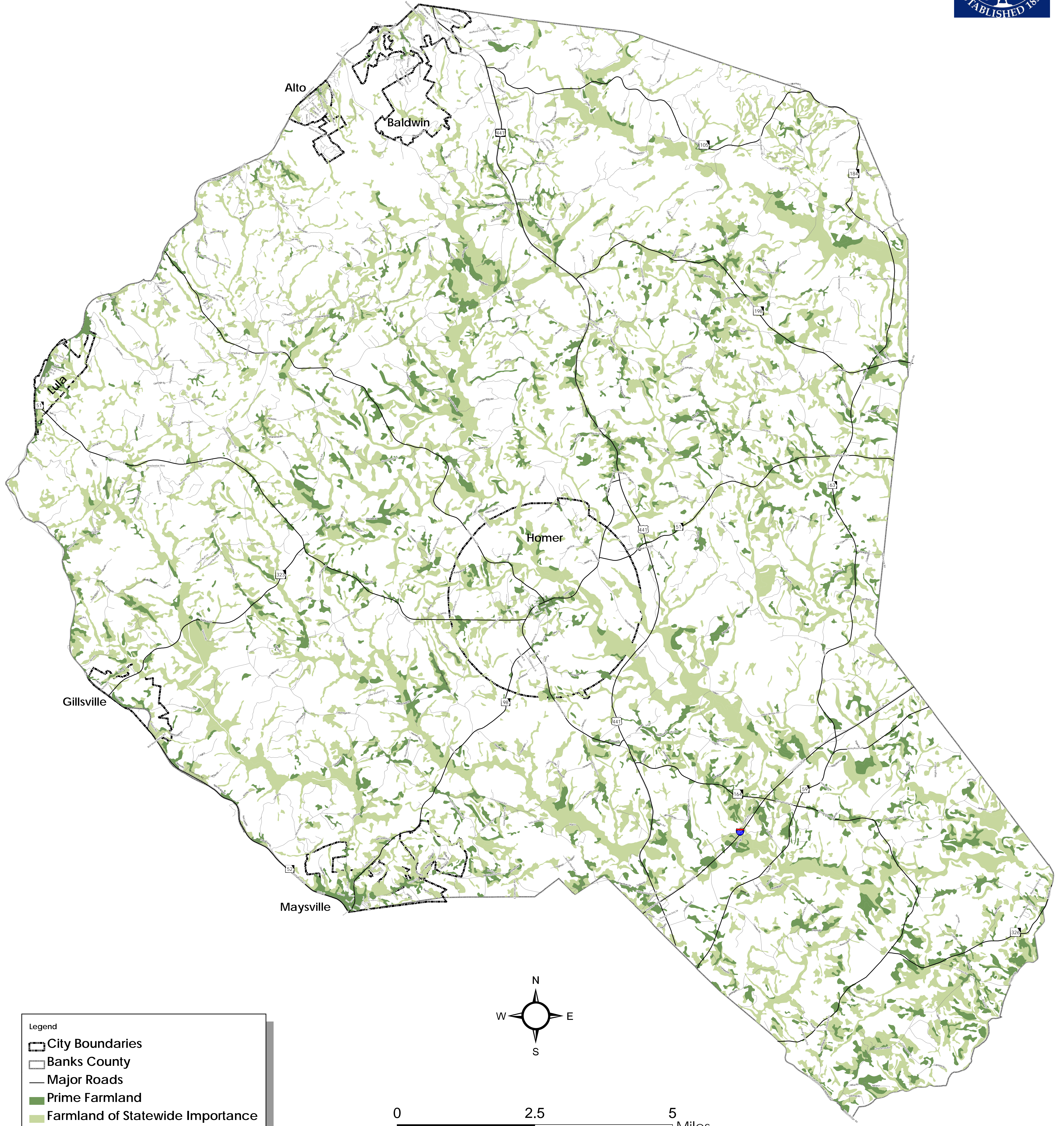
Floodplain data was acquired by FEMA Q3 Data and Banks County Data. Floodplains may not be entirely representative of all floodplains within the county.



Source: Banks County  
This map is intended for planning purposes only.

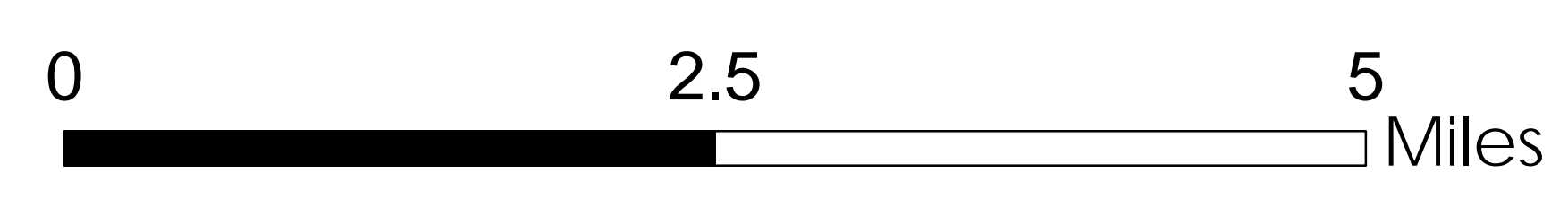
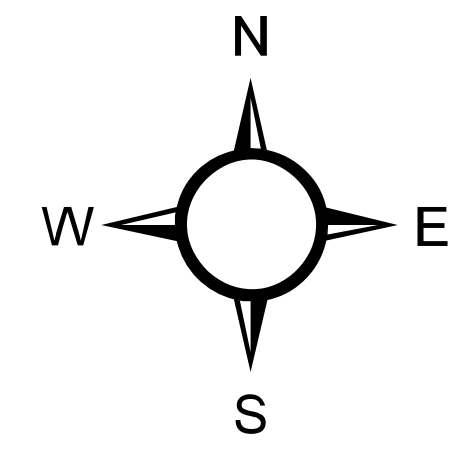
Prepared By:  
Checked By:

# Banks County Comprehensive Plan Update 2008-2018



Legend

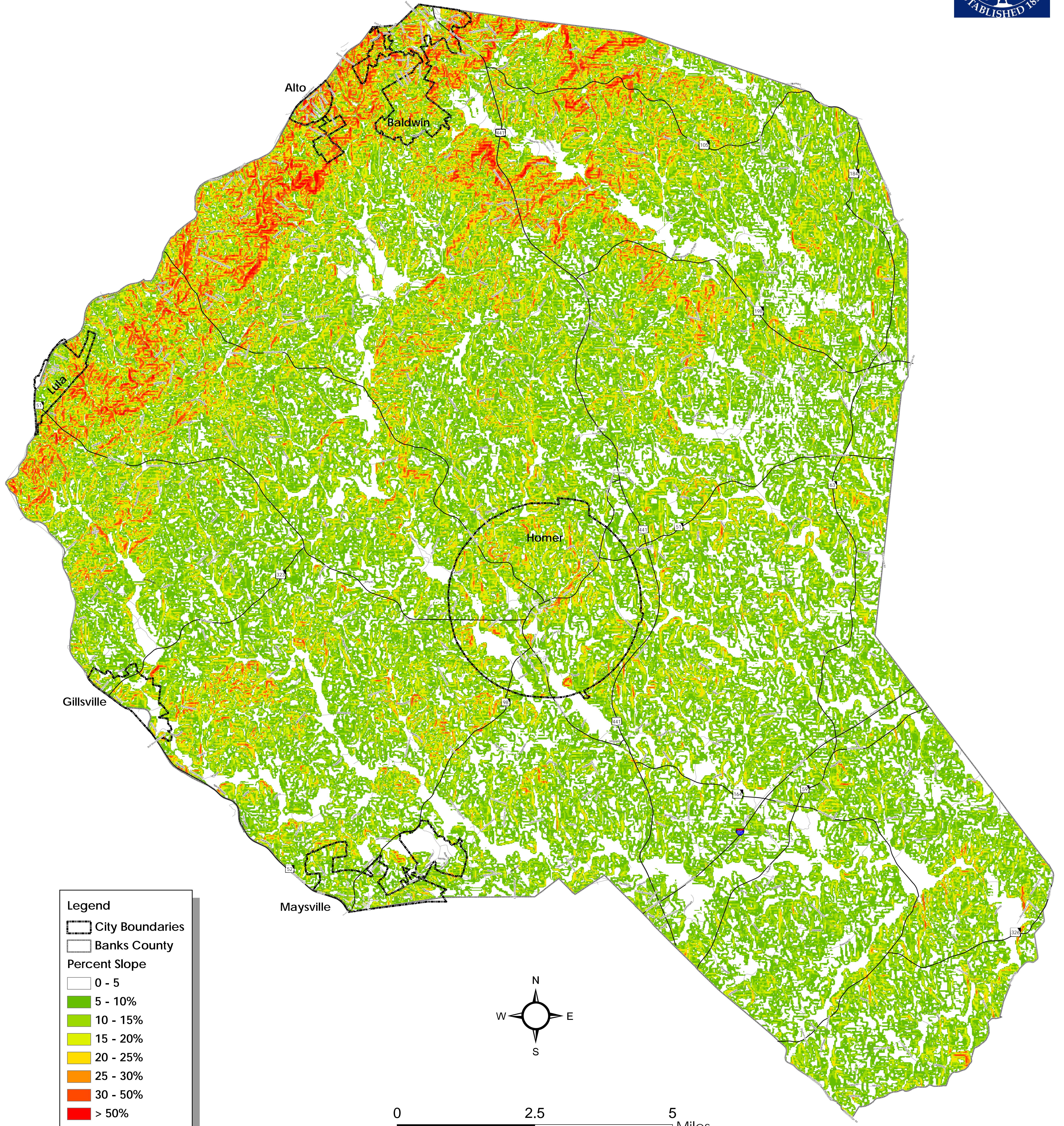
- City Boundaries
- Banks County
- Major Roads
- Prime Farmland
- Farmland of Statewide Importance



Source: Banks County  
This map is intended for planning purposes only.

Map Document: (G:\Banks\_County\mxd\PrimeFarmland.mxd)  
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# Banks County Comprehensive Plan Update 2008-2018



**Legend**

- City Boundaries
- Banks County
- Percent Slope
  - 0 - 5
  - 5 - 10%
  - 10 - 15%
  - 15 - 20%
  - 20 - 25%
  - 25 - 30%
  - 30 - 50%
  - > 50%

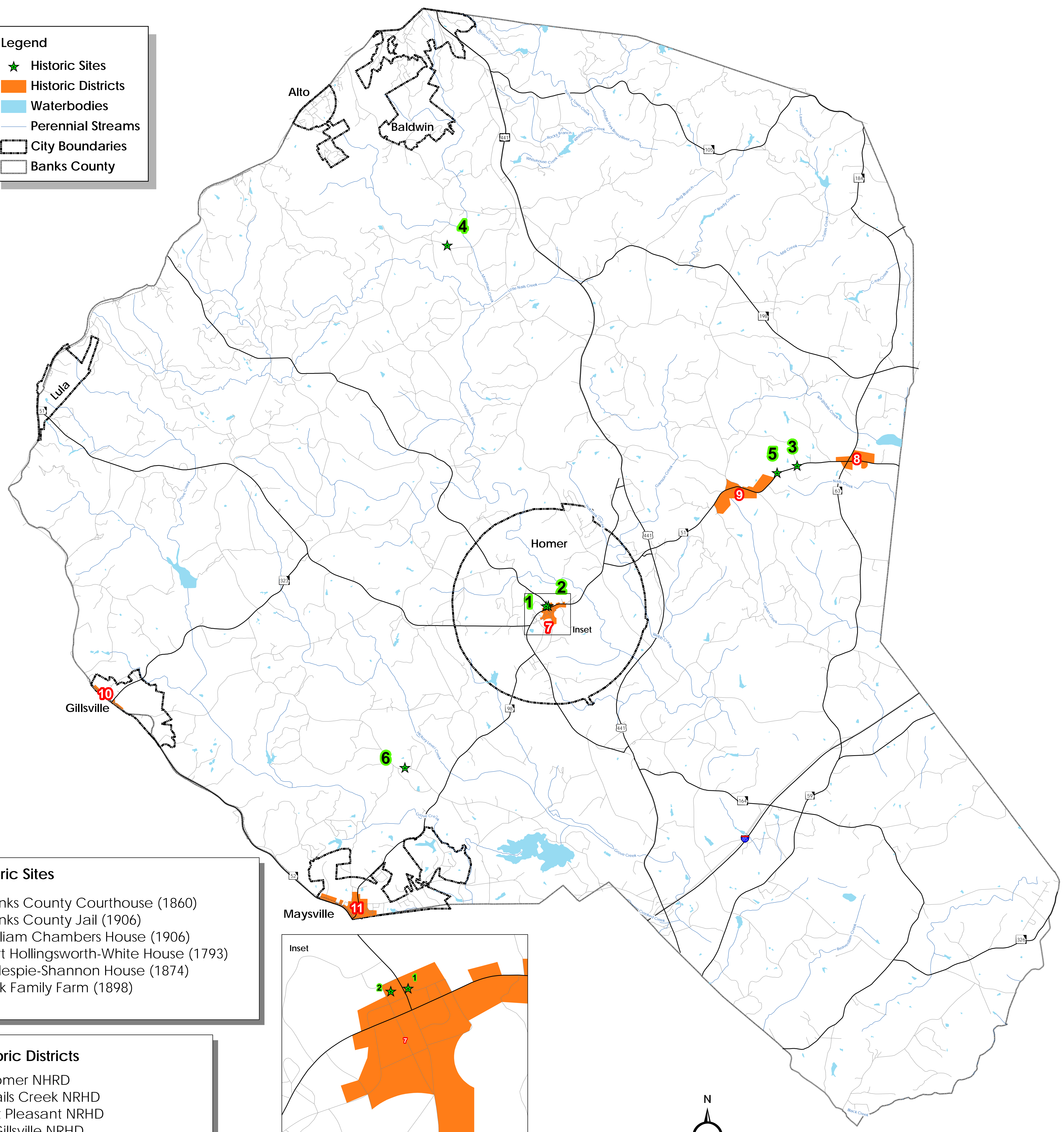
Source: USGS National Elevation Dataset  
This map is intended for planning purposes only.

# Banks County Comprehensive Plan Update 2008-2018



**Legend**

- ★ Historic Sites
- Historic Districts
- Waterbodies
- Perennial Streams
- City Boundaries
- Banks County

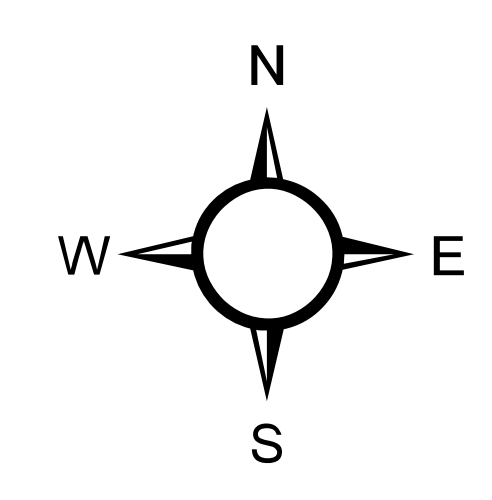
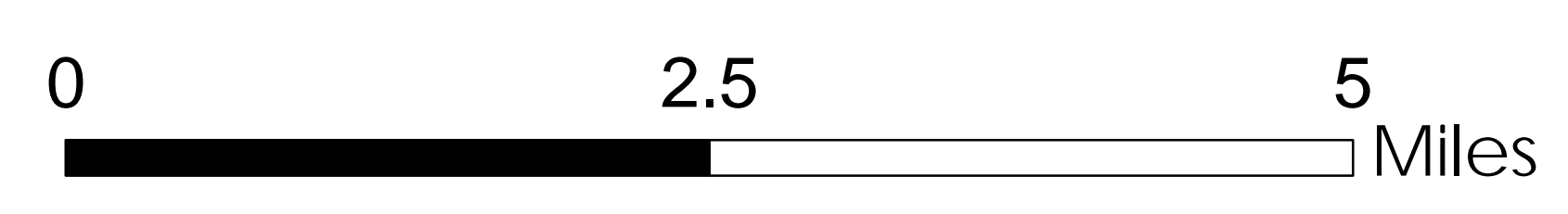


**Historic Sites**

1. Banks County Courthouse (1860)
2. Banks County Jail (1906)
3. William Chambers House (1906)
4. Fort Hollingsworth-White House (1793)
5. Gillespie-Shannon House (1874)
6. Turk Family Farm (1898)

**Historic Districts**

7. Homer NHRD
8. Nails Creek NRHD
9. Mt Pleasant NRHD
10. Gillsville NRHD
11. Maysville NRHD



Source: Banks County  
This map is intended for planning purposes only.