

## **Purpose**

The Community Assessment and the Community Participation Program are the first two of three documents comprising the local comprehensive plan in Georgia. Enclosed herein are the Community Assessment, the Community Participation Program and all necessary supporting material for the City of Homer, for the planning period between 2008 and 2030. This material will support the development of the third, and most important, element of the comprehensive plan: The Community Agenda.

The purpose of planning and community development is to provide guidance for everyday decision-making by local government officials and other community leaders. To this end, the requirements for local comprehensive planning in Georgia emphasize involvement of stakeholders and the general public in preparation of plans that include an exciting, well-conceived, and achievable vision for the future of the community. When implemented, the resulting plan will help the community address critical issues and opportunities while moving toward realization of its unique vision for the community's future.

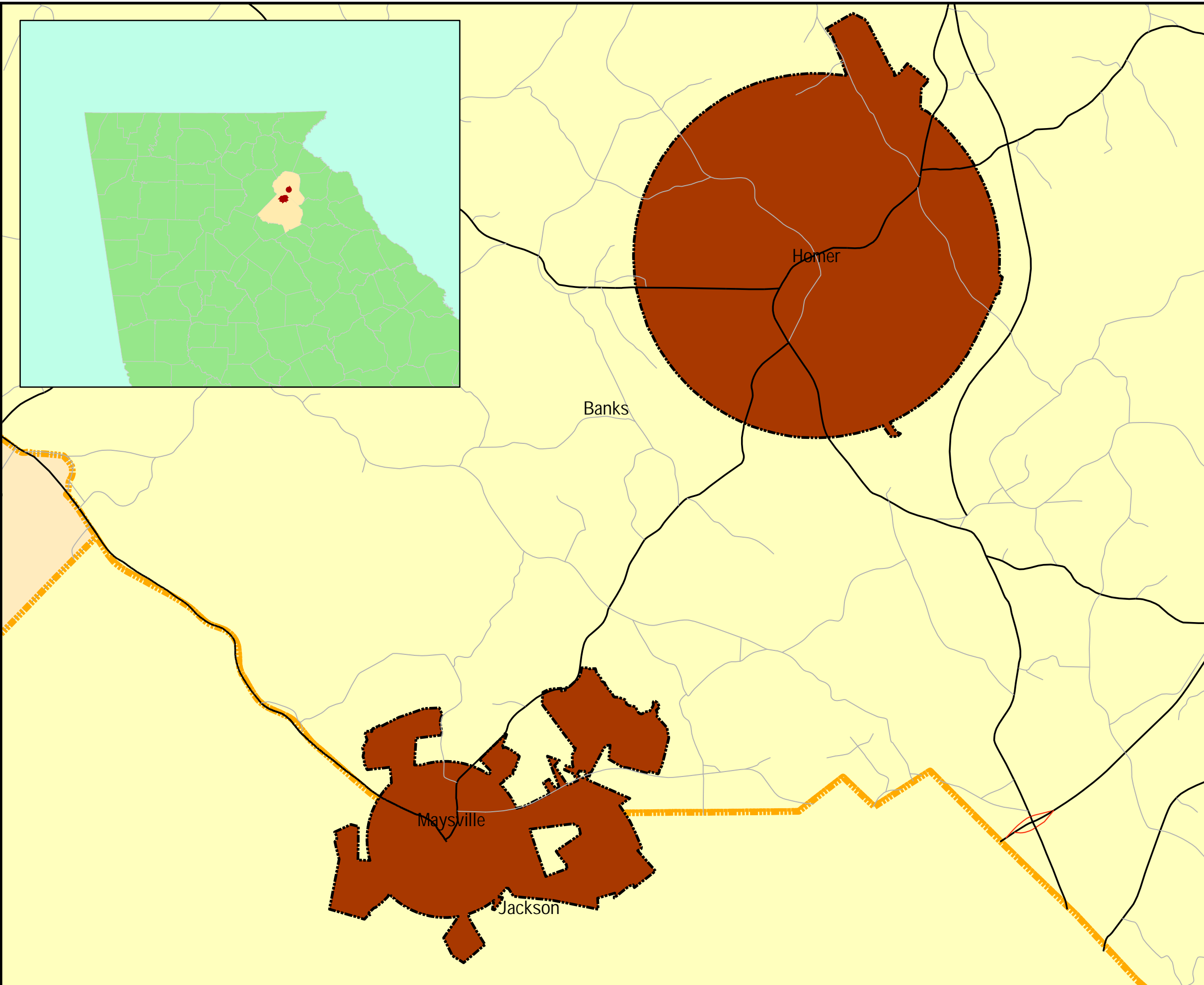
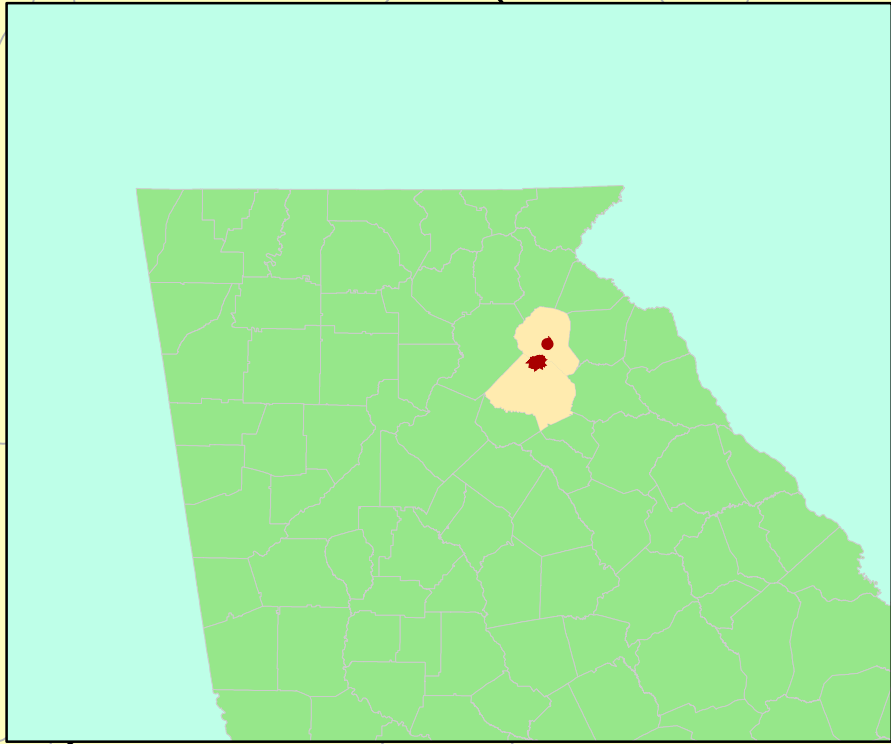
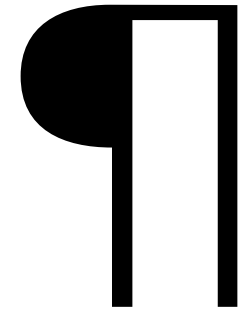
The Community Assessment presents a factual and conceptual foundation upon which the rest of the comprehensive plan is built. Preparation of the Community Assessment is largely a staff or professional function of collecting and analyzing data and information about the community and presenting the results in a concise, easily understood format, such as an executive summary, for consideration by the public and decision-makers involved in subsequent development of the Community Agenda.




The purpose of the Community Participation Program is to ensure that the local comprehensive plan reflects the full range of community values and desires, by involving a diverse spectrum of stakeholders in development of the Community Agenda. This broad-based participation in developing the Community Agenda will also help ensure that it will be implemented, because many in the community are involved in its development and thereby become committed to seeing it through.

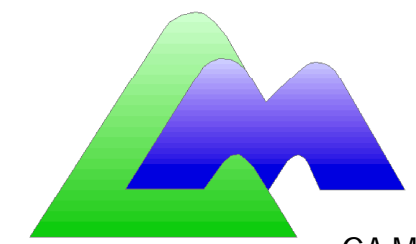
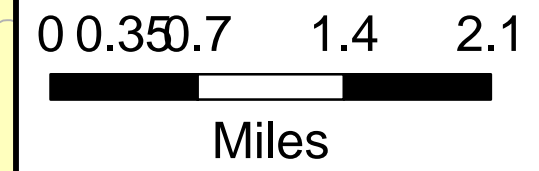
## **Profile of Homer**

Homer is the county seat for Banks County, Georgia. The city lies near the center of the county and serves as one of many modest, historic commercial and civic centers amidst a large agricultural region of Georgia. With approximately just 1,000 residents, Homer remains an agrarian community despite the early stages of metropolitan Atlanta's northward expansion. Homer has retained some minor commercial activities, largely of neighborhood scale and type to support existing residents, and can be seen as a residential hub. Homer's evolution will depend heavily on coordination with Banks County and the management of several economic factors that could attract industries other than the agricultural base. Should the region become awash in modern development with significant increases in density, the city will developed into a stronger civic and social center.

# Regional Context Maysville/Homer, GA



-  City Limit Boundary
-  Banks & Jackson Counties
-  County Boundary
-  Major Roads



**A RESOLUTION OF THE CITY COUNCIL OF HOMER, GEORGIA  
APPROVING THE COMMUNITY ASSESSMENT AND  
PARTICIPATION PROGRAM ELEMENTS OF THE  
CITY OF HOMER COMPREHENSIVE PLAN 2008 - 2030**

**WHEREAS:** The City Council, as the governing authority of the City of Homer, Georgia is performing the required update to the City of Homer Comprehensive Plan; and

**WHEREAS:** The Community Assessment and Participation Program was prepared in accordance with the Rules and Procedures of the Georgia Department of Community Affairs; and

**WHEREAS:** The Community Assessment and Participation Program must be reviewed and approved by the Georgia Mountains Regional Development Center and the Georgia Department of Community Affairs prior to the completion of the remaining planning process;

**WHEREAS:** *The City wishes to make the following amendments to the document prior to final submittal:*

-  
-  
-

Now, therefore, **IT IS HEREBY RESOLVED** by the City Council that the Community Assessment and Participation Program is approved for transmittal, *as amended*, to the Georgia Mountains Regional Development Center and the Georgia Department of Community Affairs.

Adopted by the City Council/County Commission this 10<sup>th</sup> day of June, 2008.

\_\_\_\_\_  
Mayor

ATTEST:

\_\_\_\_\_  
Carol Ayers  
City Clerk

**Analysis of Development Patterns**

Land use management policies and programs represent guidelines for shaping development patterns that provide for efficient growth while also protecting sensitive social and environmental areas. This section presents an inventory of existing land use patterns and development trends for the community, allowing the local government to produce the most effective policies needed to manage the demands from projected development.

*Existing Land Use*

Incorporated in 1859 with 35 acres donated by a local landowner, the site for the City of Homer originally proposed a courthouse, jail, a school, and three churches with a town limit radiating one mile from the courthouse. The location along the Federal Road between Carnesville and Gainesville helped the city’s commercial district to develop, however Homer was bypassed by the railroad in the late 1880s and thus lacked some of the early growth of other communities in the region. Eventual development of the new highway system helped the city expand in population and industrial service, though Homer remained modest in size and never serving as a regional activity center.

**Land Use, 2007**

Land Use	City of Homer		
	Acres	Percent	Acres/Person*
Agricultural/ Forestry/ Undeveloped	3,927.4	63.3%	3.74
Residential	1,535.9	24.8%	1.46
Public/Institutional	329.9	5.3%	0.31
Mixed Use	327.9	5.3%	0.31
Commercial	72.2	1.2%	0.07
Industrial	10.4	0.2%	0.01
<i>Total</i>	6,203.70	100.00%	1.75

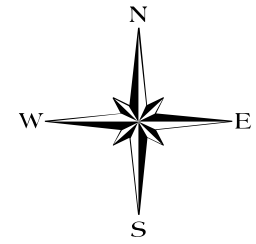
Source: GMRDC, 2007

\* = Based on 2005 GOPB population estimate of 1,534 persons

As surmised by the City’s history the form of the community stems from the established civic center of the courthouse and the adjoining main road, now called Main St. and Historic Homer Highway. This road runs roughly north and south, not quite bisecting the City and consisting of three distinct segments: The southernmost third with the modern commercial and residential development, the middle third that comprises the big bend and where most of the historic structures are situated, and the northern third that marks the transition into rural territory. Almost all of the community’s commercial, civic and industrial sites are off this main road or located very close by along intersecting roads, with the exceptions of the high school and middle school property that straddles the City boundaries to the south and southeast. Several concentrations of residential development are found along this corridor or also nearby along adjoining roads, including a few subdivisions found on the city’s northeast side. The remaining land within the city is comprised of rural estates, some farming and undeveloped lots.



# Existing Land Use Homer, GA



- Agricultural
- Commercial
- Industrial
- Mixed Use
- Public/Institutional
- Residential
- City Limit Boundary
- Lakes and Ponds

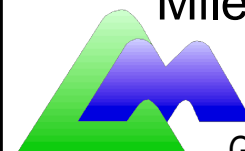
## Acreeage Per Land Use Category:

Agriculture/Forestry- 3927.4  
 Public/Institutional- 329.9  
 Industrial- 10.4  
 Commercial- 72.2  
 Mixed Use- 327.9  
 Residential- 1535.9

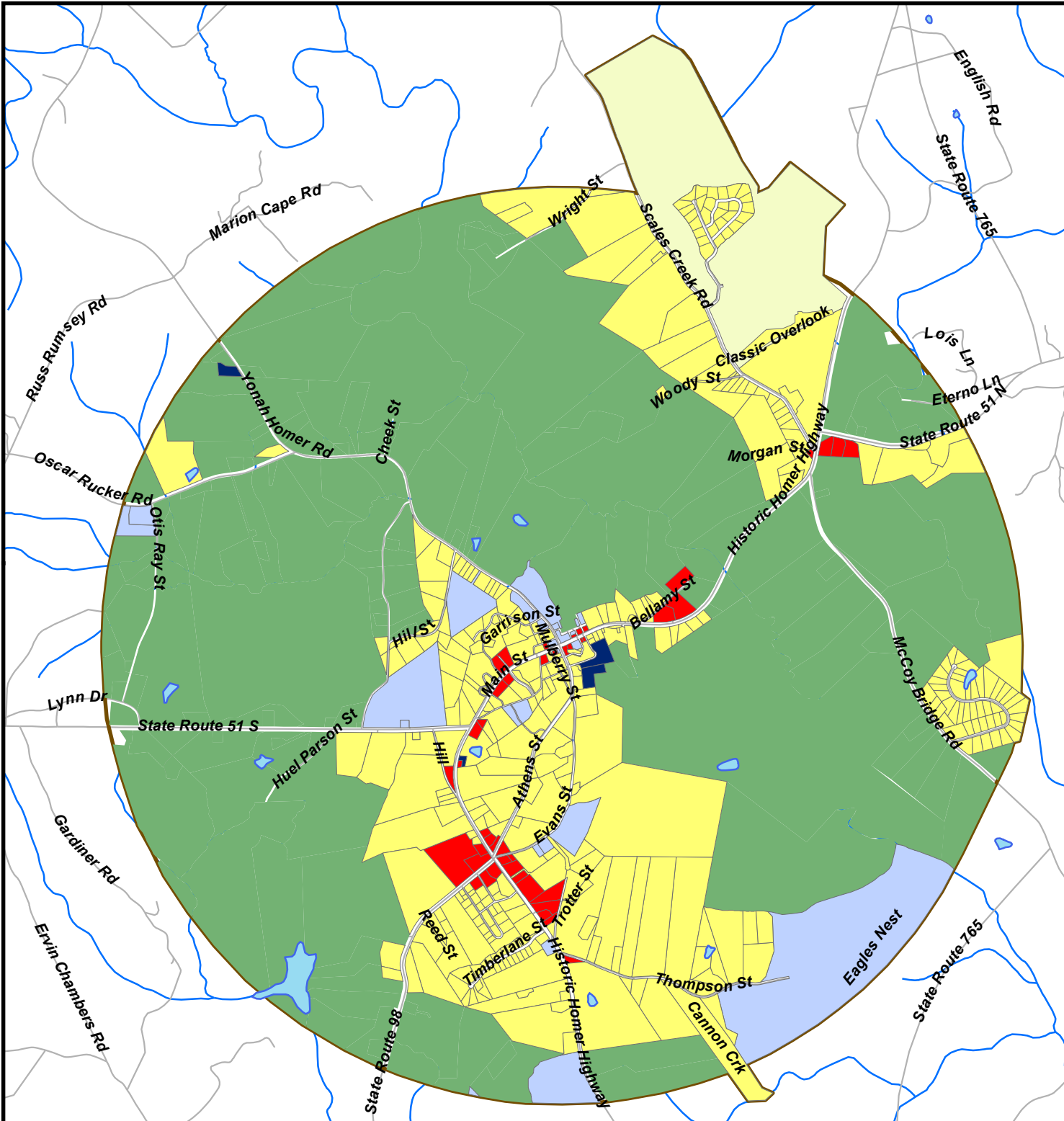
0 0.25 0.5 1



Miles



GA Mountains RDC  
JGD, April 2008



*Areas Requiring Special Attention*

Analysis of the prevailing trends will assist in the identification of preferred patterns of growth for the future. More specifically such analyses can identify those areas requiring special attention with regard to management policies, such as natural or cultural resources likely to be intruded upon or otherwise impacted by development.

- *Areas where rapid development or change of land uses is likely to occur*

While Homer remains remote enough that there is not as constant a pressure for development, particularly in the absence of sewer service. However, the city is also small enough that even modest development activity can have a noticeable impact on the community's character and economy.

At this time and in the immediate future there is no particular area within the city that would be targeted for rapid development, and there is a likelihood the County would be accommodating much of the near term growth. Where there is to be any pressure will likely come from the south and west, as part of the general growth from residential development sprawling northward from metro Atlanta or Gainesville, or it could come along the Highway 441 corridor that passes just outside the City's east side. As a 4 lane arterial road growing in use and popularity, this corridor could spur development, including commercial and industrial scale activity. Any changes in land use beyond common rural types and scales could alter the land use management plans for the City. (*Map ID – Highway 441 Corridor*)

- *Areas where the pace of development has and/or may outpace the availability of community facilities and services, including transportation*

To date the absence of sewer has limited growth in Homer and Banks County. As such there are no areas considered a concern for outpacing sewer or water capacity. As a correlating condition, the current and projected traffic capacities are not expected to outpace the capacity of the local infrastructure or public facilities, with the possible exception of the Historic Homer Highway corridor. As a main arterial this road is the most logical destination for new uses that support the commercial and civic role of the city. However, the road is also fairly tight and marginally conducive to supporting large volumes of through traffic. If Homer wishes to retain the scale and density of a true small town, they'll have to manage the development of this roadway without also adversely impacting the road's level of service. (*Map ID – Historic Homer Highway*)

- *Areas in need of redevelopment and/or significant improvements to aesthetics or attractiveness (including strip commercial corridors)*

Collectively Homer does not feature concentrations of areas targeted for redevelopment other than the aspirations for revitalizing the downtown historic district. There are individual properties left vacant or in need of repair but no other large formal districts of commercial or residential land use that would dignify a formal redevelopment district. As a rule the City already favors infill development where possible.

Regarding the Historic District itself, this area isn't impoverished but does feature vacancies and it's desired to see new business come into the area. The City is updating its regulations

## COMMUNITY ASSESSMENT AND PARTICIPATION PROGRAM

and creating more local planning and zoning measures that should facilitate the desire to guide new development in blending with the local character and possibly revitalizing vacant or underused properties. (*Map ID – Downtown Homer*)

- *Large abandoned structures or sites, including those that may be environmentally contaminated*

Homer's size and agrarian history has left the city without any sizable industrial or commercial properties that have since become significant empty structures or vacant lots, and none of the current vacant sites are considered brownfields in need of environmental rehabilitation.

- *Areas with significant infill development opportunities (scattered vacant sites)*

Again, Homer's size does not lend itself to large areas qualifying as significant infill opportunities. There are vacant/dilapidated lots within the city, including within the Historic District and downtown Homer, however there are no concentrations of these properties and as of this moment no single significant properties requiring special attention.

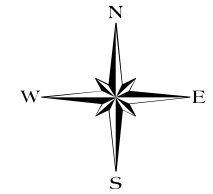
- *Areas of significant disinvestment, levels of poverty, and/or unemployment substantially higher than average levels for the community as a whole*

Homer as a community is too small to feature a sub-area that could be identified as disenfranchised compared to the rest of the City. Residential development has either connected with the city or simply rests on the rural fringe as to mark the transition from rural Banks County into Homer. The entire downtown and many residential units could benefit from continued reinvestment, and the City is working on a development strategy for downtown, but the city as a whole is not economically depressed such that the entire community should be earmarked as disenfranchised.



- *Other areas of potential concern*

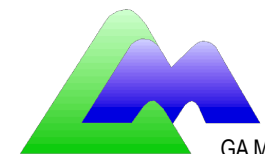
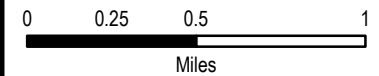
While Homer does not lie within a water supply watershed, the floodplains and wetlands within the city are vital to the areas overall character and agricultural sector. The particular streams conditions also places key floodplains nearby the historic district, downtown and Historic Homer Highway corridor. For this reason these stream corridors should be identified for both environmental management and sound development decisions. (*Map ID – Floodplains and Wetlands*)

# Areas Requiring Special Attention Homer, GA

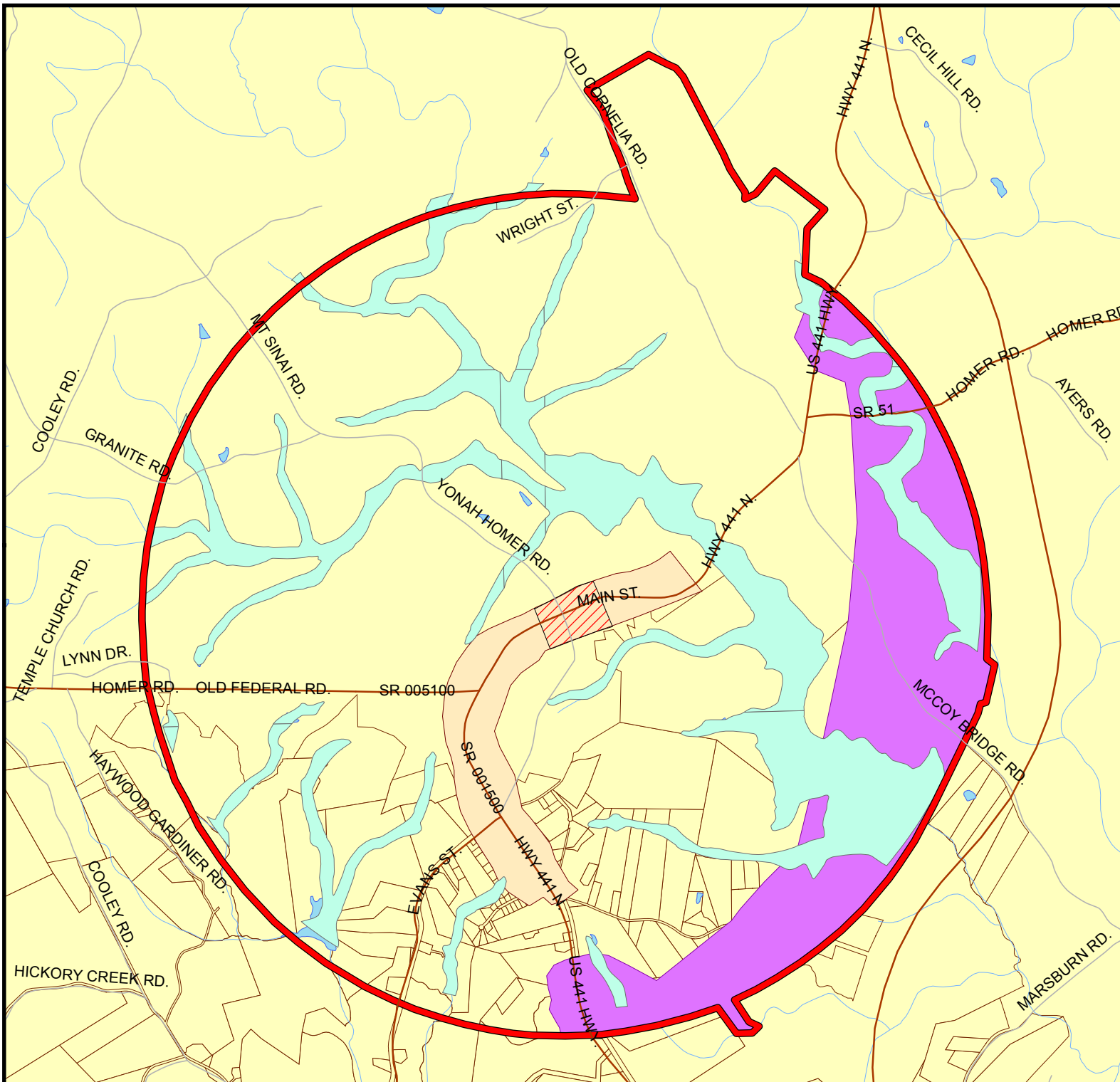


## Areas Requiring Special Attention

-  Downtown Homer
-  Highway 441 Corridor
-  Historic Homer Highway
-  Floodplains & Wetlands
-  Homer City Limits
-  Lakes and Ponds
-  Streams



GA Mountains RDC  
JGD, March 2008



*Character Areas*

To further assist in identifying development needs and target areas it is crucial to understand not only the land use patterns but also the prevailing character and context of a community. It is possible to identify these sub-areas within the community defined by architectural scale and style, functions and roles, traffic flow, and other factors that differentiate one area from the next. These can include the areas requiring special attention identified above and/or existing community sub-areas for which plans have already been prepared.

*Historic Commercial Corridor*

This is the northern portion of Historic Homer Highway that is also known as Main Street and features the Banks County courthouse, City Hall and the historic portions of downtown Homer. This area does not harbor as much of the current commercial operations of the city but does serve as its civic center, often for the county as well. In addition to the government facilities the square in front of the historic courthouse across from City Hall hosts many public functions, making this single most iconic place in Homer. This area is also recognized for the adjacent residential and rural properties that embody the city's small town character. Taken all together this area is the most attractive and available for bringing quality development that will support, and be supported by, local residents yet it is also the most sensitive to development conditions as they can adversely impact the general feel and scale of Homer if not managed properly.

*Commercial Corridor*

This is the portion of Historic Homer Highway just south of the traditional downtown. This stretch of the arterial includes most modern operating commercial activities within the city, developed enough to denote the difference between Homer and unincorporated Banks County, but architecturally and functionally not unique to Homer. This area would make then most logical launching point for expansive commercial growth or other automotive-scale developments. It must maintain its role for serving local accessibility, however, as this corridor serves adjoining residential areas and people traveling to the schools on either side. The potential exists to cohesively blend this district with the Historic Commercial Corridor, but will require coordination of design elements for that to occur.

*Conventional Subdivisions*

Several small subdivisions exist within Homer that feature different character compared to the traditional neighborhoods. These are newer developments with minimalist streetscapes and designs, most of which are comparably modest-sized subdivisions with chose cul-de-sacs rather than blending with the established neighborhoods. Compared with the older traditional homes with formal front porches and historic detailing, these units include houses built on slab, manufactured housing units, and/or units with uncovered parking pads. These represent a form of affordable housing commonly developed in the 1980's and 1990's, wherein the bulk of the investment was directed to the interior amenities of the house in order to reduce costs and allow the owner to develop the property as desired.

*Traditional Residential*

This character area is the catch-all for the residential, commercial and other properties immediately around the Historic Homer Highway corridor. A large portion of the City's smaller-lot residential uses is within this district, cultivated along the roads intersecting Main Street, missing only the density allowed by public sewer to create a small pocket of true urbanity. This district defines the depth of Homer as an individual community as opposed to a being just a commercial destination along the roadway. Expansion of this as a residential area is key to sustaining the scale and character of the city versus the completely rural nature of the unincorporated county. The potential exists to continue the small connecting streets around downtown and foster a sense of pedestrian scale for the majority of City residents if this district is strengthened with a neighborhood scale and sense of purpose.

*Rural/ Agricultural Areas*

The remaining land around Homer can be defined as Rural/Agricultural. This includes undeveloped land, active farms and some remaining large-lot residences. This is where the transition occurs between rural Banks County and iconic, historic Homer, and, because of the undeveloped land, it is also where the bulk of future development is likely to occur. Management of this development will impact the community's character and overall health as a residential and commercial destination. This area also represents the best options for new greenspace or the introduction of any new large-scale industrial activity, should the City pursue that development.

**COMMUNITY ASSESSMENT AND PARTICIPATION PROGRAM**

*Consistency with Quality Community Objectives*

In 1999 the Board of the Department of Community Affairs adopted 17 Quality Community Objectives (QCOs) as a statement of the development patterns and options that will help Georgia preserve her unique cultural, natural and historic resources while looking to the future and developing to her fullest potential. This assessment is meant as a tool to give a community a comparison of how it is progressing toward these objectives set by the Department, but no community will be judged on progress. The questions focus on local ordinances, policies, and organizational strategies intended to create and expand quality growth principles. A majority of positive responses for a particular objective may indicate that the community has in place many of the governmental options for managing development patterns. Negative responses may provide guidance as to how to focus planning and implementation efforts for those governments seeking to achieve these Quality Community Objectives. Should a community decide to pursue a particular objective it may consider this assessment as a means of monitoring progress towards achievement.

Development Patterns

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

<b>Statement</b>	<b>Comments</b>
1. Our zoning code does not separate commercial, residential and retail uses in every district.	Some regulations in place with more being considered, including accommodation of mixed use.
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.	Some regulations in place with more being considered, including accommodation of mixed use.
3. We have a street tree ordinance requiring new development to plant shade-bearing trees appropriate to our climate.	Some regulations in place with more being considered, including accommodation of mixed use.
4. Our community has an organized tree-planting campaign in public areas to make walking more comfortable in summer.	Not at present
5. We have a program to keep our public areas (commercial, retail districts, parks) clean and safe.	Some programs, but not sponsored by the City.
6. Our community maintains its sidewalks and vegetation well so that walking is an option some would choose.	Limited existing supply but plans in place for significant improvements.
7. In some areas, several errands can be made on foot, if desired.	Some, but limited due to lack of businesses in town.
8. Some children can and do walk/ bike to school safely.	Yes, but not a large percentage.
9. Schools are located in or near neighborhoods.	The schools are in/around the city, but there are few large residential areas close by.

Homer is open to the expansion of traditional neighborhood form, but demand and utilities is not strong at this time.

**COMMUNITY ASSESSMENT AND PARTICIPATION PROGRAM**

*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.*

<b>Statement</b>	<b>Comments</b>
1. Our community has an inventory of vacant sites and buildings available for redevelopment and/or infill development.	Limited supply to deal with.
2. We are actively working to promote brownfield redevelopment.	Not applicable.
3. Our community is actively working to promote greyfield redevelopment.	Not applicable.
4. We have areas that are planned for nodal development (compacted near intersections rather than spread along a major road.)	Not applicable, as the City itself is essentially a nodal development.
5. We allow small lot development (<5000 SF) for some uses.	Allowed under certain conditions (sewer).

*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*

<b>Statement</b>	<b>Comments</b>
1. If someone dropped from the sky into our community, he or she would know immediately where she was, based on our distinct characteristics.	Depending on the location, yes (small, rural town).
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.	Yes: Downtown Historic District.
3. We have ordinances to regulate the aesthetics of development in our highly visible areas.	Under consideration with the historic district guidelines.
4. We have ordinances to regulate the size and type of signage.	Yes.
5. Our community has a plan to protect designated farmland.	Not presently. The City is permissive of agricultural uses and hopes to preserve greenspace, but is not actively protecting farmland.



**COMMUNITY ASSESSMENT AND PARTICIPATION PROGRAM**

- -

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.*

Statement	Comments
1. We have public transportation in our community.	There is rural transit service for the elderly and handicapped; otherwise the town is too small and rural to justify public transportation.
2. We require that new development connects with existing development through a street network, not a single entry/exit.	New subdivisions must occur along paved roads but there is no regulation regarding location/ number of access points.
3. We have a good network of sidewalks to allow people to walk to a variety of destinations.	Limited existing supply but plans in place for significant improvements.
4. We have a sidewalk ordinance in our community that requires all new development to provide user-friendly sidewalks.	Not currently but being considered.
5. We require that newly built sidewalks connect to existing sidewalks wherever possible	Not currently but being considered.
6. We have a plan for bicycle routes through our community.	Not presently, but the town is included in the GMRDC Regional Bicycle and Pedestrian Plan.
7. We allow commercial and retail development to share parking areas wherever possible.	Yes.

Homer’s eventual downtown revitalization plan will include references for the improvement and expansion of pedestrian accessibility.

Regional Identity - *Each region should promote and preserve a regional "identity," or regional sense of place, defined in terms of traditional architecture, common economic linkages that bind the region together, or other shared characteristics.*

Statement	Comments
1. Our community is characteristic of the region in terms of architectural styles and heritage.	Yes, as a small, rural town with agrarian heritage.
2. Our community is connected to the surrounding region for economic livelihood through businesses that process local agricultural products.	Yes.
3. Our community encourages businesses that create products that draw on our regional heritage (mountain, agricultural, metropolitan, coastal)	Encouraged but not enforced.
4. Our community participates in the Georgia Department of Economic Development’s regional tourism partnership.	When possible, and in coordination with the local Chamber of Commerce.
5. Our community promotes tourism opportunities based on the unique characteristics of our region.	When possible, and in coordination with the local Chamber of Commerce.
6. Our community contributes to, and draws from, the region, as a source of local culture, commerce, entertainment, education.	Yes.

**COMMUNITY ASSESSMENT AND PARTICIPATION PROGRAM**

***Resource Conservation***

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 local character.*

Statement	Comments
1. We have designated historic districts in our community.	Yes: Downtown Historic District
2. We have an active historic preservation commission.	Not presently but under consideration.
3. We want new development to complement historic development, and we have ordinances in place to ensure that happening.	Yes.

The City is working with the GMRDC to establish and strengthen historic resource protection and development management. The City is also establishing its own planning and zoning office.

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. Compact development ordinances are one way of encouraging this type of open space preservation.*

Statement	Comments
1. Our community has a greenspace plan.	There is no formal plan currently, but will be considered during this process.
2. Our community is actively preserving greenspace – either through direct purchase, or by encouraging set-asides in new development.	Only through easements or covenants
3. We have a local land conservation program/ work with state or national land conservation programs to preserve environmentally important areas in our community.	No active program in place at this time.
4. We have a conservation subdivision ordinance for residential development that is widely used and protects open space in perpetuity.	Current subdivision regulations allow conservation design principles.

The City recognizes the need to consider a formal greenspace plan and will review environmental and other related issues during this planning process to discern the level of feasibility. The proximity to the County parks and schools minimizes the demands for greenspace within the City.

**COMMUNITY ASSESSMENT AND PARTICIPATION PROGRAM**

*Environmental Protection - Environmentally sensitive areas should be protected from negative impacts of development, 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.*

<b>Statement</b>	<b>Comment</b>
1. We have a comprehensive natural resources inventory.	This will be accomplished through this planning process.
2. We use this resource inventory to steer development away from environmentally sensitive areas.	This will be accomplished through this planning process.
3. We have identified our defining natural resources and have taken steps to protect them.	This will be accomplished through this planning process.
4. Our community has passed the necessary Part V Environmental Ordinances, and we enforce them.	Yes.
5. Our community has and actively enforces a tree preservation ordinance.	Not currently but under consideration.
6. Our community has a tree-replanting ordinance for new development.	Not currently but under consideration.
7. We are using stormwater best management practices for all new development.	Where possible, but will require new enforcement staff, training and coordination with Banks County.
8. We have land use measures that will protect the natural resources in our community (steep slope regulations, floodplain or marsh protection, etc.)	Yes, through DNR Part V criteria.

***Social and Economic Development***

*Growth Preparedness - Each community should identify and put in place the pre-requisites for the type of growth it seeks to achieve. These might include infrastructure (roads, water, sewer) to support new growth, appropriate training of the workforce, ordinances and regulations to manage growth as desired, or leadership capable of responding to growth opportunities and managing new growth when it occurs.*

<b>Statement</b>	<b>Comments</b>
1. We have population projections for the next 20 years that we refer to when making infrastructure decisions.	This will be accomplished through this planning process.
2. Our local governments, the local school board, and other decision-making entities use the same population projections.	Yes. This will be updated through this planning process.
3. We have a Capital Improvements Program that supports current and future growth.	Not historically but this will be considered during this planning process.
4. We have designated areas of our community where we would like to see growth. These areas are based on the natural resources inventory of our community.	Not truly applicable to Homer given current pattern and absence of utilities. Will evaluate further during this process.

**COMMUNITY ASSESSMENT AND PARTICIPATION PROGRAM**

- -

*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, long-term sustainability, 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.*

<b>Statement</b>	<b>Comments</b>
1. Our economic development organization has considered our community's strengths, assets, and weaknesses and has created a business development strategy based on them.	Only in coordination with the local Chamber of Commerce and Development Authorities. Absence of sewer limits options.
2. Our ED organization has considered the types of businesses already in our community, and has a plan to recruit business/industry that will be compatible.	Only in coordination with the local Chamber of Commerce and Development Authorities. Absence of sewer limits options.
3. We recruit businesses that provide/ create sustainable products.	Only in coordination with the local Chamber of Commerce and Development Authorities. Absence of sewer limits options.
4. We have a diverse jobs base, so that one employer leaving would not cripple us.	Major employers are governments and schools.

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

<b>Statement</b>	<b>Comments</b>
1. Our economic development program has an entrepreneur support program.	Not presently.
2. Our community has jobs for skilled labor.	Limited, and very much needed.
3. Our community has jobs for unskilled labor.	Limited in town but available in the region.
4. Our community has professional and managerial jobs.	Limited, and very much needed.

**COMMUNITY ASSESSMENT AND PARTICIPATION PROGRAM**

- -

*Housing Choices - 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 (reducing commuting distances), to promote a mixture of income and age groups in each community, and to provide a range of housing choice to meet market needs.*

<b>Statement</b>	<b>Comments</b>
1. Our community allows accessory units like garage apartments or mother-in-law units.	Yes.
2. People who work in our community can afford to live here.	Yes.
3. Our community has enough housing for each income level (low, moderate, and above-average incomes)	There is marginal market need for higher end housing or elder-care housing, but those exist in limited supply.
4. We encourage new residential development to follow the pattern of our original town, continuing the existing street design and recommending smaller setbacks.	Encourage, yes. Require, no.
5. We have options available for loft living, downtown living, or “neo-traditional” development.	Some options are available.
6. We have vacant and developable land available for multifamily housing.	Yes, but no sewer.
7. We allow multifamily housing to be developed in our community.	Yes, but no sewer.
8. We support community development corporations building housing for lower-income households.	Limited demand and/or ability for this right now, but support is there as needed.
9. We have housing programs that focus on households with special needs.	No programs currently, but this is permitted by policy.
10. We allow small houses built on small lots (less than 5,000 square feet) in appropriate areas.	Yes, under certain conditions but the absence of sewer makes this difficult.

*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.*

<b>Statement</b>	<b>Comments</b>
1. Our community provides work-force training options for our citizens.	Not locally but through regional assistance options.
2. Our workforce training programs provide citizens with skills for jobs that are available in our community.	Not locally but through regional assistance options.
3. Our community has higher education opportunities, or is close to a community that does.	Yes (Gainesville and others).
4. Our community has job opportunities for college graduates, so that our children may live and work here if they choose.	Limited employment options within Homer.

**COMMUNITY ASSESSMENT AND PARTICIPATION PROGRAM**

***Governmental Relation***

Local Self-determination - *Communities should be allowed to develop and work toward achieving their own vision for the future. Where the state seeks to achieve particular objectives, state financial and technical assistance should be used as the incentive to encourage local government conformance to those objectives.*

<b>Statement</b>	<b>Comments</b>
1. We have a citizen-education campaign to allow all interested parties to learn about development processes in our community.	No formal campaign but civic matters are promoted and educational material is provided.
2. We have processes in place that make it simple for the public to stay informed on land use and zoning decisions, and new development.	Yes, through public notices and availability of material for review.
3. We have a public-awareness element in our comprehensive planning process.	Yes.
4. We have clearly understandable guidelines for new development.	Yes.
5. We offer a development guidebook that illustrates the type of new development we want in our community.	Not yet, but under consideration.
6. We have reviewed our development regulations and/or zoning code recently and are sure that our ordinances will help us achieve our QCO goals.	Will evaluate through this process. Some amendments and/or new regulations are likely needed.
7. We have a budget for annual training for planning commission members and staff, and we use it.	Yes.
8. Our elected officials understand the land-development process in our community	Yes.

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 or development of a transportation network.*

<b>Statement</b>	<b>Comments</b>
1. We plan jointly with our cities and county for Comprehensive Planning purposes	Planning done independently but coordinated with Banks County. Also includes the Service Delivery Agreement
2. We are satisfied with our Service Delivery Strategies	Yes, but some amendments will likely be required at the end of this process.
3. We cooperate with at least one local government to provide or share services (parks and recreation, E911, Emergency Services, Police or Sheriff's Office, schools, water, sewer, other)	Yes.

## **IDENTIFICATION OF ISSUES AND OPPORTUNITIES**

### **Land Use**

Land use regulations represent guidelines for shaping development patterns that provide for efficient growth while also protecting sensitive social and environmental areas. An assessment of land use conditions allows governments to produce the effective land use regulations needed to serve projected development demands generated from other comprehensive plan elements.

#### *Issues*

- *Balancing/attracting growth* – Homer and Banks County will likely see substantial amounts of new growth as a part of metro expansion, but the City lacks many resources to guide the locations or character of that growth if so desired. There are some aspirations for infill and select forms of commercial and industrial development, but the utilities and resources to attract such are currently lacking. The City also must be sure not to attract too much growth to adversely impact community character.
- *Accommodating more/new commercial and industrial use* – For economic purposes the City needs to identify land and resources for sustaining commercial and industrial land use. To do this will require either an expansion of city limits or developing a strategy for utility and infrastructure improvements.

#### *Opportunities*

- *Downtown properties available for infill/ redevelopment* – Homer does have land available within the town to attract new business.
- *Regional growth will bring new development* – As metro Atlanta expands it is inevitable that Homer and Banks County will grow and give the City the opportunity to accommodate new development and try to build on the community's character.
- *City's current scale and form is conducive to pedestrian accessibility* – The location of schools, civic centers and the arrangements of streets and residences means a highly pedestrian friendly form is possible.

### **Population**

#### *Issues*

- *Managing population growth* – Homer and the surrounding region will experience dynamic growth levels that will change the character of the area. The City must consider how to incorporate this growth into the fabric of the community in order to sustain service levels and maintain the character desired.

## **Opportunities**

- *Continuing positive social trends* – Efforts to improve education and income levels should be maintained so as to ensure the economic vitality of the community.

## **Economic Development**

### *Issues*

- *Need for economic development within the city* – Homer has the land available for business development within city limits and a sizeable population base with growing needs for select products and services. Failure to attract or develop businesses that can fill these needs will only increase the likelihood such economic development will occur outside the city limits, limiting potential tax revenue and possibly impacting the city's character.
- *Dealing with transition of economic base* – As Homer and Banks County become more suburban the nature of industrial development and employment opportunities will change. Shifts from primarily goods production to service industries requires new strategies for education, business development and alters the scope and scale of community interactions.
- *Increase in Service sector/ hourly-rate employees* – Current growth in the Service industries can be a boon for local consumers but typically a weaker sector in terms of wages and benefits to local employees. Continued growth is encouraged but the City must monitor the overall changes to the economy to ensure a diverse range of employment opportunities available for residents.
- *Need for a coordinated economic development strategy* – As a smaller community within a burgeoning suburban area, Homer has fewer resources or recourse for economic development. In the past there have been limited efforts at targeted business recruitment for the city or a unified strategy for business development. Failure to be proactive in this sense might lead to the dilution of the city's character and a general weakening of the economy.

### *Opportunities*

- *Economic potential of downtown* – Homer has vacant properties within a historic district that are accessible to most of the region via State highways. The downtown area retains most of its character, lending itself to business development that wishes to build off the city's identity. Done correctly the potential exists for Homer to prosper as a stronger civic and commercial center for Banks County.
- *Natural economic expansion* - As metro Atlanta grows outward, population and employment growth is assured. This will provide Homer and Banks County with additional labor and increased market pull for new business development.



- *Proximity to regional resources* – Metropolitan expansion to this part of Georgia not only increases Homer’s accessibility to economic and employment centers (such as the outlet mall, health care, etc), but also comes because of the amenities already available, such as the mountains and parks.

## **Housing**

### **Issues**

- *Lack of housing variety* – While the overall demand for multi-family and other forms of housing is currently low, the eventual growth of the county will spur interest in housing types other than single family and manufactured units. Homer needs to consider, if, how and where such housing should be accommodated if this is to be incorporated into the city.
- *Maintaining affordability* – Homer and Banks County have seen significant real increases in housing costs, both for ownership and renting. The City remains affordable by comparison but is growing nearer to State averages. The City should coordinate capital improvements and land use management policies to ensure land costs and housing values are maintained, or be prepared with economic development strategies to improve correlating wage levels for city residents.

### **Opportunities**

- *New housing development through continued regional growth* – As Homer and Banks County experience more and more encroachment from suburban expansion, there will be the opportunity to introduce more new, modern housing units to the local supply.
- *Land available for development* – Undeveloped land within and around the city allows for new housing to be incorporated into the existing fabric of the community, and allows space for variety of housing types and styles.

## **Public Facilities and Services**

### **Issues**

- *Viability of water and sewer service* – The distribution and collection system Homer may require upgrades within the planning period depending on growth conditions.

### **Opportunities**

- *Space available for new facilities* – Through either infill or new development, Homer has the space available for locating new civic sites within close proximity to the heart of the city. Done properly, new facilities could assist efforts to strengthen the community’s character.

- *Potential utility improvements* – In coordination with Banks County, Homer may be able to tap into expanded water and sewer service if so desired.

## **Transportation**

### *Issues*

- *Balancing local traffic and commercial traffic* – As Homer and Banks County grow more suburban, the major corridors will become viable for multiple uses. Uses that, at times, can lead to competing priorities, particularly in balancing through and tourist traffic with that of local residents. The City must balance its overall priorities for growth, character and land use management to ensure clear priorities for all major roadways to ensure an efficient transportation system.
- *Maintaining the access corridors* – Connectivity to developing neighborhoods and state routes is a chief priority for residents and businesses alike. Yet this also causes the greatest blend of uses and competing demands as discussed above. For example, these routes could serve as a commercial destination, gateway, scenic corridor or simple rural arterial. Management of these routes will be critical to determining a vision for the community and the effectiveness of measures to achieve that vision.
- *Improving access to public transit* – Few opportunities currently exist for public transit, either as a local service or as a link to service in Gainesville or into metropolitan Atlanta. Though demand is not high for such modes at present, both the rate and styles of growth projected for the future suggest a strong need for such transit programs in order to mitigate transportation concerns for the City.
- *Improving road network interconnectivity* – Development patterns beyond downtown were not based on an interconnected road system. This lack of connectivity hampers emergency response times, and leads to an overburden of the existing collector and arterial roads. Completion of a perimeter road, and establishing new roads would improve efficiency and safety within the system, and preserve the existing road system by reducing overuse of certain sections.
- *Improving safety and preservation of the road network* -- An updated system of road name signage and local speed limits would improve safety and efficiency of the road network. A locally established functional classification system would facilitate this, as well as establishing local road construction standards, access management, and other transportation/land use planning decisions such as zoning.

### *Opportunities*

- *Long-Range Road Improvement Plan* - Some of the county's roads, and State Routes 51, 98, and 164, which also serve as major corridors, serves the city. The expansion within Banks and surrounding counties will prompt development and increased travel demand. There is a need to develop a focused road improvement program to guide public investment in the future, and to connect future land use planning with transportation planning.

## Natural Resources

### *Issues*

- *Maintain environmental protection efforts* – Homer should continue enforcement of land use regulations that minimize threats to existing environmental resources. These efforts should be reviewed upon the completion of new flood plain mapping and aerial imagery for identifying wetlands.
- *Consideration for greenspace* – Homer should explore options for preserved greenspace as a measure for increasing environmental protection, enhancing the City’s rural character and providing space for passive recreation.

### *Opportunities*

- *Land available for greenspace* – There is an abundance undeveloped land within and surrounding the City that could be preserved for greenspace.
- *Ability to provide utility services* – In partnering with the County, the City of Homer is poised to retain public utilities within City limits. Plans are in progress that may introduce public sewer to the County and the city of Homer. If feasible, this will serve the City by enabling the variety of densities considered for future growth while also aiding environmental stewardship through the minimization of septic tanks.

## Historic Resources

### *Issues*

- Protection and maintenance of a unique collection of historic architectural resources and archaeological sites.
- Protection of open lands and historic view sheds that further define the character of the community.
- The need for appropriate growth strategies designed to bolster cohesiveness within the community.
- The need to extend the existing historic district boundary to include additional resources.
- The need for historically-based overnight accommodations within the historic district.
- Lack of Design Guidelines.
- Lack of Protective Ordinances.
- Lack of an active Historic Preservation Commission.

***Opportunities***

- Implementation of a new sensitive growth strategy that could have a positive impact on growth planning region-wide.
- Implementation of Green Building Codes to augment the protection of natural, historic and other cultural resources.
- Improved economic growth strategy designed to increase the number downtown merchants.

**Intergovernmental Coordination**

***Issues***

- *Maintain levels of service* – It is critical the Service Delivery Agreement with Banks County will be updated as part of this planning process to ensure the provision of these services is accurate, consistent and done efficiently. The City must be careful in their establishment of policy to consider the objectives of both plans.
- *Annexation and growth management* – The City is likely to feel some pressure from development to expand boundaries. This requires not only coordination with the County as part of the Service Delivery Agreement but also effective planning by the City to ensure the proper quality of growth introduced to the area.

***Opportunities***

- *Existing intergovernmental cooperation* – Measures such as the Service Delivery Agreements and the Special Purpose Local Option Tax (SPLOST) provide existing mechanisms for cooperation and communication between governments.
- *Availability of services and resources* – Through partnerships with the County and neighboring communities Homer does have access to a high level of utilities and services.

NOTE: This adopted Community Assessment (CAss) was originally submitted to GADCA in a format which combined the CAss with the Community Participation Program (CPP). The pages relating to the CPP were extracted from this document to create a separate file. The CPP document is available at the same GADCA webpage where this document was located.

# **CHAPTER 1**

---

## **POPULATION**

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

### **DEMOGRAPHICS**

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

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

### **Total Population**

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

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

**Table 1.1 - Comparison of Growth**

	<u>1980</u>	<u>1990</u>	<u>2000</u>	<u>2005</u>	<u>'80-'90</u>	<u>'90-'00</u>	<u>'00-'05</u>
<b>Homer</b>	734	742	950	1,060	1.1%	28.0%	11.6%
<b>Commerce</b>	4,092	4,108	5,462	5,888	0.4%	33.0%	7.8%
<b>Jefferson</b>	1,820	2,763	4,067	5,620	51.8%	47.2%	38.2%
<b>Cornelia</b>	3,203	3,219	3,863	3,782	0.5%	20.0%	-2.1%
<b>Baldwin</b>	1,080	1,439	2,467	2,824	33.2%	71.4%	14.5%
<b>Lula</b>	857	1,018	1,438	1,890	18.8%	41.3%	31.4%
<b>Demorest</b>	1,130	1,088	1,466	1,710	-3.7%	34.7%	16.6%
<b>Clarkesville</b>	1,348	1,151	1,319	1,575	-14.6%	14.6%	19.4%
<b>Maysville</b>	619	728	1,267	1,534	17.6%	74.0%	21.1%
<b>Alto</b>	618	651	876	889	5.3%	34.6%	1.5%
<b>Mount Airy</b>	670	543	604	667	-19.0%	11.2%	10.4%
<b>Carnesville</b>	465	514	552	619	10.5%	7.4%	12.1%
<b>Gillsville</b>	142	113	195	205	-20.4%	72.6%	5.1%

Source: US Census Bureau

**Table 1.2 – Regional Growth Trends**

	<u>1980</u>	<u>1985</u>	<u>1990</u>	<u>1995</u>	<u>2000</u>	<u>2005</u>	<u>*2010</u>	<u>*2015</u>
<b>Banks Co.</b>	8,702	9,900	10,379	11,943	14,524	16,101	18,006	20,077
<b>Franklin Co.</b>	15,185	15,600	16,705	18,154	20,336	21,376	23,280	25,057
<b>Habersham Co.</b>	25,020	26,900	27,799	31,467	36,133	38,462	44,362	49,185
<b>Hall Co.</b>	75,649	84,000	96,215	114,464	140,923	156,496	194,861	226,233
<b>Jackson Co.</b>	25,343	27,600	30,195	34,526	41,918	52,357	59,781	70,344
<b>Madison Co.</b>	17,747	19,200	21,214	23,522	25,860	27,442	30,358	32,992
<b>Stephens Co.</b>	<u>21,763</u>	<u>22,400</u>	<u>23,474</u>	<u>24,917</u>	<u>25,490</u>	<u>25,044</u>	<u>25,739</u>	<u>25,948</u>
<b>Banks Area</b>	189,409	205,600	225,981	258,993	305,184	337,278	396,387	449,836

Source: US Census Bureau

\*+Projections by US Census Bureau and Georgia Office of Planning and Budget

Homer is the county seat for Banks County but at roughly 1,000 residents it is not the largest community within the county. Homer’s biggest change occurred during the 1990’s when the population grew 28%, part of the county’s overall population boom as new residents moved to rural north Georgia.

While Homer does serve as the civic center for the county, most of the demand for economic activity centers is directed to neighboring communities in more suburban areas like Commerce and Gainesville. Most of the counties around Banks County have seen modest increases of 6,000 to 20,000 residents between 1980 and 2005. However, neighboring Hall and Jackson Counties, which are both more intertwined with metropolitan Atlanta, have seen population increases of more than 50% in that time frame, and thus harbor most of the regional economic centers attracting employment and commercial centers.

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

- People are generally living longer; 20<sup>th</sup> Century advances in health care and lifestyles have increased the average life expectancy in America by more than seven years.
- These same advances have also allowed *more* people to live longer, as innovations in medicine have reduced the numbers and potency of once deadly diseases and ailments. The success rate for births has grown nearly 50% and preventative medicine has helped increasing numbers of those babies to grow into healthier adults.
- These medical advances have in part contributed to the healthy aging of the “Baby Boom” population, the foremost demographic event of this century. Many boomers have also started families that will produce a smaller population wave now impacting the population.

**Households**

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

**Table 1.3 – Homer Total Households**

	<u>1980</u>	<u>1990</u>	<u>2000</u>	<u>'80-'90</u>	<u>'90-'00</u>	<u>Δ '80-'00</u>
<i>Homer</i>	266	291	366	9.4%	25.8%	100
<b>Jackson Co.</b>	8,619	10,721	15,057	24.4%	40.4%	6,438
<b>Banks Co.</b>	3,034	3,775	5,364	24.4%	42.1%	2,330
<b>Commerce</b>	1,517	1,568	2,051	3.4%	30.8%	534
<b>Cornelia</b>	29	1,336	1,488	4506.9%	11.4%	1459
<b>Jefferson</b>	666	1,056	1,415	58.6%	34.0%	749
<b>Baldwin</b>	350	533	845	52.3%	58.5%	495
<b>Clarksville</b>	463	524	580	13.2%	10.7%	117
<b>Demorest</b>	379	397	498	4.7%	25.4%	119
<b>Maysville</b>	238	272	481	14.3%	76.8%	243
<b>Alto</b>	202	230	304	13.9%	32.2%	102
<b>Mount Airy</b>	236	216	235	-8.5%	8.8%	-1
<b>Gillsville</b>	58	48	79	-17.2%	64.6%	21

*Source: US Census Bureau*

The change in households within Homer mirrors the overall population growth, showing a sharp increase during the 1990’s. With less than 370 households within the city in 2000, Homer remains a rural community, with fewer households than most municipalities within the region. With respect to household size, however, Homer remains a strong average of 2.6 persons per household. This suggests Homer has a strong allotment of families and larger households in the community, as opposed to more suburban communities with smaller households comprised of



single young adults or group homes for the elderly. As the city grows this figure should continue to decrease.

**Table 1.4 – Homer Average Household Size**

	<u>1980</u>	<u>1990</u>	<u>2000</u>	<u>Δ '80-'00</u>
<b>Homer</b>	2.73	2.49	2.60	-0.13
<b>Alto</b>	3.06	2.83	2.88	-0.18
<b>Baldwin</b>	2.77	2.41	2.71	-0.06
<b>Jackson Co.</b>	2.91	2.73	2.71	-0.20
<b>Banks Co.</b>	2.86	2.73	2.69	-0.17
<b>Jefferson</b>	2.70	2.62	2.67	-0.03
<b>Maysville</b>	2.60	2.68	2.58	-0.02
<b>Mount Airy</b>	2.84	2.51	2.57	-0.27
<b>Cornelia</b>	2.59	2.4	2.47	-0.12
<b>Gillsville</b>	2.45	2.35	2.47	0.02
<b>Commerce</b>	2.62	2.51	2.46	-0.16
<b>Demorest</b>	2.52	2.33	2.12	-0.4
<b>Clarksville</b>	2.38	2.13	2.06	-0.32

*Source: US Census Bureau*

Historically the average size of the American household has been shrinking since the late 1960’s. One social reaction to the “Baby Boom” has been a trend towards marriage and children occurring later on in life. This trend is marked by an increase in the numbers of young, single adults entering the workforce and most commonly living alone or with a single roommate. Families are also having fewer children than previously, reducing the current numbers of families with more than two kids. Plus, as alluded earlier, there is a notable increase in the population of single elderly as a result of longer lives after widowing, divorce, or other circumstance.

**Age Distribution**

As defined by Woods & Poole, “*the mix of age groups defines the region’s character and indicates the types of jobs and services needed.*” Each age group, from children to retirement age, requires special needs with respect to public services and facilities, making it important for the providing government to identify the prevailing age distribution. Moreover, by defining the present age make-up of the community a government is also producing a portrait of future age distribution and can more effectively plan for future needs and concerns.

As the “Baby Boomers” rise in age, they are having fewer children and having them later in life, which accounts for the declining population share of the childhood age group. The actual numbers of children within the region are increasing because of new in-migrating families, as indicated by the overcrowding experienced in some of the region’s schools. This change will have significant impacts on such concerns as schools and housing types, as well as long-term impacts on the strength of the region’s labor pool.

**Table 1.5 – Homer Age Distribution**

<u>Age Group</u>	<u>1980</u>	<u>1990</u>	<u>2000</u>	<u>'80-'90</u>	<u>'90-'00</u>
<b>0 – 4</b>	60	50	79	-16.7%	58.0%
<b>5 – 13</b>	113	101	143	-10.6%	41.6%
<b>14 – 17</b>	37	34	45	-8.1%	32.4%
<b>18 – 20</b>	41	48	39	17.1%	-18.8%
<b>21 – 24</b>	51	37	61	-27.5%	64.9%
<b>25 – 34</b>	123	121	129	-1.6%	6.6%
<b>35 – 44</b>	63	113	147	79.4%	30.1%
<b>45 – 54</b>	68	64	125	-5.9%	95.3%
<b>55 – 64</b>	83	66	70	-20.5%	6.1%
<b>65 +</b>	95	108	112	13.7%	3.7%

Source: US Census Bureau

Typical of rural communities, Homer’s age distribution is fairly balanced and relatively stable. Between 1980 and 2000 the most notable difference occurred with the increase of residents between the ages of 35 and 54. Much of this is attributed to the overall population growth, as most new residents consisted of homeowners and their families, the majority of which would be of established working age. Most other age groups experienced modest, correlating gains, with only the 21-24 cohort and the 55-64 cohort experiencing any total decreases in that time frame. Those decreases were minimal, however, and should be negated over time.

**Table 1.6a – Comparison of Age Distribution, 2000**

<u>Age Group</u>	<u>Homer</u>	<u>Maysville</u>	<u>Baldwin</u>	<u>Gillsville</u>	<u>Commerce</u>	<u>Alto</u>	<u>Mt. Airy</u>	<u>Clarksville</u>	<u>Cornelia</u>	<u>Demorest</u>
<b>0 - 17</b>	28.1%	26.3%	26.2%	20.0%	22.6%	29.3%	23.2%	19.1%	23.4%	15.1%
<b>18 - 64</b>	60.1%	62.1%	59.2%	60.5%	58.8%	63.2%	62.4%	53.7%	59.1%	67.6%
<b>65 +</b>	11.8%	11.5%	14.6%	19.5%	18.6%	7.4%	14.4%	27.2%	17.5%	17.3%

Source: US Census Bureau

**Table 1.6b – Comparison of Age Distribution, 2000**

<u>Age Group</u>	<u>Homer</u>	<u>Banks County</u>	<u>Jackson County</u>	<u>Hall County</u>	<u>Habersham County</u>	<u>Stephens County</u>	<u>Franklin County</u>	<u>Madison County</u>
<b>0 - 17</b>	28.1%	26.2%	26.6%	26.9%	23.5%	23.5%	23.9%	26.3%
<b>18 - 64</b>	60.1%	63.3%	63.0%	63.7%	62.7%	60.9%	60.7%	62.7%
<b>65 +</b>	11.8%	10.5%	10.4%	9.4%	13.8%	15.6%	15.3%	11.0%

Source: US Census Bureau

Compared with other communities Homer’s age distribution is in line with the region average. Most communities have between 25% and 30% of their 2000 population within the school age group of 0-17 years old, and roughly 60% of their populace within the working age group of 18-64 years old. Homer does not feature extreme levels of either the school age or retirement age groups, which indicates the community has a healthy balance of residents able to contribute to the economy and those most dependent on social services.

**Table 1.7 – Projected Trends – Homer Age Distribution**

<b>Age Group</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>2015</b>	<b>2020</b>	<b>2025</b>	<b>2030</b>
<b>0 – 4</b>	8.3%	8.3%	8.4%	8.3%	8.4%	8.4%	8.5%
<b>5 – 13</b>	15.1%	15.0%	14.9%	14.9%	14.9%	14.8%	14.7%
<b>14 – 17</b>	4.7%	4.9%	5.1%	5.3%	5.6%	5.8%	6.0%
<b>18 – 20</b>	4.1%	3.9%	3.9%	3.9%	3.8%	3.8%	3.8%
<b>21 – 24</b>	6.4%	6.4%	6.2%	6.2%	6.1%	6.1%	6.0%
<b>25 – 34</b>	13.6%	13.0%	12.5%	12.0%	11.6%	11.2%	10.8%
<b>35 – 44</b>	15.5%	16.1%	16.7%	17.0%	17.4%	17.8%	18.2%
<b>45 – 54</b>	13.2%	13.7%	13.9%	14.0%	14.1%	14.1%	14.2%
<b>55 – 64</b>	7.4%	7.1%	6.9%	6.9%	6.8%	6.6%	6.5%
<b>65 +</b>	11.8%	11.5%	11.4%	11.4%	11.3%	11.2%	11.2%

*Source: Extrapolation of trends via DCA online projection tool, modified by GMRDC, 2008*

Projections for trends in age distribution suggest Homer is likely to see minimal change in overall conditions. Barring significant changes to the population density or general makeup of the community, the working age group should see modest increases while the others hold steady or see minimal decreases. Provided the level of growth correlates to the employment growth most new residents will be of working age and bringing families. Until the level of medical services increases, however, it is unlikely the city will see a significant growth in the percentage of residents in the highest age levels.

**Racial Composition**

As is consistent with rural communities in north Georgia, Homer is a largely homogenous population with only subtle increases in the variety of races represented. Since 1980 there has been a notable influx of Hispanic residents, but overall the town has fewer than 5% minority residents. This is largely due to the general static nature of residents, wherein discussion with locals suggests turnover of existing households is very low and whatever change has come about is due almost entirely to the make-up of in migrating residents.

**Table 1.8 – Homer Racial Composition**

	<b>1980</b>	<b>1990</b>	<b>2000</b>
<b>Caucasian</b>	648	648	801
<b>Black/African American</b>	82	91	112
<b>Native American/ Alaskan</b>	4	1	11
<b>Asian or Pacific Islander</b>	0	2	8
<b>Other</b>	0	0	18
<b>Persons of Hispanic origin</b>	6	4	19

*Source: US Census Bureau*

Homer’s racial composition is relatively homogenous but does feature a larger than average percentage of minorities compared with other comparably sized communities in the region, save those closer to metro Atlanta. The historical trends for north Georgia indicate minority residents are more common in communities with stronger economic activity or more heavily populated than Homer. This does not indicate a problem or social concern for the city, but does support the

notion that Homer will only become more diverse in racial composition as the entire region grows more suburban and experiences stronger employment growth.

**Table 1.9 – Comparison of Racial Distribution**

	<u>Homer</u>	<u>Maysville</u>	<u>Baldwin</u>	<u>Gillsville</u>	<u>Commerc</u> <u>e</u>	<u>Lula</u>	<u>Alto</u>	<u>Banks</u> <u>County</u>
Caucasian	84.3%	95.1%	83.2%	99.5%	83.1%	89.7%	79.2%	93.2%
Black/African American	11.8%	2.6%	3.7%	0.0%	14.7%	8.1%	3.1%	3.2%
Native American/ Alaskan	1.2%	0.1%	0.3%	0.0%	0.2%	0.0%	0.3%	0.3%
Asian or Pacific Islander	0.8%	0.2%	3.3%	0.0%	0.5%	0.5%	5.9%	0.7%
Other	1.9%	2.0%	9.5%	0.5%	1.5%	1.7%	11.4%	2.7%
Persons of Hispanic origin	2.0%	1.5%	25.9%	1.5%	1.5%	2.2%	20.1%	3.4%

Source: US Census Bureau

**Projections**

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

The population projections for Homer produced for this assessment assumed no major changes would occur to city boundaries, available utilities and infrastructure, and general approach of development regulations. Efforts to revitalize the historic district are in progress but unlikely to dramatically alter the overall pace of growth for the city in the near term. As a result, the projections utilize an extrapolation of trends as depicted in Census accounts that are then adjusted to account for more recent trends and developments around the region that could influence growth rates. The variances between low, medium and high growth levels are based on altering the supposed influence of regional trends that could impact the projections for Homer.

**Table 1.9 – Homer Population Projections**

<u>Growth Rate</u>	<u>2000</u>	<u>2005</u>	<u>2010</u>	<u>2015</u>	<u>2020</u>	<u>2025</u>	<u>2030</u>
<b>Low</b>	950	1,060	1,173	1,303	1,483	1,737	2,037
<b>Medium</b>	950	1,060	1,187	1,380	1,685	2,191	2,850
<b>High</b>	950	1,060	1,189	1,400	1,756	2,384	3,308

Source: GMRDC, 2008

Based on the extrapolated trends Homer can expect a fair amount of continued growth and development. As Banks County experiences more and more suburban development, Homer will attract it’s share of new residents and businesses due to the availability of utilities and infrastructure compared to the unincorporated parts of the county. The presence of the schools and civic offices could spur a geometric increase in commercial services as the City achieves a greater economy of scale. Much of this, however, will depend on the City’s relationship with the County in guiding development trends.

Table 1.10 provides and breakdown of the medium level growth projection, showing annual population changes between 2005 and 2030. This table incorporates several formula used to calculate changes in housing development which then correlate to calculations for net migration and natural growth changes. The general methodology is as follows:

- Housing permits per year – This represents an annual average of new housing unit development dispersed over the length of the planning period.
- Persons per households – This is an extrapolation of the trends in household size.
- Net Migration – This is a rough calculation of the new residents coming into the city via the new housing units, with an adjustment to account for presumed vacancy rates.
- Resident Population Change – This represents an annual average of new births to existing residents.

**Table 1.10 – Homer Population Projection, Medium Scenario**

Year	Housing permits/ year	Persons per household	Net Migration	Resident Pop. Change	Population
2005		2.56			1,060
2006	10	2.56	21		1,081
2007	11	2.56	23	1	1,105
2008	11	2.55	24	1	1,130
2009	12	2.55	26	1	1,158
2010	14	2.55	29	1	1,187
2011	15	2.54	31	1	1,220
2012	16	2.54	34	1	1,255
2013	18	2.54	37	1	1,293
2014	19	2.53	40	1	1,335
2015	21	2.53	44	1	1,380
2016	23	2.52	48	1	1,429
2017	25	2.52	52	1	1,483
2018	28	2.52	58	3	1,543
2019	31	2.51	64	3	1,610
2020	34	2.51	71	3	1,685
2021	38	2.51	79	3	1,766
2022	42	2.50	87	3	1,857
2023	47	2.50	97	4	1,957
2024	52	2.49	107	4	2,069
2025	57	2.49	119	4	2,191
2026	64	2.49	132	4	2,327
2027	71	2.48	146	5	2,478
2028	78	2.48	162	5	2,645
2029	87	2.48	179	5	2,829
2030	97	2.47	199	6	2,850

**EDUCATION**

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

**Educational Attainment**

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

**Table 1.11 – Homer Adult Educational Attainment**

	<u>1980</u>	<u>1990</u>	<u>2000</u>	<u>1980</u>	<u>1990</u>	<u>2000</u>
< 9 <sup>th</sup> Grade	152	135	88	34.5%	28.8%	14.9%
9-12 <sup>th</sup> Grade (No Diploma)	132	108	126	29.9%	23.0%	21.4%
H.S. Graduate/ GED	88	135	207	20.0%	28.8%	35.1%
Some College (No Degree)	37	51	93	8.4%	10.9%	15.8%
Associate Degree	NA	3	17		0.6%	2.9%
Bachelor's Degree	19	26	37	4.3%	5.5%	6.3%
Graduate/ Prof. Degree	13	11	21	2.9%	2.3%	3.6%

*Source: US Census Bureau*

Homer exhibits figures consistent with a general trend towards overall improved adult education levels. The shares of the adult population that had less than a complete high school education have decreased from more than 64% in 1980 to slightly more than 36% in 2000. This indicates that overall the city has developed a population base with higher basic education levels and hopefully a comparably greater level of skills to employ in the work force. Provided these trends continue the City could, within the planning period, come reasonably close to the ideal of having a populace where nearly every adult has at least a high school education and some college education. This would serve to attract greater and more diversified economic development to the community, helping ensure sustainability in weaker times and position the city for growth and prosperity overall.

In comparison with other communities, however, the education figures for Homer do feature some weaknesses. Specifically, the city features lower shares of residents with degrees and completed college educations. Thus, while City residents are improving with regards to completing high school, the city is not fostering nor attracting comparable shares of the most educated citizens. Part of this can be attributed to the city’s relative isolated location with respect to more suburban, metro communities whose residents have easier access to a wider variety of employment opportunities. It may also indicate an area of concern with regards to economic development efforts as the City seeks to attract such opportunities closer to home.

**Table 1.12a – Comparison of Adult Educational Attainment, 2000**

	<u>Homer</u>	<u>Maysville</u>	<u>Baldwin</u>	<u>Gillsville</u>	<u>Lula</u>	<u>Commerce</u>	<u>Alto</u>	<u>Cornelia</u>
< 9 <sup>th</sup> Grade	14.9%	8.7%	21.8%	11.4%		15.4%		
9-12th Grade (No Diploma)	21.4%	15.7%	17.0%	21.6%		19.6%		
H.S. Graduate/ GED	35.1%	41.4%	30.6%	31.1%		35.4%		
Some College (No Degree)	15.8%	17.2%	15.5%	17.4%		15.0%		
Associate Degree	2.9%	4.6%	2.8%	4.2%		3.7%		
Bachelor's Degree	6.3%	7.8%	7.1%	10.8%		7.4%		
Graduate/ Prof. Degree	3.6%	4.5%	5.3%	3.6%		3.5%		

Source: US Census Bureau

**Table 1.12b – Comparison of Adult Educational Attainment, 2000**

	<u>Homer</u>	<u>Banks County</u>	<u>Jackson County</u>	<u>Hall County</u>	<u>Franklin County</u>	<u>Haber-sham Co.</u>	<u>Stephens County</u>	<u>Georgia</u>
< 9 <sup>th</sup> Grade	14.9%	13.2%	11.3%	13.7%	11.0%			7.5%
9-12th Grade (No Diploma)	21.4%	21.4%	20.5%	15.5%	21.9%			13.9%
H.S. Graduate/ GED	35.1%	38.3%	35.7%	29.7%	37.4%			28.7%
Some College (No Degree)	15.8%	15.3%	16.9%	17.9%	14.7%			20.4%
Associate Degree	2.9%	3.2%	3.9%	4.3%	4.5%			5.2%
Bachelor's Degree	6.3%	5.0%	7.5%	12.1%	6.5%			16.0%
Graduate/ Prof. Degree	3.6%	3.6%	4.3%	6.8%	3.9%			8.3%

Source: US Census Bureau

Overall, though, the Banks County region is exhibiting considerable progress with regards to adult education levels. The State averages are better still, but much of this is attributed to the effects of more established metro Atlanta and the major urbanized areas such as Columbus, Augusta and Savannah. It is anticipated the Banks County region should grow more inline with State figures during the planning period.

**Table 1.13a – School System Data, 2005 Graduating Class**

	<u>9-12 Gr. Dropout Rate</u>	<u>Public School Graduates #</u>	<u>Percent of Class Graduating</u>	<u>Graduates Entering Ga. Universities</u>		<u>Graduates Entering Ga. Technical Colleges</u>	
			<u>% of Class</u>	<u>#</u>	<u>%</u>	<u>#</u>	<u>%</u>
<b>Banks County</b>	5.4%	122	73.5%	35	28.7%	14	11.5%
<b>Franklin County</b>	6.2%	161	60.3%	58	36.0%	34	21.1%
<b>Hall County</b>	6.5%	1,014	68.5%	416	41.0%	34	3.4%
<b>Jackson County</b>	6.8%	266	64.6%	87	32.7%	12	4.5%
<b>Madison County</b>	8.3%	225	69.4%	66	29.3%	49	21.8%

Source: www.georgiastats.uga.edu; from Georgia Department of Education

As a whole the education system within Banks County has made improvements with addressing dropout rates and improving test scores. For the 2005 graduating class the Banks County students especially fared very well in several performance factors. All the school systems in the area have acknowledged the need to continue improvements in developing students for post-secondary education and adapting skills for use in creating a stronger, more diverse labor pool.

**Table 1.13b – School System Data, 2005 Graduating Class**

	<u>Avg. SAT Score</u>	<u>Avg. ACT Score</u>	<u>% of AP Tests Scoring 3+</u>
<b>Banks County</b>	1020	22.2	85.7%
<b>Franklin County</b>	940	20.5	51.9%
<b>Hall County</b>	982	20.3	19.3%
<b>Jackson County</b>	1011	19.8	68.1%
<b>Madison County</b>	961	19.5	35.4%

*Source: www.georgiastats.uga.edu; from Georgia Department of Education*

**INCOME**

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

**Table 1.14 – Average Household Income Levels**

	<u>1990</u>	<u>2000</u>	<u>As % of Ga. Median</u>		<u>Δ '90-'00</u>
			<u>1990</u>	<u>2000</u>	
<b>Georgia</b>	\$36,810	\$80,077			
<b>Gillsville</b>	\$32,492	\$73,281	88.27%	91.51%	125.54%
<b>Cornelia</b>	\$30,194	\$51,145	82.03%	63.87%	69.39%
<b>Jefferson</b>	\$30,598	\$49,446	83.12%	61.75%	61.60%
<b>Clarkesville</b>	\$27,794	\$48,675	75.51%	60.79%	75.13%
<b>Commerce</b>	\$26,636	\$48,023	72.36%	59.97%	80.29%
<b>Homer</b>	\$24,134	\$47,161	65.56%	58.89%	95.41%
<b>Banks County</b>	\$29,394	\$46,255	79.85%	57.76%	57.36%
<b>Lula</b>	\$27,103	\$45,729	73.63%	57.11%	68.72%
<b>Maysville</b>	\$23,505	\$45,017	63.85%	56.22%	91.52%
<b>Baldwin</b>	\$24,165	\$39,249	65.65%	49.01%	62.42%
<b>Demorest</b>	\$27,146	\$37,549	73.75%	46.89%	38.32%
<b>Carnesville</b>	\$33,238	\$35,613	90.30%	44.47%	7.15%
<b>Alto</b>	\$31,298	\$30,141	85.03%	37.64%	-3.70%

*Source: US Census Bureau*

While Homer has seen notable increases in the household income levels, it has failed to show progress in comparison with State figures. Between 1990 and 2000 Homer’s mean household income decreased from roughly 65% the State level to only 59%. Banks County overall experienced a more severe decrease from roughly 80% to 58%. As with the adult education levels, part of the discrepancies in this comparison can be attributed to the effects of metro Atlanta, which grew by 125% in that timeframe, bolstering the State figures. Just as important,



Homer appears to show competitive income levels for the region, including a higher figure than the overall county and two other Banks County municipalities.

**Table 1.15 – Per Capita Income Levels**

	<u>1980</u>	<u>1990</u>	<u>2000</u>	<u>As % of Ga. Per Capita</u>		<u>Δ '90-'00</u>
				<u>1990</u>	<u>2000</u>	
<i>Georgia</i>		\$13,631	\$21,154			
<b>Gillsville</b>	\$5,010	\$14,127	\$27,551	103.64%	130.24%	95.02%
<b>Cornelia</b>	\$7,227	\$12,764	\$21,701	93.64%	102.59%	70.02%
<b>Clarksville</b>	\$5,942	\$13,110	\$20,265	96.18%	95.80%	54.58%
<b>Commerce</b>	\$5,904	\$10,286	\$19,270	75.46%	91.09%	87.34%
<b>Jefferson</b>	\$5,855	\$11,700	\$18,456	85.83%	87.25%	57.74%
<b>Banks County</b>	\$5,496	\$10,741	\$17,424	78.80%	82.37%	62.22%
<b>Homer</b>	\$4,659	\$9,438	\$17,353	69.24%	82.03%	83.86%
<b>Maysville</b>	\$4,751	\$9,602	\$17,153	70.44%	81.09%	78.64%
<b>Lula</b>	\$4,573	\$10,700	\$15,246	78.50%	72.07%	42.49%
<b>Demorest</b>	\$5,003	\$12,572	\$14,981	92.23%	70.82%	19.16%
<b>Baldwin</b>	\$4,886	\$9,154	\$14,059	67.16%	66.46%	53.58%
<b>Carnesville</b>	\$5,487	\$13,329	\$14,016	97.78%	66.26%	5.15%
<b>Alto</b>	\$4,383	\$10,673	\$11,434	78.30%	54.05%	7.13%

Source: US Census Bureau

The conditions are similar with respect to per capita income levels, though in this case Banks County now features slightly higher figures than the City of Homer. For the per capita values Homer actually saw smaller increases than average household values. Most importantly, however, Homer and the other communities within the region are much more closely inline with State income levels

**Table 1.16 – Homer Household Income Distribution**

	<u>'90 - '00</u>			
	<u>1990</u>	<u>2000</u>	<u>#</u>	<u>%</u>
<i>Total HH</i>	297	374		
<b>&lt; \$9,999</b>	31.0%	13.4%	-42	-45.7%
<b>\$10,000 - \$14,999</b>	12.8%	5.3%	-18	-47.4%
<b>\$15,000 - \$19,999</b>	12.8%	10.7%	2	5.3%
<b>\$20,000 - \$29,999</b>	21.9%	13.6%	-14	-21.5%
<b>\$30,000 - \$34,999</b>	7.4%	5.3%	-2	-9.1%
<b>\$35,000 - \$39,999</b>	2.0%	11.0%	35	583.3%
<b>\$40,000 - \$49,999</b>	3.7%	10.4%	28	254.5%
<b>\$50,000 - \$59,999</b>	4.0%	8.8%	21	175.0%
<b>\$60,000 - \$74,999</b>	1.7%	10.2%	33	660.0%
<b>\$75,000 - \$99,999</b>	0.3%	5.9%	21	2100.0%
<b>\$100,000 +</b>	2.4%	5.3%	13	185.7%

Source: US Census Bureau

With regards to the distribution of income levels, Homer has shown considerable improvement in featuring more households with higher levels of income. For the 1990 Census Homer featured more than half of its households earning under \$20,000, with another 20% earning less than \$30,000. By the 2000 Census fewer than 40% of households were earning less than \$30,000 while the category for households earning between \$60,000 and \$74,999 made one of the largest gains, from 1.7% to 10.2% in share. Some of this can be attributed to natural inflation, but the shift also reflects the economic growth and diversity that’s come to the region.

Compared with neighboring communities the figures for Homer support the regional growth scenario. Homer does retain some of the higher shares of households in lower-end income levels, likely correlating to the education levels discussed earlier. The City does mirror the overall trend, however, with larger shares in the \$35,000 - \$74,999 range. Considering the relatively low cost of living for the region this suggests the city as a whole is doing well and not indicating an large concerns with respect to economic strength. There is still some concern for the poorer households, however, as almost 30% of the households earned less \$20,000 in 2000, evidence that some residents are in fact struggling.

**Table 1.17 – Comparison of Household Income Distribution, 2000**

	<u>Homer</u>	<u>Maysville</u>	<u>Baldwin</u>	<u>Gillsville</u>	<u>Lula</u>	<u>Commerce</u>	<u>Alto</u>	<u>Banks County</u>	<u>Georgia</u>
<i>Total HH</i>	374	488	867	82	531	2,067	304	5,322	
<b>&lt; \$9,999</b>	13.4%	12.5%	14.8%	9.8%	14.2%	12.0%	14.8%	11.4%	10.1%
<b>\$10,000 - \$14,999</b>	5.3%	5.1%	8.9%	1.2%	2.7%	9.3%	4.3%	6.4%	5.9%
<b>\$15,000 - \$19,999</b>	10.7%	4.7%	7.3%	4.9%	9.3%	7.6%	8.3%	6.0%	5.9%
<b>\$20,000 - \$29,999</b>	13.6%	13.1%	20.4%	7.3%	12.9%	16.5%	20.9%	12.9%	12.7%
<b>\$30,000 - \$34,999</b>	5.3%	7.2%	6.0%	7.3%	7.4%	5.6%	8.3%	7.6%	6.2%
<b>\$35,000 - \$39,999</b>	11.0%	6.1%	8.1%	8.5%	7.5%	6.4%	7.6%	7.3%	5.9%
<b>\$40,000 - \$49,999</b>	10.4%	15.6%	9.3%	7.3%	10.6%	11.2%	19.9%	15.5%	10.9%
<b>\$50,000 - \$59,999</b>	8.8%	12.5%	8.3%	8.5%	13.1%	9.6%	8.3%	10.3%	9.2%
<b>\$60,000 - \$74,999</b>	10.2%	9.6%	6.2%	15.9%	11.5%	6.5%	4.0%	9.6%	10.5%
<b>\$75,000 - \$99,999</b>	5.9%	8.6%	5.4%	13.4%	7.5%	5.9%	2.2%	6.5%	10.4%
<b>\$100,000 +</b>	5.3%	4.9%	5.3%	15.9%	3.2%	9.4%	1.4%	6.5%	12.3%

Source: US Census Bureau

**IDENTIFIED ISSUES AND OPPORTUNITIES**

**Issues**

- *Managing population growth* – Homer and the surrounding region will experience dynamic growth levels that will change the character of the area. The City must consider how to incorporate this growth into the fabric of the community in order to sustain service levels and maintain the character desired.

**Opportunities**

- *Continuing positive social trends* – Efforts to improve education and income levels should be maintained so as to ensure the economic vitality of the community.

## **CHAPTER 2**

---

### **ECONOMIC DEVELOPMENT**

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

#### **ECONOMIC BASE**

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

#### **Employment by Economic Sector**

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

**Table 2.1 – Employment by Industry, Homer**

	<u>1980</u>	<u>1990</u>	<u>2000</u>	<u>'80-'90</u>	<u>'90-'00</u>
<b><u>Total Employed</u></b>	<u>297</u>	<u>323</u>	<u>446</u>	<u>8.8%</u>	<u>38.1%</u>
<b>Edu., Health and Social Services</b>	40	22	73	-45.0%	231.8%
<b>Retail</b>	23	72	65	213.0%	-9.7%
<b>Manufacturing</b>	79	90	60	13.9%	-33.3%
<b>Construction</b>	46	26	53	-43.5%	103.8%
<b>Arts, Entertainment, Rec. and Hospitality Services</b>	14	3	32	-78.6%	1000.0%
<b>Public Admin.</b>	18	22	31	22.2%	40.9%
<b>Wholesale</b>	8	21	30	162.5%	42.9%
<b>Prof., Scientific, Mgmt., Admin., and Waste Mgmt. Services</b>	4	6	28	50.0%	366.7%
<b>TCPU</b>	20	9	25	-55.0%	177.8%
<b>Other Services</b>	20	12	19	-40.0%	58.3%
<b>Agri. Services</b>	20	22	15	10.0%	-31.8%
<b>FIRE</b>	5	18	12	260.0%	-33.3%
<b>Information</b>	-	-	3		

*Source: Ga. Dept. of Labor*

Homer’s general population growth has coincided with modest growth in the City’s role as an employment center, almost doubling in total employment between 1980 and 2000. The largest industrial sectors to see increases in this time period were the Retail and the Education, Health and Social Services sectors, which are also the two largest sectors as of the 2000 Census. The Professional, Scientific and Administrative sector has also seen marked increase, while the remaining categories are relatively balanced. The trends highlight Homer’s role as the civic center for Bansk County, housing the bulk of the area’s government and education job opportunities. Some additional professional and retail services have risen to support the general population increase, while the Agricultural Services and Manufacturing sectors have seen drop offs as the City becomes a more densely populated community.

The employment figures for Homer compare favorably with those of neighboring communities and the surrounding area. The city does feature lower numbers in the Manufacturing sector, which is not uncommon for rural communities, and a higher ratio in the Construction Services. Provided the demand for such services remains healthy this in itself is not an issue. However the City should monitor the long term trends that reduce the volume of goods production as a possible indicator of weakening economies: More specifically, that the City is more dependent on outside communities for employment and more dependent on property and retail sales taxes for revenue.

The region as a whole remains strong, though the growth among retail and wholesale employment could belie a dangerous trend toward lower paying employment opportunities (also discussed under wages). As the Georgia Mountains are grows the region and Homer should experience a balanced increase among professional services that support more densely populated areas, such as the Financial and Administrative sectors, that also provide higher wages.

**Table 2.2a – Comparison of Employment, 2000**

	<u>Homer</u>	<u>Maysville</u>	<u>Baldwin</u>	<u>Gillsville</u>	<u>Commerce</u>	<u>Lula</u>	<u>Alto</u>
<b><u>Total Employment</u></b>	<u>446</u>	<u>603</u>	<u>1,082</u>	<u>99</u>	<u>2,468</u>	<u>716</u>	<u>380</u>
<b>Edu., Health and Social Services</b>	16.4%	16.9%	16.0%	8.1%	17.5%	19.8%	7.6%
<b>Retail Trade</b>	14.6%	15.3%	9.5%	13.1%	14.4%	11.0%	8.7%
<b>Manufacturing</b>	13.5%	20.2%	33.5%	38.4%	19.7%	26.3%	42.4%
<b>Construction</b>	11.9%	6.6%	8.2%	3.0%	7.4%	9.1%	7.1%
<b>Arts, Entertainment, Rec. and Hospitality Services</b>	7.2%	2.3%	8.1%	2.0%	10.8%	3.6%	6.3%
<b>Public Admin.</b>	7.0%	5.8%	5.1%	11.1%	5.2%	4.3%	3.2%
<b>Wholesale Trade</b>	6.7%	7.5%	2.7%	6.1%	3.4%	6.7%	5.8%
<b>Prof., Scientific, Mgmt., Admin., and Waste Mgmt. Services</b>	6.3%	7.5%	2.5%	10.1%	5.2%	5.3%	2.4%
<b>TCPU</b>	5.6%	4.6%	4.2%	1.0%	4.6%	2.4%	5.0%
<b>Other Services</b>	4.3%	4.0%	2.9%	0.0%	3.9%	5.7%	5.8%
<b>Agri. Services</b>	3.4%	1.5%	2.1%	3.0%	0.9%	3.1%	2.1%
<b>FIRE</b>	2.7%	6.8%	3.0%	3.0%	4.7%	2.2%	3.2%
<b>Information</b>	0.7%	1.0%	2.1%	1.0%	2.1%	0.4%	0.5%

*Source: Ga. Dept. of Labor*

**Table 2.2b – Comparison of Employment, 2000**

	<u>Homer</u>	<u>Banks</u>	<u>Habersham</u>	<u>Hall</u>	<u>Jackson</u>	<u>Stephens</u>	<u>Georgia</u>
<b><u>Total Employment</u></b>	<u>446</u>	<u>7,099</u>	<u>16,777</u>	<u>66,587</u>	<u>19,542</u>	<u>12,018</u>	<u>3,839,756</u>
<b>Manufacturing</b>	13.5%	23.7%	26.6%	25.5%	21.3%	31.5%	14.8%
<b>Edu., Health and Social Services</b>	16.4%	13.5%	16.2%	15.3%	14.4%	19.9%	17.6%
<b>Retail Trade</b>	14.6%	12.8%	11.8%	11.1%	12.3%	10.9%	12.0%
<b>Wholesale Trade</b>	6.7%	4.4%	2.7%	4.7%	4.5%	1.8%	3.9%
<b>Prof., Scientific, Mgmt., Admin., and Waste Mgmt. Services</b>	6.3%	4.5%	4.1%	6.6%	5.7%	3.5%	9.4%
<b>FIRE</b>	2.7%	3.8%	5.0%	5.7%	4.5%	4.2%	6.5%
<b>Construction</b>	11.9%	12.0%	9.3%	9.8%	11.1%	9.3%	7.9%
<b>Public Admin.</b>	7.0%	6.0%	4.7%	2.9%	4.0%	3.1%	5.0%
<b>TCPU</b>	5.6%	4.2%	3.9%	4.1%	5.3%	3.4%	6.0%
<b>Other Services</b>	4.3%	4.6%	4.4%	4.8%	5.0%	3.8%	4.7%
<b>Arts, Entertainment, Rec. and Hospitality Services</b>	7.2%	4.5%	6.0%	6.1%	7.2%	5.6%	7.1%
<b>Agri. Services</b>	3.4%	4.5%	3.6%	1.6%	2.9%	1.4%	1.4%
<b>Information</b>	0.7%	1.5%	1.8%	1.9%	1.9%	1.7%	3.5%

*Source: Ga. Dept. of Labor*

### **Wages by Economic Sector**

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

The Banks and Jackson County region features lower weekly wage levels for 2005 compared to the State averages and some neighboring counties. Part of this can be attributed to the comparably lower cost of living in those communities when compared to more metropolitan areas such as Hall and Gwinnett Counties. This allows business to offer lower wage levels while still sustaining standards of living. The degree of difference, however, is in some cases vast enough to indicate a possible source of concern. This is particularly true when reviewing the wage levels for service industries in Banks County, which were less than ½ the State average for that category.

A closer examination of this revealed the bulk of this gap in wage levels appears to stem from differences in the professional services. Retail and Wholesale Trade sectors featured higher or average wage levels, however sectors such as Finance and Insurance, Professional and Scientific Services, rated significantly lower than levels for neighboring communities. Of the communities shown in Table 2.3, Banks County had the lowest wage levels in 6 of the 10 service sectors, in some cases by more the \$100 difference than the second lowest county. Much of this is being attributed to the largely agricultural nature of the County, suggesting the limited volume of service sector employees are not in a high cost, high demand market. Jackson County, with more urbanized areas and a larger population, scored much better in these same sectors.

Even with the cost of living adjustment the overall wage levels should be improved where possible. Combined with the information known about housing costs and the number of households spending greater than 30% of their income on housing, this information suggests the Banks County area is lagging behind comparably sized communities in terms of overall income production. With a substantial amount of employment coming from service industries, and with those industries paying on the lower ends of the wage scales, Homer’s economy is that much more subject to influences from consumer spending trends and price indexes. It is advised the City work with the Counties in efforts to increase Goods Producing industries and limiting the expansion of weaker Service sectors.

**Table 2.3 – Average Weekly Wages, 2005**

	<b>Banks</b>	<b>Jackson</b>	<b>Hall</b>	<b>Franklin</b>	<b>Georgia</b>
<b><i>Total – All Industries</i></b>	<u>\$498</u>	<u>\$562</u>	<u>\$650</u>	<u>\$534</u>	<u>\$752</u>
<b>Goods Producing</b>	\$623	\$680	\$711	\$612	\$788
<b>Government</b>	\$472	\$532	\$631	\$498	\$711
<b>Service Producing</b>	\$363	\$504	\$620	\$495	\$752
<hr/>					
<b>Goods Producing</b>					
Manufacturing	\$528	\$683	\$716	\$612	\$811
Construction	\$448	\$684	\$696	\$622	\$768
Agriculture, Forestry, Fishing, & Hunting	\$1,181	\$497	\$660	NA	\$472
<hr/>					
<b>Service Producing</b>					
Wholesale Trade	\$804	\$722	\$806	\$581	\$1,128
Finance & Insurance	\$672	\$745	\$862	\$711	\$1,205
Retail Trade	\$475	\$424	\$516	\$418	\$473
Transportation & Warehousing	\$447	\$609	\$744	\$709	\$816
Prof./ Sci./ Tech Services	\$417	\$727	\$824	\$603	\$1,187
Administrative & Waste Svcs.	\$384	\$432	\$454	\$439	\$549
Other Services	\$367	\$631	\$559	\$512	\$867
Accommodation & Food Svcs.	\$171	\$289	\$248	\$199	\$278
Health Care & Social Svcs.	NA	\$509	\$764	\$563	\$746
Information	NA	\$656	\$818	\$597	\$1,264

*Source: Georgia Department of Labor*

**LABOR FORCE CHARACTERISTICS**

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

**Occupations**

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

**Table 2.4 – Comparison of Occupations**

	<u>Banks</u>	<u>Franklin</u>	<u>Hall</u>	<u>Jackson</u>	<u>Madison</u>	<u>Georgia</u>
<u>Total Employed Civilians, Age 16+</u>	<u>7,099</u>	<u>9,007</u>	<u>66,587</u>	<u>19,542</u>	<u>12,498</u>	<u>3,839,756</u>
<b>Production, Transportation &amp; Material Moving</b>	25.5%	25.1%	24.0%	22.6%	22.7%	15.7%
<b>Sales &amp; Office</b>	22.7%	22.6%	23.9%	25.1%	25.5%	26.8%
<b>Mgmt., Professional Related</b>	21.1%	24.0%	26.3%	22.5%	21.9%	32.7%
<b>Construction, Extraction &amp; Maintenance</b>	16.7%	11.6%	12.8%	14.6%	17.3%	10.8%
<b>Service</b>	12.3%	15.1%	12.1%	14.1%	11.7%	13.4%
<b>Farming, Fishing &amp; forestry</b>	1.7%	1.7%	0.9%	1.1%	0.8%	0.6%

*Source: US Bureau of the Census*

Corroborating the trends indicated through employment and wage levels, occupation levels for Banks County residents concentrate on the Sales & Office and Production, Transportation and Material Moving categories. These traditionally correspond to the employment ratings for Retail and Wholesale Trade industries as well as Manufacturing.

Overall the distribution of occupations suggests a labor force with a balanced skill set. Slightly higher than average figures for Construction, Extraction and Maintenance counters the Banks County employment and wage levels for those categories, suggesting a comparable weakness for Banks County in that sector. A similar comment could be made about Professional Services, wherein the volume of employment and skill sets rate more highly than the wage levels received. Apart from these highlights, and given the evolutions taking place in the regional economy there does not appear to be any indication of concern for Homer. The City should monitor the Banks County information going forward, however, to ensure the trends do not yield further drop off of residents in the Management and Professional Service Related occupations, nor a significant increase in general Service occupations, as these would counter the desired trends toward higher paying employment opportunities.



**Employment Status**

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

**Table 2.5 – Employment Status, Homer**

	<b><u>1990</u></b>	<b><u>2000</u></b>
<b><u>Total</u></b>	<b>572</b>	<b>736</b>
<b>In labor force #</b>	346	467
<b>In labor force %</b>	60.5%	63.5%
<b>In Armed Forces</b>	0.0%	0.0%
<b>Civilian Labor Force</b>	100.0%	100.0%
<b>Civ. Employed</b>	93.4%	95.5%
<b>Civ. Unemployed</b>	6.6%	4.5%
<hr/>		
<b><u>Total Males</u></b>	<b>261</b>	<b>347</b>
<b>In labor force:</b>	163	239
<b>Not in labor force</b>	62.5%	68.9%
<b>In Armed Forces</b>	0.0%	0.0%
<b>Civilian Labor Force</b>	100.0%	100.0%
<b>Civ. Employed</b>	92.6%	92.9%
<b>Civ. Unemployed</b>	7.4%	7.1%
<hr/>		
<b><u>Total Females</u></b>	<b>311</b>	<b>389</b>
<b>In labor force:</b>	183	228
<b>Not in labor force</b>	58.8%	58.6%
<b>In Armed Forces</b>	0.0%	0.0%
<b>Civilian Labor Force</b>	100.0%	100.0%
<b>Civ. Employed</b>	94.0%	98.2%
<b>Civ. Unemployed</b>	6.0%	1.8%

*Source: US Bureau of the Census*

Homer’s figures with respect to employment participation are considered within normal ranges. The ratio of residents within the work force is common given the volume of households with children, retirees and adults choosing to remain home, such as spouses or parents. The volume of residents within the work force has grown in accordance with the population, as well, particularly among women. This increase could have been expected as part of a generation trend with more and more mothers holding careers in addition to parenthood. Further, women in general are more commonly seen in a wider variety of occupations compared to 30 and 60 years ago. Provided these rates hold steady Homer should be considered at least viable in terms of economic strength, with the nature of the employment options and wage scales then determining the level of prosperity.

In comparison with other communities the figures for Homer also appear normal. Compared with the other municipalities in the region Maysville has an average percentage of residents in the work force in all three categories: For males, females and the total population. The figures for Homer are consistent with those of smaller, rural communities with a level of dependency on outside forces to shape economic opportunity, particularly for those workers employed in lower paying positions. But they also support the notion that Homer is a relatively affordable place to live, noting that not as many City residents are employed as compared to the larger region and the State as a whole. Provided household income levels are strong and stable, the participation rates do not reveal any concerns.

**Table 2.6a – Comparison of Employment Status, 2000**

	<u>Homer</u>	<u>Maysville</u>	<u>Baldwin</u>	<u>Gillsville</u>	<u>Lula</u>	<u>Alto</u>	<u>Commerce</u>
<b><u>Total</u></b>	<u>736</u>	<u>963</u>	<u>1,907</u>	<u>191</u>	<u>1,154</u>	<u>580</u>	<u>4,186</u>
<b>In labor force #</b>	467	639	1,203	102	745	394	2,560
<b>In labor force %</b>	63.5%	66.4%	63.1%	53.4%	64.6%	67.9%	61.2%
<b>In Armed Forces</b>	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
<b>Civilian Labor Force</b>	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	99.7%
<b>Civ. Employed</b>	95.5%	94.4%	89.9%	97.1%	96.1%	96.4%	96.7%
<b>Civ. Unemployed</b>	4.5%	5.6%	10.1%	2.9%	3.9%	3.6%	3.3%
<hr/>							
<b><u>Total Males</u></b>	<u>347</u>	<u>444</u>	<u>993</u>	<u>94</u>	<u>541</u>	<u>301</u>	<u>1,809</u>
<b>In labor force:</b>	239	326	698	56	409	242	1,252
<b>Not in labor force</b>	68.9%	73.4%	70.3%	59.6%	75.6%	80.4%	69.2%
<b>In Armed Forces</b>	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%
<b>Civilian Labor Force</b>	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	99.4%
<b>Civ. Employed</b>	92.9%	92.6%	89.8%	100.0%	96.6%	98.3%	97.6%
<b>Civ. Unemployed</b>	7.1%	7.4%	10.2%	0.0%	3.4%	1.7%	2.4%
<hr/>							
<b><u>Total Females</u></b>	<u>389</u>	<u>519</u>	<u>914</u>	<u>97</u>	<u>613</u>	<u>279</u>	<u>2,377</u>
<b>In labor force:</b>	228	313	505	46	336	152	1,308
<b>Not in labor force</b>	58.6%	60.3%	55.3%	47.4%	54.8%	54.5%	55.0%
<b>In Armed Forces</b>	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Civilian Labor Force</b>	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>Civ. Employed</b>	98.2%	96.2%	90.1%	93.5%	95.5%	93.4%	95.8%
<b>Civ. Unemployed</b>	1.8%	3.8%	9.9%	6.5%	4.5%	6.6%	4.2%

Source: US Bureau of the Census

**Table 2.6b – Comparison of Employment Status, 2000**

	<u>Homer</u>	<u>Banks</u>	<u>Hall</u>	<u>Habersham</u>	<u>Stephens</u>	<u>Jackson</u>	<u>GA</u>
<b><u>Total</u></b>	<u>736</u>	<u>11,136</u>	<u>105,772</u>	<u>28,532</u>	<u>20,117</u>	<u>31,608</u>	<u>6,250,687</u>
<b>In labor force #</b>	467	7,321	69,294	17,544	12,542	20,237	4,129,666
<b>In labor force %</b>	63.5%	65.7%	65.5%	61.5%	62.3%	64.0%	66.1%
<b>In Armed Forces</b>	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	1.6%
<b>Civilian Labor Force</b>	100.0%	100.0%	99.9%	99.9%	100.0%	99.9%	98.4%
<b>Civ. Employed</b>	95.5%	97.0%	96.2%	95.8%	95.8%	96.6%	94.5%
<b>Civ. Unemployed</b>	4.5%	3.0%	3.8%	4.2%	4.2%	3.4%	5.5%
<b><u>Total Males</u></b>	<u>347</u>	<u>5,603</u>	<u>53,527</u>	<u>14,570</u>	<u>9,448</u>	<u>15,479</u>	<u>3,032,442</u>
<b>In labor force:</b>	239	4,034	39,534	9,667	6,579	11,098	2,217,015
<b>Not in labor force</b>	68.9%	72.0%	73.9%	66.3%	69.6%	71.7%	73.1%
<b>In Armed Forces</b>	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	2.6%
<b>Civilian Labor Force</b>	100.0%	100.0%	99.9%	99.9%	100.0%	99.9%	97.4%
<b>Civ. Employed</b>	92.9%	96.5%	96.6%	96.3%	96.1%	97.1%	95.0%
<b>Civ. Unemployed</b>	7.1%	3.5%	3.4%	3.7%	3.9%	2.9%	5.0%
<b><u>Total Females</u></b>	<u>389</u>	<u>5,533</u>	<u>52,245</u>	<u>13,962</u>	<u>10,669</u>	<u>16,129</u>	<u>3,218,245</u>
<b>In labor force:</b>	228	3,287	29,760	7,877	5,963	9,139	1,912,651
<b>Not in labor force</b>	58.6%	59.4%	57.0%	56.4%	55.9%	56.7%	59.4%
<b>In Armed Forces</b>	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.5%
<b>Civilian Labor Force</b>	100.0%	100.0%	100.0%	99.8%	100.0%	100.0%	99.5%
<b>Civ. Employed</b>	98.2%	97.5%	95.6%	95.1%	95.5%	96.1%	93.9%
<b>Civ. Unemployed</b>	1.8%	2.5%	4.4%	4.9%	4.5%	3.9%	6.1%

Source: US Bureau of the Census

### Unemployment Levels

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

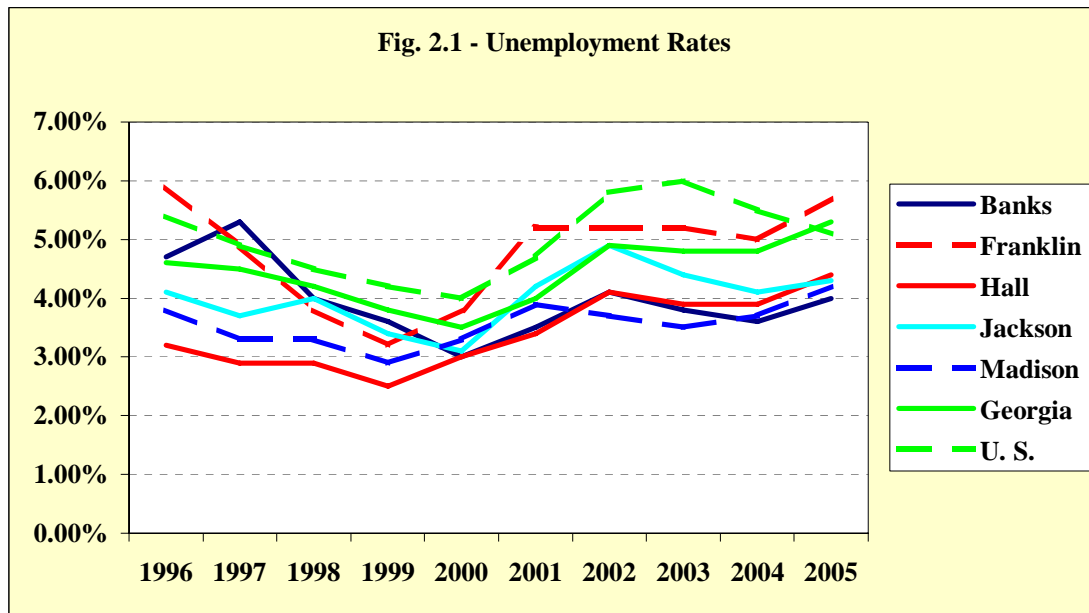
**Table 2.7 – Unemployment Trends**

	<u>1996</u>	<u>1997</u>	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>
<b>Banks</b>	4.7%	5.3%	4.0%	3.6%	3.0%	3.5%	4.1%	3.8%	3.6%	4.0%
<b>Franklin</b>	5.9%	4.9%	3.8%	3.2%	3.8%	5.2%	5.2%	5.2%	5.0%	5.7%
<b>Hall</b>	3.2%	2.9%	2.9%	2.5%	3.0%	3.4%	4.1%	3.9%	3.9%	4.4%
<b>Habersham</b>	5.0%	5.0%	3.9%	3.4%	3.4%	4.2%	4.1%	3.9%	3.7%	4.3%
<b>Jackson</b>	4.1%	3.7%	4.0%	3.4%	3.1%	4.2%	4.9%	4.4%	4.1%	4.3%
<b>Stephens</b>	6.5%	5.6%	5.6%	4.7%	3.5%	5.0%	5.0%	5.9%	6.3%	6.0%
<b>Georgia</b>	4.6%	4.5%	4.2%	3.8%	3.5%	4.0%	4.9%	4.8%	4.8%	5.3%
<b>U. S.</b>	5.4%	4.9%	4.5%	4.2%	4.0%	4.7%	5.8%	6.0%	5.5%	5.1%

Source: US Bureau of the Census

Given the participation rates noted for Homer and the suggestion that Banks County is experiencing the early waves of metropolitan expansion, it stands to reason these communities would feature very low levels of unemployment. For Banks County the overall unemployment rate went down between 1996 and 2005, and the County has consistently scored better than the State and US unemployment rates since 1998. The same can be said for some of the other counties in the region, and, perhaps more telling, is the fact the rates have held fairly steady.

The unemployment rates have been increasing overall the past few years due to various economic forces. Some of it is the increase in single income households and early retirees still considered within the labor force. Other factors include changes to the economic base and reduction of manufacturing jobs in the area, and the increase in working-age children and young adults moving to the area. However, until the figures stray from the regional averages or grow closer to those for the nation this isn't considered cause for alarm. As economic indicators these figures indicate the health of the regional economy. Even as wage levels remain low there has been real job growth coinciding with the population expansion. Provided the growth occurs through multiple industrial sectors and the labor force can maintain pace with the occupational demands, the unemployment rates will remain at healthy levels and the overall levels of production and prosperity should improve.



**Sources of Personal Income**

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

**Table 2.8 – Sources of Household Income, Homer**

	<u>1990</u>	<u>2000</u>	<u>'90-'00</u>	<u>'90-'00</u>
<b><u>Total Income</u></b>	<u>\$7,023,079</u>	<u>\$17,261,000</u>	<u>\$10,237,921</u>	<u>145.8%</u>
Aggregate...				
wage or salary income for households	\$4,263,298	\$13,044,400	\$8,781,102	206.0%
other types of income for households	\$151,708	\$373,200	\$221,492	146.0%
self employment income for households	\$1,332,490	\$1,137,800	-\$194,690	-14.6%
interest, dividends, or net rental income	\$386,399	\$532,600	\$146,201	37.8%
social security income for households	\$444,610	\$1,069,300	\$624,690	140.5%
public assistance income for households	\$82,314	\$168,000	\$85,686	104.1%
retirement income for households	\$362,260	\$935,700	\$573,440	158.3%

Source: US Bureau of the Census

As expected, most sources of income for Homer households increased in accordance with inflation and natural population growth for the years between 1990 and 2000. Only the self-employment income decreased. Overall wages and salaries not only remained the largest component but also saw the largest increase in share of overall income, tripling to more than \$13M dollars in 2000. As could also be predicted, the next largest increases came from the social security and retirement income components, which correlates with the increase in retirement age residents within the town either through new migration or longer lifespans. The other most telling feature of the figures for Homer is the minimal increase in interest and dividend related income. Alone for such a small community this statistic is relatively innocuous. Given the growth within social security and retirement income, however, and the information about an aging populace, it could be an indication that the general populace will see more increases on public assistance and government support programs due to minimal amounts of private investment and financial reserves. If this becomes the case the City could see a growth in household financial woes if inflation outpaces the expansion of government support programs.

This concern is echoed in comparing Homer’s figures with those of the region. Against other municipalities Homer has one of the bigger imbalances between wage and salary income and social security and retirement income. Again, as a single statistic this is not cause for concern, but if this trend continues and the ratio is further exaggerated, then Homer would feature a higher share of residents dependent on other income sources, including via government support.

**Table 2.9a – Comparison of Sources of Household Income, 2000**

	<u>Homer</u>	<u>Maysville</u>	<u>Baldwin</u>	<u>Gillsville</u>	<u>Lula</u>	<u>Alto</u>	<u>Commerce</u>
<b><u>Total Income</u></b>	<u>\$17,261,000</u>	<u>\$21,653,400</u>	<u>\$33,165,400</u>	<u>\$5,789,300</u>	<u>\$24,282,300</u>	<u>\$9,163,200</u>	<u>\$98,495,500</u>
Aggregate...							
wage or salary	75.6%	78.2%	80.8%	55.1%	77.6%	85.8%	70.0%
social security	6.2%	7.4%	5.9%	2.8%	6.6%	0.6%	5.7%
retirement	5.4%	5.2%	3.2%	0.6%	4.3%	4.4%	5.4%
interest/ dividends/ rental income	3.1%	3.8%	6.9%	5.7%	2.1%	1.4%	5.6%
self employment	6.6%	3.2%	1.4%	22.9%	6.6%	3.9%	9.4%
other types of	2.2%	1.4%	1.5%	6.8%	2.1%	1.0%	3.1%
public assistance	1.0%	0.8%	0.3%	6.1%	0.8%	2.9%	0.8%

Source: US Bureau of the Census

**Table 2.9b – Comparison of Sources of Household Income, 2000**

	<b>Homer</b>	<b>Banks</b>	<b>Hall</b>	<b>Habersham</b>	<b>Stephens</b>	<b>Jackson</b>	<b>Georgia</b>
Aggregate...							
wage or salary	75.6%	71.4%	76.9%	71.1%	74.3%	77.1%	78.2%
social security	6.2%	5.5%	4.4%	7.0%	8.3%	4.9%	4.0%
retirement	5.4%	4.8%	4.2%	6.3%	6.3%	4.1%	4.6%
interest/ dividends/ rental income	3.1%	3.7%	6.0%	7.4%	3.9%	4.0%	5.3%
self employment	6.6%	12.0%	6.5%	5.5%	4.8%	7.5%	5.6%
other types of	2.2%	1.9%	1.7%	2.1%	1.6%	1.5%	1.7%
public assistance	1.0%	0.7%	0.5%	0.6%	0.8%	0.9%	0.0%

Source: US Bureau of the Census

### **Commuting Patterns**

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

**Table 2.10 – Commuting Patterns, Homer**

	<b>1990</b>		<b>2000</b>	
<b>Total population</b>	742		950	
<b>Worked...</b>				
<b>in State of residence</b>	314	100.0%	441	100.0%
<b>outside of state of residence</b>	0	0.0%	0	0.0%
<b>in place of residence</b>	83	26.4%	80	18.1%
<b>outside of place of residence</b>	231	73.6%	361	81.9%

Source: US Bureau of the Census

Figures for commuting patterns confirm previous discussion that Homer is largely a bedroom community, with roughly ¾ of residents working elsewhere. This is not uncommon for smaller towns in rural areas, however, especially areas in the early throes of suburban expansion. Housing growth traditionally outpaces commercial and business growth along metropolitan fringes, and that most residents leave the city for work is more the result of that city’s overall size (geographically and in population) rather than an indicator of employment woes. While the community has room and desire for economic development, the volume of employment options within the town limits is not the primary issue.

The figures for overall commuting patterns within Banks County support this notion. As a mostly rural, agrarian community Banks County is not a major employment center for a burgeoning suburban area and as such still subject to high (>50%) level of people commuting

outside the county to work. Fortunately there are enough economic activity centers surrounding Banks county that the vast majority (>80%) of the County’s laborers work within Banks County or in one of three neighboring counties: Hall, Habersham and Jackson. This is not surprising given the presence of some regional attractions in those counties and means that most residents are within close proximity to a variety of employment options. In the case of Homer, this means less than 30 miles to Gainesville (regional medical center, manufacturing), the Demorest/Clarkesville area (medical, college, retail) and to the outlet mall and regional shopping centers at Banks Crossing near Commerce.

The range and volume of opportunities outside Banks county might suggest why there remains a significant volume of people commuting *into* Banks County for employment. Rural communities detached from metropolitan areas might see rates of 60% or more of the local employment filled by local residents. However, as northeast Georgia is experiencing rapid growth and change it appears that employees throughout the region find the commute into Banks County worthwhile. This condition may be impacted by the location of the outlet mall, which lies within Banks County but near enough to the county line that many employees likely come from Jackson and other counties. As a whole the commuting figures do not indicate a problem for Homer, but the long-term goal for the both the City and Banks County is to see higher ratios of local residents filling local jobs, thus having shorter commutes and indicating the health of the local community.

**Table 2.11 – Banks County Commuting Patterns - 2000**

<b>Location of Employment for Banks County Residents</b>			<b>Location of Residency for Banks County Employees</b>		
<b><u>Destination</u></b>	<b><u>#</u></b>	<b><u>%</u></b>	<b><u>Residency</u></b>	<b><u>#</u></b>	<b><u>%</u></b>
Banks Co. GA	1,721	24.8%	Banks Co. GA	1,721	43.6%
Hall Co. GA	1,492	21.5%	Jackson Co. GA	748	19.0%
Jackson Co. GA	1,386	20.0%	Habersham Co. GA	398	10.1%
Habersham Co. GA	1,078	15.6%	Hall Co. GA	230	5.8%
Clarke Co. GA	274	4.0%	Franklin Co. GA	229	5.8%
Gwinnett Co. GA	184	2.7%	Madison Co. GA	143	3.6%
Franklin Co. GA	112	1.6%	Clarke Co. GA	138	3.5%
Stephens Co. GA	103	1.5%	White Co. GA	58	1.5%
Fulton Co. GA	96	1.4%	Stephens Co. GA	51	1.3%
<b><u>Other</u></b>	<b><u>482</u></b>	<b><u>7.0%</u></b>	<b><u>Other</u></b>	<b><u>231</u></b>	<b><u>5.9%</u></b>
<b><i>Total</i></b>	<b><i>6,928</i></b>	<b><i>100.0%</i></b>	<b><i>Total</i></b>	<b><i>3,947</i></b>	<b><i>100.0%</i></b>

*Source: US Bureau of the Census*

**ECONOMIC DEVELOPMENT RESOURCES**

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

**Agencies**

Numerous organizations are often available to assist local governments with economic development efforts. Together with Banks County, the City of Homer actively partners with the *Banks County Chamber of Commerce* and the *Banks County Development Authority* to promote the entire county for business growth and retention. These organizations serve as liaisons between business interests and the local governments, alerting the civic leaders to the needs and issues facing local industries. In addition, there is also a *Joint Development Authority* involving Banks, Habersham and Rabun Counties to facilitate economic development within these three counties that share the Highway 441 corridor. While much of their work may be directed outside of Homer proper, all of these organizations are constructive partners in helping bring employment to the region and helping the City understand how to foster healthier economic conditions and business development. Current relationships with these organizations are considered stable and satisfactory, though it is hoped that as the City completes this planning process the local leaders may be able to better coordinate activities with direct impacts on Homer.

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

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



### **Programs and Tools**

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

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

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

Georgia communities can also utilize the *QuickStart* program provided in conjunction with the Georgia Department of Economic Development and the Department of Adult and technical Education. This program provides resources for area technical colleges to develop and provide specific job training programs at the request of businesses seeking new/more employees. This service is also provided at no or defrayed cost to the employees that enroll for the one-time training.

### **Education and Training Facilities**

There are no major post-secondary educational facilities within Homer or Banks County. However, there are multiple education facilities within the region, many of which are readily accessible to/from the city.

Several units of Technical College System of Georgia are located within close proximity of Homer. The Technical College System of Georgia is considered an active and open partner with local education and economic development needs, and the rapport between the System and the local governments within the region is considered strong. The closest facility is *Lanier Technical College's* main campus is located in neighboring Hall County, approximately 30 miles southwest of Homer. An expanding college with more than 5,000 full time students, many more part-time students and additional special training courses, Lanier Tech has become a very active partner in regional economic development efforts. The facilities and resources are highly considered and the college is very much oriented to supporting local communities such as Homer.

Two other technical colleges are near enough to Homer that they could assist in job training and general education efforts: *North Georgia Technical College* is located approximately 25 miles north in Clarkesville, while *Athens Technical College* is approximately 50 miles from Maysville. Depending on the exact location of new industries and/or the commuting arrangements for city residents, either facility could provide additional training resources for the local labor force.

Three full universities are also considered easily accessible from Homer. The closest unit of the University System of Georgia is *Gainesville State College* in neighboring Hall County. The Gainesville State College campus, adjacent to the Lanier Tech campus in Oakwood, is considered a modest-to-easy commute from Homer for prospective students. Gainesville State features a variety of general education majors as well as a growing assortment of technical and advanced professional majors. The *University of Georgia* in Athens is the state's flagship institution with more than 40,000 full-time students and curricula that includes doctoral level research programs in more than 150 majors. *North Georgia College and State University* in Dahlonega, like Gainesville State, is a much smaller campus but growing in enrollment and scope.

Several private colleges are also within close proximity of Homer, adding the variety of resources available to city residents and businesses. Combined these institutions educate more than 5,000 students in an assortment of liberal arts, theological studies and general education and business majors. Brenau University, a women's university in Gainesville, is also expanding into nursing fields with assistance from neighboring Northeast Georgia Medical Center.

Brenau University - Gainesville  
Emmanuel College – Franklin Springs  
Piedmont College – Demorest  
Toccoa Falls College - Toccoa

## **Identified Issues and Opportunities**

### ***Issues***

- *Need for economic development within the city* – Homer has the land available for business development within city limits and a sizeable population base with growing needs for select products and services. Failure to attract or develop businesses that can fill these needs will only increase the likelihood such economic development will occur outside the city limits, limiting potential tax revenue and possibly impacting the city's character.
- *Dealing with transition of economic base* – As Homer and Banks County become more suburban the nature of industrial development and employment opportunities will change. Shifts from primarily goods production to service industries requires new strategies for education, business development and alters the scope and scale of community interactions.
- *Increase in Service sector/ hourly-rate employees* – Current growth in the Service industries can be a boon for local consumers but typically a weaker sector in terms of wages and benefits to local employees. Continued growth is encouraged but the City must monitor the overall changes to the economy to ensure a diverse range of employment opportunities available for residents.

- *Need for a coordinated economic development strategy* – As a smaller community within a burgeoning suburban area, Homer has fewer resources or recourse for economic development. In the past there have been limited efforts at targeted business recruitment for the city or a unified strategy for business development. Failure to be proactive in this sense might lead to the dilution of the city’s character and a general weakening of the economy.

***Opportunities***

- *Economic potential of downtown* – Homer has vacant properties within a historic district that are accessible to most of the region via State highways. The downtown area retains most of its character, lending itself to business development that wishes to build off the city’s identity. Done correctly the potential exists for Homer to prosper as a stronger civic and commercial center for Banks County.
- *Natural economic expansion* - As metro Atlanta grows outward, population and employment growth is assured. This will provide Homer and Banks County with additional labor and increased market pull for new business development.
- *Proximity to regional resources* – Metropolitan expansion to this part of Georgia not only increases Homer’s accessibility to economic and employment centers (such as the outlet mall, health care, etc), but also comes because of the amenities already available, such as the mountains and parks.

## **CHAPTER 3**

---

### **HOUSING**

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

#### **TOTAL UNITS/ TYPE OF STRUCTURE**

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

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

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

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

**Table 3.1 - Homer Housing Units by Type**

	<b>1980</b>	<b>1990</b>	<b>2000</b>
<b>TOTAL Housing Units</b>	289	332	420
<b>Single Units (detached)</b>	65.4%	57.5%	56.9%
<b>Single Units (attached)</b>	1.0%	1.2%	0.0%
<b>Double Units</b>	4.2%	1.8%	3.1%
<b>3 to 9 Units</b>	10.4%	5.4%	5.2%
<b>10 to 19 Units</b>	0.0%	0.9%	1.9%
<b>20 to 49 Units</b>	0.7%	0.0%	1.0%
<b>50 or more Units</b>	0.0%	0.0%	0.0%
<b>Mobile Home or Trailer</b>	18.3%	32.8%	31.9%
<b>All Other</b>	0.0%	0.3%	0.0%

*Source: US Census Bureau*

Homer's housing supply is typical of rural communities in that it is characterized by a high volume of single-family detached units and/or manufactured housing. There is little in the way of traditional neighborhoods or conventional subdivisions as the city is predominantly individual housing units and properties. Very few attached or multi-family units exist, the result of the absence of public sewer service within the city.

Between 1980 and 2000 the total number of classic single family housing types increased by over 130 units. However, due to the higher growth rates in manufactured housing style single-family units decreased as a total share of the housing supply by almost 10%. Such trends are not uncommon in rural Georgia, particularly in areas where the demand is greater for housing units based on lower costs and/or with less emphasis on architectural detailing. Homer's agrarian culture has established a modest pattern of large lot residential conducive to manufactured housing styles, and thus this style and conventional single-family housing have increased in the overall share of total units.

The trend is likely to continue until the introduction of sewer service allows for significant changes in density, and/or there is a desire to amend the community's character. If Homer does foster a concentration of public destinations, such that more and more housing is developed for the access to such destinations, then there will likely be an increase in demand for larger, and more detailed, single-family housing.

Compared with neighboring communities, Homer's housing supply is inline with general trends favoring single-family housing and then manufactured units. Throughout the region, proximity to utilities and metropolitan economic centers creates fluctuations in the exact shares, including combinations of the two styles ranging from 79% to 99%. Homer does feature greater shares within the manufactured category, but nothing indicative of a significant issue. The City should regularly monitor the updates to these figures, however, to assess the prevailing trends and ensure the city has an ample supply of market-viable units.

**Table 3.2 - Housing Units by Type - 2000**

	<u>Homer</u>	<u>Maysville</u>	<u>Gillsville</u>	<u>Baldwin</u>	<u>Commerce</u>	<u>Lula</u>	<u>Alto</u>
<b>TOTAL Housing Units</b>	<u>420</u>	<u>542</u>	<u>98</u>	<u>877</u>	<u>2,230</u>	<u>610</u>	<u>321</u>
<b>Single Units (detached)</b>	56.9%	75.3%	96.9%	45.8%	70.4%	77.7%	56.1%
<b>Single Units (attached)</b>	0.0%	0.4%	0.0%	1.8%	0.9%	0.0%	0.0%
<b>Double Units</b>	3.1%	0.0%	0.0%	1.1%	6.6%	0.8%	3.7%
<b>3 to 9 Units</b>	5.2%	2.2%	0.0%	17.4%	5.7%	1.5%	4.7%
<b>10 to 19 Units</b>	1.9%	0.9%	0.0%	3.8%	0.0%	1.5%	0.0%
<b>20 to 49 Units</b>	1.0%	0.0%	0.0%	1.8%	0.4%	0.0%	0.0%
<b>50 or more Units</b>	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	0.0%
<b>Mobile Home or Trailer</b>	31.9%	20.7%	3.1%	27.6%	16.0%	18.5%	34.9%
<b>All Other</b>	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%	0.6%

Source: US Census Bureau

Further assessment of the counties within the region, which have captured the vast majority of new housing brought to the area during the past two decades, emphasizes the trends with regards to manufactured housing. Banks County as a whole has the largest share of this housing type compared with other counties, likely indicative of the absence of utilities and the availability of cheaper land prices enabling more individual private lots for site-built or manufactured housing. Again, this in itself is not an issue except to the extent that Homer wishes to foster a variety of housing types, thus requiring policy changes and infrastructure investment by the city. More importantly, the figures support the notion that the costs for land ownership in the region is very affordable and Homer can expect to see increasing pressures for more and new development.

**Table 3.3 - Housing Units by Type - 2000**

	<u>Homer</u>	<u>Banks Co.</u>	<u>Hall Co.</u>	<u>Jackson Co.</u>	<u>Habersham Co.</u>	<u>Stephens Co.</u>	<u>Georgia</u>
<b>TOTAL Housing Units</b>	<u>420</u>	<u>5,808</u>		<u>16,226</u>	<u>14,634</u>		
<b>Single Units (detached)</b>	56.9%	58.7%		63.2%	68.3%		67.1%
<b>Single Units (attached)</b>	0.0%	0.3%		0.4%	0.9%		
<b>Double Units</b>	3.1%	0.6%		2.0%	1.8%		*20.8%
<b>3 to 9 Units</b>	5.2%	1.1%		2.6%	4.3%		*
<b>10 to 19 Units</b>	1.9%	0.1%		0.4%	0.6%		*
<b>20 to 49 Units</b>	1.0%	0.1%		0.2%	0.2%		*
<b>50 or more Units</b>	0.0%	0.0%		0.1%	0.1%		*
<b>Mobile Home or Trailer</b>	31.9%	38.9%		30.8%	23.8%		12.2%
<b>All Other</b>	0.0%	0.2%		0.1%	0.2%		

Source: US Census Bureau

\*=Figure represents all types of multi-family

It should also be noted that Homer and Banks County do feature a modest share of multi-family units, including more than 50 units worth in Homer in 2000. This is the result of little natural demand for rental units and an abundance of individual units available for affordable prices. Also typical of this type of community, most of the multi-family units are in the form of smaller complexes, such as duplexes or groups of less than 10 units. This is common for rural communities without full sewer service and smaller shares of transitional population groups, such as young, single adults.

### *Projections*

Projections for housing are done in conjunction with those for households, using the projected population growth as a guide for calculating the numbers and types of housing units demanded. Local governments can then use these projections to create the conditions needed for successful housing development policies. The projections made for Table 5.2 were based upon recent trends in housing permits and subdivision activity in Banks County, with long-range calculations adjusted from projections made by numerous other sources, including reports from the US Census and the Georgia Department of Natural Resources.

**Table 3.4 – Projected Housing Units, 2008 – 2030**

	<u>2000</u>	<u>2005</u>	<u>2010</u>	<u>2015</u>	<u>2020</u>	<u>2025</u>	<u>2030</u>
<b>Population*</b>	950	1,060	1,187	1,380	1,685	2,191	2,850
<b>Total Units</b>	420	592	647	718	815	950	1156
<b>Single-Units Detached</b>	56.90%	55.7%	54.5%	53.3%	52.0%	50.7%	49.3%
<b>Multi-Family**</b>	11.20%	11.8%	12.3%	13.0%	13.6%	14.3%	15.0%
<b>Manufactured</b>	31.90%	32.5%	33.1%	33.8%	34.4%	35.0%	35.7%

Source: GMRDC, 2008

\*=Utilizes medium level projection for population growth

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

Based on the medium level population projections for Homer (See *Population*), the City can expect to continue modest growth rates in the number of households and housing units. Assuming no major change in housing policies during the planning time-frame, the market for multi-family housing will grow at minimal rates until the city becomes more urbanized, complete with sewer service and capable of supporting more local commercial and professional businesses. Similarly, all new multi-family development will likely resemble the small-scale complexes that exist within the city today.

Single-family units and manufactured housing should continue as the dominant types of residency, given the projected demands and availability and costs of land. The City may choose to preserve the volume of undeveloped land within the existing city limits, forcing the decision between no growth, growth via higher densities or continued expansion of boundaries. The direction chosen by the City will ultimately influence the nature of housing types developed, as continued outward expansion and maintaining the current distribution of development will cater to lower cost housing that facilitates the use of manufactured units.

### **AGE AND CONDITIONS**

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

Table 3.5 - Housing Conditions

<u>1990</u>	<u>Total units</u>	<u>Date of Construction</u>				<u>Incomplete Facilities</u>	
		<u>Pre 1939</u>	<u>1940-'59</u>	<u>1960-'79</u>	<u>1980+</u>	<u>Plumbing</u>	<u>Kitchen</u>
Maysville	297	28.6%	16.2%	39.4%	15.8%	1.0%	0.0%
Gillsville	57	22.8%	42.1%	28.1%	7.0%	10.5%	0.0%
Commerce	1,724	22.2%	26.5%	33.2%	18.1%	1.8%	0.3%
Homer	332	20.8%	16.9%	38.3%	24.1%	2.7%	1.2%
Lula	441	18.8%	11.6%	24.0%	45.6%	0.9%	1.4%
Jefferson	1,136	17.6%	20.3%	32.4%	29.7%	1.0%	0.2%
Banks	4,193	13.3%	12.8%	42.9%	31.1%	2.7%	1.1%
Alto	245	11.4%	9.4%	21.6%	57.6%	1.6%	2.4%
Baldwin	577	10.6%	18.5%	37.4%	33.4%	0.0%	0.0%
<i>Georgia</i>	<i>2,638,418</i>	<i>8.1%</i>	<i>18.1%</i>	<i>41.7%</i>	<i>32.1%</i>	<i>1.1%</i>	<i>0.9%</i>
<u>2000</u>	<u>Total units</u>	<u>Pre 1939</u>	<u>1940-'59</u>	<u>1960-'79</u>	<u>1980+</u>	<u>Plumbing</u>	<u>Kitchen</u>
Gillsville	98	28.6%	13.3%	42.9%	15.3%	0.0%	0.0%
Maysville	542	24.4%	10.3%	14.6%	50.7%	0.0%	0.0%
Commerce	2,230	16.0%	22.2%	32.3%	29.6%	1.1%	0.4%
Lula	610	15.4%	11.8%	20.2%	52.6%	0.3%	0.0%
Homer	420	11.7%	15.2%	28.6%	44.5%	0.0%	2.1%
Alto	321	11.5%	7.2%	14.6%	66.7%	1.2%	1.9%
Jefferson	1,518	10.7%	16.6%	21.4%	51.3%	0.6%	0.1%
Banks	5,808	8.5%	8.2%	26.3%	56.9%	0.9%	1.0%
Baldwin	877	3.1%	11.9%	26.6%	58.5%	1.3%	0.8%
<i>Georgia</i>	<i>3,281,737</i>	<i>5.9%</i>	<i>13.0%</i>	<i>31.2%</i>	<i>49.9%</i>	<i>0.9%</i>	<i>1.0%</i>

Source: US Census Bureau

The recent growth of manufactured housing units in Homer does allow the city to compare favorably to other jurisdictions with respect to the distribution of housing units by age and conditions. Most of the city's housing supply features little age (and thus wear) and, as of 2000, every unit had complete plumbing. What is of some concern is the volume of housing with incomplete kitchens, of which Homer had the highest comparable share in 2000. Such conditions, when combined with other conditions common to older structures can render the housing units difficult to maintain, subject to neglect and deterioration, and eventually loss of value and viability. Communities with older or weaker housing stock must foster private reinvestment to sustain the quality of the housing supply and, if desired, the very character of the community.

Even with such high percentages of manufactured housing Homer can benefit in having such a large supply of units constructed since 1980. This suggests the city should have a strong volume of units with modern amenities and is competitive in current markets. Unfortunately much of this supply resides in the starter home category, where units are built for affordability. There may be opportunities for structural expansions but such investments are often subject to the returns realized by the owner, which are greatly influenced by the quality of surrounding properties. If concentrations of lower-priced homes are neglected the possibility exists that the area could see decreases in property values, lose incentives for investment and fall into economic



depression. This issue must be monitored by the City to ensure the viability of the housing supply.

**OCCUPANCY/RESIDENCY CHARACTERISTICS**

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

**Table 3.6 – Homer Occupancy/ Vacancy Rates**

	<u>1990</u>	<u>2000</u>	<u>1990 - 2000</u>	<u>1990 – 2000 (%)</u>
<b>TOTAL Units</b>	<u>332</u>	<u>420</u>	<u>88</u>	<u>26.51%</u>
<b>Vacant</b>	54 16.27%	43 10.24%	-11	-20.37%
<b>Owner Occupied</b>	165 63.25%	230 65.00%	65	39.39%
<b>Renter Occupied</b>	122 36.75%	147 35.00%	25	20.49%

*Source: US Census Bureau*

Homer has seen improvements in the vacancy rates but the 2000 Census figure of 10.24% could still be considered high. The absence of second homes and the minimal number of apartments would normally indicate a high rate of ownership properties, for which a community in north Georgia should strive for a vacancy rate below 8%. However, Homer is part of a region experiencing a recent influx of new properties and economic issues placing more older homes on the market, thus causing a market adjustment which can impact vacancy rates. Should the trends continue to show improvement the housing supply for Homer should be considered in good balance with housing demands.

The prevailing type of occupancy of ownership matches the general form expected given the distribution of housing types. Communities high in proportions of single-family units are typically high in owner occupancy rates, indicative of positive economic trends for the community. With respect to Homer this remains true, though there is a strong undercurrent provided by the volume of starter homes within this market. As with the vacancy levels Homer does not exhibit any signs for concern with regard to types of residency, but should monitor the trends for adjustments that may adversely impact the share of owner occupied units.

Homer’s occupancy conditions do reveal some differences compared with neighboring communities. Specifically, the city features among the higher ratios for both rental occupancy and overall vacancy rates. The difference is not alarming but does indicate a susceptibility to the regional trends. Homer may consider actions that allow the City to be more proactive in

managing housing development and fostering a more sustainable level of supply. This should be reassessed after the current economic period ends and the housing market becomes more active.

**Table 3.7 – Occupancy/ Vacancy Rates, 2000**

	<u>Homer</u>	<u>Maysville</u>	<u>Gillsville</u>	<u>Baldwin</u>	<u>Commerce</u>	<u>Alto</u>	<u>Lula</u>	<u>Banks Co.</u>	<u>GA</u>
<b>TOTAL Units</b>	420	542	98	877	2,230	321	610	5,808	3,281,737
<b>Vacant</b>	10.2%	9.4%	14.3%	4.2%	8.5%	8.4%	11.1%	7.6%	8.4%
<b>Owner Occupied</b>	54.8%	74.5%	68.4%	54.0%	59.3%	67.9%	80.2%	74.8%	61.8%
<b>Renter Occupied</b>	35.0%	16.1%	17.3%	41.7%	32.2%	32.1%	19.8%	17.5%	29.8%

Source: US Census Bureau

### HOUSING COSTS

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

**Table 3.8 – Average Housing Costs**

			<u>As % of Georgia Avg.</u>		
	<u>1990</u>	<u>2000</u>	<u>1990</u>	<u>2000</u>	<u>'90 – '00</u>
<b>Owner Costs</b>					
<u>Georgia</u>	<u>\$71,300</u>	<u>\$111,200</u>	<u>100%</u>	<u>100%</u>	<u>56.0%</u>
<b>Jefferson</b>	\$57,900	\$111,600	81.2%	100.4%	92.7%
<b>Banks</b>	\$49,500	\$92,400	69.4%	83.1%	86.7%
<b>Baldwin</b>	\$49,600	\$92,100	69.6%	82.8%	85.7%
<b>Homer</b>	<u>\$40,000</u>	<u>\$90,000</u>	<u>56.1%</u>	<u>80.9%</u>	<u>125.0%</u>
<b>Gillsville</b>	\$39,600	\$90,000	55.5%	80.9%	127.3%
<b>Maysville</b>	\$42,300	\$86,400	59.3%	77.7%	104.3%
<b>Commerce</b>	\$50,200	\$79,300	70.4%	71.3%	58.0%
<b>Lula</b>	\$49,500	\$77,500	69.4%	69.7%	56.6%
<b>Alto</b>	\$42,500	\$76,900	59.6%	69.2%	80.9%
<b>Monthly Rent</b>					
<u>Georgia</u>	<u>\$433</u>	<u>\$613</u>	<u>100%</u>	<u>100%</u>	<u>41.6%</u>
<b>Lula</b>	\$352	\$553	81.3%	90.2%	57.1%
<b>Commerce</b>	\$288	\$528	66.5%	86.1%	83.3%
<b>Jefferson</b>	\$298	\$508	68.8%	82.9%	70.5%
<b>Baldwin</b>	\$326	\$475	75.3%	77.5%	45.7%
<b>Alto</b>	\$316	\$439	73.0%	71.6%	38.9%
<b>Banks</b>	\$297	\$424	68.6%	69.2%	42.8%
<b>Homer</b>	<u>\$260</u>	<u>\$393</u>	<u>60.0%</u>	<u>64.1%</u>	<u>51.2%</u>
<b>Maysville</b>	\$403	\$375	93.1%	61.2%	-6.9%
<b>Gillsville</b>	NA	\$375	0.0%	61.2%	

Source: US Census Bureau

Homer’s location and agrarian heritage translate into a community considered very affordable by modern standards. Figures for housing costs in the City support the earlier discussions identifying the community as having a comparably low cost for land, yielding high shares of home ownership. Even the majority of rental properties are individual units as opposed to multi-family dwellings. So while Homer does feature high shares of rental units, it could be argued that’s a strong market preference for chosen conditions combined with utility limitations.

What is most noteworthy of Homer’s figures, however, is the prospect for change in that level of affordability. The increase in real housing costs for Homer between 1990 and 2000 was among the strongest in the region and growing closer to the State average. If this continues it will change some of the market dynamics, possibly increasing the demand for rental units while also stifling the opportunity for ownership at a true variety of price points.

An additional factor in assessing housing costs and values is the impact of property taxes. Property taxes are one of the primary revenue generators for local governments. Residential property, however, generally does not supply enough taxes to offset the demand for services and utilities, and the difference must be made up from commercial and industrial land uses. It is in the best interest of local communities, even municipalities that do not collect property taxes for themselves, to maintain trends of increasing property values to ensure proper revenues for schools and other public services. In this regard, Homer must consider long-term impacts of new development, monitoring the share of revenues dependent on property taxes and impacts on capital budgeting.

**Table 3.9 – Housing Costs as Share of Household Income**

	<b>% of Total Units - 1990</b>			<b>% of Total Units - 2000</b>		
	<b>30% - 49% of Income</b>	<b>50% + of Income</b>	<b>Not Computed</b>	<b>30% - 49% of Income</b>	<b>50% + of Income</b>	<b>Not Computed</b>
<b>Commerce</b>	9.6%	NA	3.5%	7.6%	11.4%	5.5%
<b>Baldwin</b>	12.3%	NA	2.3%	9.2%	8.8%	4.1%
<b>Jefferson</b>	9.6%	NA	1.8%	11.6%	7.8%	1.9%
<b>Alto</b>	12.2%	NA	3.3%	11.5%	7.2%	3.4%
<b>Lula</b>	10.7%	NA	2.7%	10.8%	5.9%	3.3%
<b>Maysville</b>	10.8%	NA	6.1%	8.3%	5.7%	4.4%
<b>Homer</b>	9.9%	NA	6.9%	3.1%	4.8%	5.0%
<b>Banks</b>	8.1%	NA	3.8%	5.7%	3.6%	3.4%
<b>Gillsville</b>	5.3%	NA	0.0%	2.0%	3.1%	8.2%
<b>Georgia</b>	11.3%	NA	2.1%	12.1%	8.5%	3.0%

*Source: US Census Bureau*

The measure of housing costs as a percent of income is the primary gauge used to monitor the efficiency of the housing market. As a factor considered in loan approval and in assessing a community’s affordability, the rule of thumb provided for housing costs is that a household should spend no more than 30% of its income on housing.

At less than 8% for 2000, Homer does not feature a high share of households spending greater than 30% of their incomes on housing. Particularly as this figure represents an improvement

over 1990 and is significantly better than State figures and the trends around the region. Thus, even as housing costs are increasing, it appears Homer is maintaining its level of affordability.

**Table 3.10 – Overcrowding Conditions**

	Occupied Units - 1990			Occupied Units - 2000		
	Total	>1 person per room		Total	>1 person per room	
		#	%		#	%
<i>Georgia</i>	2,366,615	95,828	4.0%	3,006,369	145,235	4.8%
<b>Baldwin</b>	545	13	2.4%	840	100	11.9%
<b>Alto</b>	233	11	4.7%	294	24	8.2%
<b>Gillsville</b>	45	0	0.0%	84	5	6.0%
<b>Jefferson</b>	1,056	40	3.8%	1,422	56	3.9%
<b>Banks</b>	3,775	116	3.1%	5,364	211	3.9%
<i>Homer</i>	287	10	3.5%	377	14	3.7%
<b>Lula</b>	391	9	2.3%	542	19	3.5%
<b>Commerce</b>	1,568	53	3.4%	2,041	50	2.4%
<b>Maysville</b>	279	6	2.2%	491	5	1.0%

Source: US Census Bureau

Another gauge of affordability is the incidence of overcrowding. Houses with more than 1 adult per room are considered overcrowded, a condition that is generally unsafe and indicative of households trying to save money on housing by boarding together.

In this regard Homer is fairing well compared to regional trends and State averages. For both the 1990 and 2000 Census counts Homer scored below the State average and, despite real increases in the number of households listed as overcrowded, the City's share rose just 0.2%. This meant Homer improved its rank among regional communities for overcrowding. Perhaps most importantly, the real number of households identified as overcrowding remains pretty small at only 14 units in 2000. When factoring in instances of truly large, immediate families this suggests that any struggles with the cost of living in Homer is not leading to volumes of desperate households boarding together to save money. No formal action may be needed by the City for this issue provided the overall quality and affordability of the housing stock remains strong.

## **SPECIAL NEEDS HOUSING**

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

Currently there are no special needs housing facilities within Homer. There is a growing need for specialized housing for the elderly in the area, but in the planning term this need may be met through facilities outside the city. Until there is progress with efforts to introduce public sewer, there may not be much opportunity to provide sizable facilities for such needs.

## **Identified Issues and Opportunities**

### **Issues**

- *Lack of housing variety* – While the overall demand for multi-family and other forms of housing is currently low, the eventual growth of the county will spur interest in housing types other than single family and manufactured units. Homer needs to consider, if, how and where such housing should be accommodated if this is to be incorporated into the city.
- *Maintaining affordability* – Homer and Banks County have seen significant real increases in housing costs, both for ownership and renting. The City remains affordable by comparison but is growing nearer to State averages. The City should coordinate capital improvements and land use management policies to ensure land costs and housing values are maintained, or be prepared with economic development strategies to improve correlating wage levels for city residents.

### **Opportunities**

- *New housing development through continued regional growth* – As Homer and Banks County experience more and more encroachment from suburban expansion, there will be the opportunity to introduce more new, modern housing units to the local supply.
- *Land available for development* – Undeveloped land within and around the city allows for new housing to be incorporated into the existing fabric of the community, and allows space for variety of housing types and styles.

## **CHAPTER 4**

---

### **PUBLIC FACILITIES AND SERVICES**

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

#### **Public Water Service**

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

Homer operates its own public water supply system for service within the city limits, serving approximately 500 customers. Water for this service is drawn primarily from three public wells but the City can also purchase water from the Banks County Utilities Department. Currently the City is averaging approximately 87,000 GPD in water use. Storage capacity is managed through a water tank with 200,000 gallons holding capacity. Segments of the distribution system are aging as some of the pipes are from the original system that was laid in the early 1960's.

The City's secondary source, the Banks County Utility Department currently operates a reservoir in northern Banks County and has reserve agreements to purchase water from Commerce, Franklin County or the City of Toccoa as needed. The County's supply is currently averaging 500,000 – 600,000 treated gallons per day, but Utility Department is planning to expand capacity to more than 1.5 MGD, pending approval of permits. Within the City limits there are portions of the Hidden Lakes development and an adjoining golf course that rely on County water and have their own package sewer treatment facility.

Current levels of service are considered adequate by existing customers, and the supply should be sufficient for projected growth pending the expansion of boundaries and/or any major industrial growth. Current policies require new development to be on City utilities, restricting growth only to what would be sustainable for their system. However, as a precaution and to assist in accommodating new growth, the City has been advised to secure larger guaranteed sources, through contracts with other communities or otherwise, as a doubling of the customer base would necessitate supply greater than current withdrawal averages.

It should also be noted that Homer, like all Georgia communities, has been trying to minimize water demands in accordance with current drought policies and objectives identified by the State. This has not yet caused any adverse impacts but it does indicate the City should work to ensure storage capacity for future emergencies.

### **Sewerage System and Wastewater Treatment**

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

Currently the only sewer service available within the city limits are the private/package systems available to the schools and to the Hidden Lakes development. There is no other public service available within Homer, and none planned at present.

The County is developing a more expansive sewer service that will be accessible to the City in the future. This will involve a largely gravity-fed system feeding wastewater to a treatment facility near the Banks Crossing interchange at I-75, in southeastern Banks County.

### **Solid Waste Management**

As communities grow they also incur more garbage, necessitating proper management of the collection and disposal of various forms of solid waste. Some items can be recycled, some require special measures for disposal. All forms of waste management should be considered so as to ensure the continued health and safety of local residents.

The City of Homer currently contracts with a private hauler to collect and dispose of waste for city residents and businesses. Current levels of service are considered adequate and the storage capacity of the disposal site is anticipated to last through the planning period. The City is currently updating its Solid Waste Management Plan in conjunction with the comprehensive planning process, which will provide full and proper accounting of disposal capacity, levels of service, strategies for waste reduction and for waste collection in times of emergency. Once the Solid Waste Management Plan has been completed, the necessary information will be added to this plan as an amendment, including and especially any findings necessitating action by Homer to secure continued collection and disposal.

### **Public Health and Safety**

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

#### **Fire Protection**

Fire protection services provide not only the direct benefit of safety against hazards, but the ability to provides such services traditionally ensure a higher quality of life for urbanized communities by permitting greater numbers of residents and activities at lower insurance costs.

Half of this is dependent on the distribution of the public water system, the other half is the make up of the personnel, facilities and equipment needed to perform the actual protection services.

The City of Homer operates its own fire protection service within city limits. This service relies on the manpower of 21 volunteers. Equipment currently includes 4 vehicles overall, including 2 pumper trucks and 1 rescue vehicle, and the City is building a new Fire Station on Sycamore Street that they hope to have completed by the end of the year. The City also has an agreement with the Banks County Fire Department, which also has a station within the city limits, in the event outside support is needed for an emergency.

Increases in density, notable changes in building heights or nature of industries may necessitate investment in newer vehicles and equipment. The situation with the limited and aging water system is another matter that could impact the provision of fire service, especially if higher densities of development are permitted through any new sewer service.

To help measure the performance or value of fire protection services, a national fire protection rating system has been established by the Insurance Services Organization to evaluate the adequacy of fire protection services in a community. Ranging from 1 to 10, communities with more than adequate personnel and water systems would score very low, while areas with sparse public water and volunteer firemen would score very high. Homer's fire insurance rating is currently rated at 7, which is considered satisfactory for communities of this size and location.

*Police Protection*

Police protection, or law enforcement, is the public service designed to safeguard community residents and businesses from acts of theft, personal violence and other crimes. Such protection builds community character and support and can serve as a tool for attracting tourism and growth. Preventative protection also can lower costs of living and contribute to an overall higher standard of living within the community.

Currently the City of Homer works with Banks County in the provision of law enforcement through the County Sheriff's Department. Current levels of service are considered adequate, though the Department is considering system improvements and additional officers within the planning timeframe to maintain levels of service.



*Emergency Management Systems*

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

Banks County manages the EMS services on behalf of the entire county. This includes coordinated communication between the 911 service and adjoining police and fire departments. Current levels of service are considered satisfactory and should be sufficient for the planning period.

*Hospitals and Health Facilities*

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

Primary medical care for Homer residents is provided by the Banks-Jackson-Commerce Medical Center (BJCMC) located in Commerce. This facility features 90 beds and provides both inpatient and outpatient care, including varieties of surgical operations and laboratory testing. BJCMC also coordinates with medical facilities and primary care physicians in four other counties for assistance with specialty care.

Locally there is also a Banks County Health Department and Banks County Mental Health Center located within Homer, as well as a Med Link clinic. These facilities serve the entire Banks County area and Homer residents. Service levels for these facilities are considered sufficient for existing and projected demand, save for the BJCMC that is considering long-term expansion plans to accommodate regional growth.

**Parks and Recreation Facilities**

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

Parks and recreation facilities and services are provided countywide by Banks County in coordination with the Banks County School Board. There are several fields and gyms for organized activities are located at the Banks County High School and Windmill Farm Recreation Center, both located within Homer. The City is open to the development of additional park space but current demands are met through existing parks.

**Education Facilities**

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

Primary and Secondary Schools

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

All of Banks County's main schools, including Banks county Primary, are located within Homer. As a whole, the Banks County system enrolled more than 3,000 students for the last school year ('06-'07), and has completed several facility improvement projects to ensure structural capacity for the next five years. At the completion of the Banks County Comprehensive planning process the School Board will begin a new long-range planning process to identify the need for new facilities.

Post-Secondary Facilities

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

Several units of Technical College System of Georgia are located within close proximity of Homer. The Technical College System of Georgia is considered an active and open partner with local education and economic development needs, and the rapport between the System and the local governments within the region is considered strong. The closest facility is *Lanier Technical College's* main campus is located in neighboring Hall County, approximately 30 miles southwest of Homer. An expanding college with more than 5,000 full time students, many more part-time students and additional special training courses, Lanier Tech has become a very active partner in regional economic development efforts. The facilities and resources are highly considered and the college is very much oriented to supporting local communities such as Homer.

Two other technical colleges are near enough to Maysville that they could assist in job training and general education efforts: *North Georgia Technical College* is located approximately 25

miles north in Clarkesville, while *Athens Technical College* is approximately 50 miles from Homer. Depending on the exact location of new industries and/or the commuting arrangements for town residents, either facility could provide additional training resources for the local labor force.

Three full universities are also considered easily accessible from Homer. The closest unit of the University System of Georgia is *Gainesville State College* in neighboring Hall County. The Gainesville State College campus, adjacent to the Lanier Tech campus in Oakwood, is considered a modest-to-easy commute from Homer for prospective students. Gainesville State features a variety of general education majors as well as a growing assortment of technical and advanced professional majors. The *University of Georgia* in Athens is the state's flagship institution with more than 40,000 full-time students and curricula that includes doctoral level research programs in more than 150 majors. *North Georgia College and State University* in Dahlonega, like Gainesville State, is a much smaller campus but growing in enrollment and scope.

Several private colleges are also within close proximity of the city, adding the variety of resources available to Homer residents and businesses. Combined these institutions educate more than 5,000 students in an assortment of liberal arts, theological studies and general education and business majors. Brenau University, a women's university in Gainesville, is also expanding into nursing fields with assistance from neighboring Northeast Ga. Medical Center.

Brenau University - Gainesville  
Emmanuel College – Franklin Springs  
Piedmont College – Demorest  
Toccoa Falls College - Toccoa

### Libraries

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

The Banks County Public Library is part of the Piedmont Regional Library System serving Banks, Jackson and Barrow Counties. The facility is located in Homer and includes a public meeting rooms and has multi-media features including internet accessibility. Coordination with other branches in the regional system allows residents access to a vast collection of books and video resources, even if the Homer branch does not have an item in supply.

Current levels of service and condition of the building are both considered adequate. As the population of the service area grows the library may need to expand or amend space to accommodate increased multi-media needs.

## **General Government**

General government facilities are those resources required for the government to perform its operations: Administration and office space, meeting facilities, storage space, etc. In order for the government to function efficiently (both fiscally and physically) the operating facilities must be conducive the nature of the operations.

Homer's new City Hall is located across from the main square downtown Homer. Space within this facility is considered adequate for current and future needs, including ADA accessibility.

## **Identified Issues and Opportunities**

### *Issues*

- *Viability of water and sewer service* – The distribution and collection system Homer may require upgrades within the planning period depending on growth conditions.

### *Opportunities*

- *Space available for new facilities* – Through either infill or new development, Homer has the space available for locating new civic sites within close proximity to the heart of the city. Done properly, new facilities could assist efforts to strengthen the community's character.
- *Potential utility improvements* – In coordination with Banks County, Homer may be able to tap into expanded water and sewer service if so desired.

- -

## **CHAPTER 5**

---

# **TRANSPORTATION**

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

### **STREET/ROAD NETWORK**

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

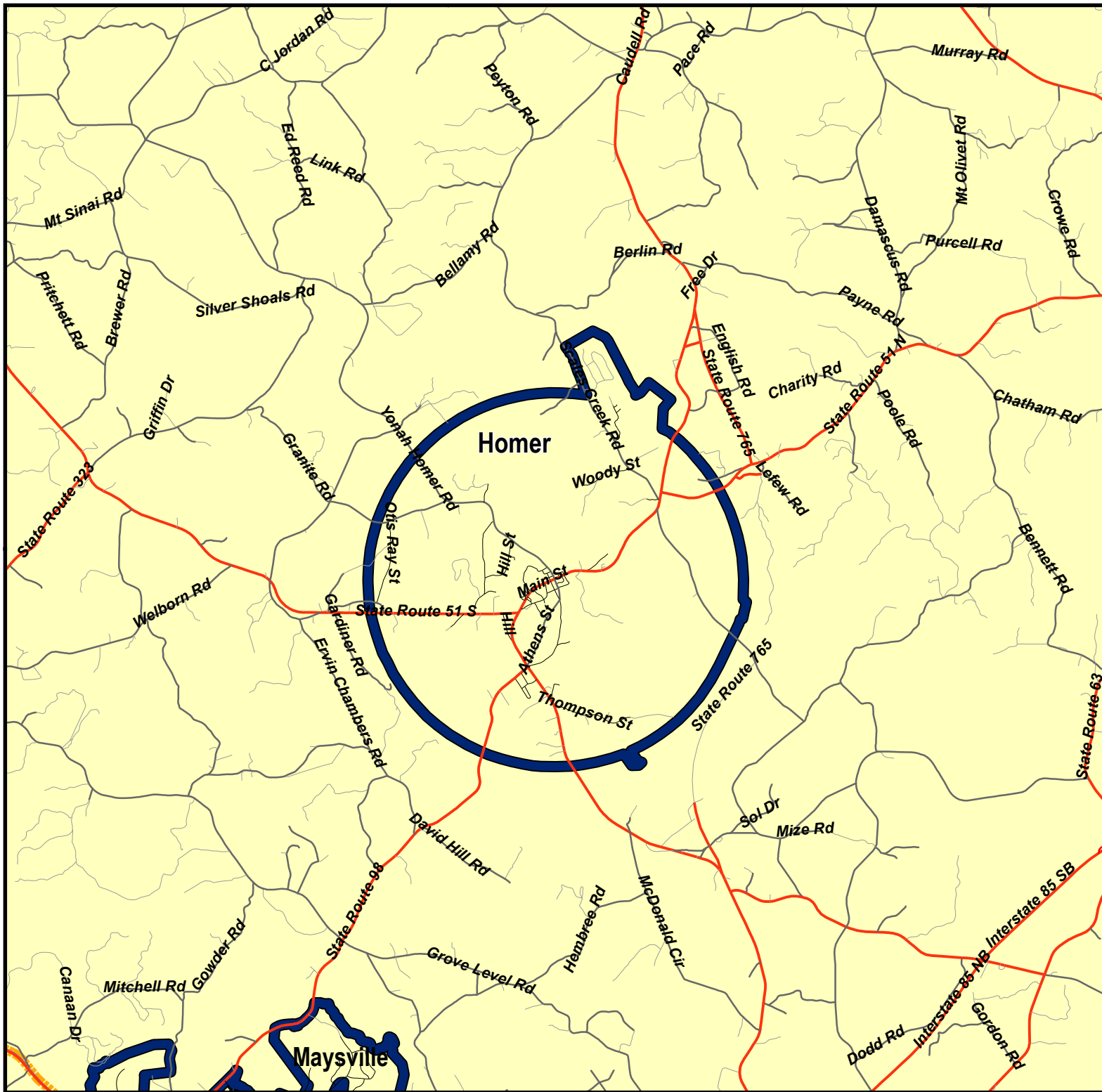
Homer has a total of 23.29 miles of roads within the city. Of these, 10.37 miles are city roads that represent 44.5 percent of the network. State route mileage through the city is 6 miles, and county roads represent 6.92 miles.

### **Existing Conditions**

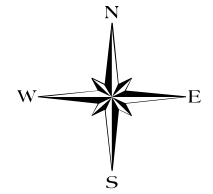
Homer serves as one of the crossroads of Banks County with the intersection of SR 51, SR 98, and SR 168/US 441 Business. Located just east of the city is US 441, a major north-south corridor through the state. The road network in Homer is a primarily small collector road network that serves residential areas. The arterials that connect these local roads are either county-maintained roads or state routes.



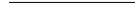



At the heart of the city's historic area, the highways intersect and bring modern day traffic through an area under redevelopment with recent construction of an elementary school and Homer City Hall, and planned construction of governmental buildings. On average, more than 8,000 vehicles a day funnel through two-lane State Routes. Many of the local roads are 20-foot wide, which is undersized for today's needs. Homer and the outlying areas of the county are expected to increase population during the planning horizon. With this increase in growth, it is predicted that the number of vehicles will far exceed the current capacity of these small roads, and travel through this vital intersection will become congested.

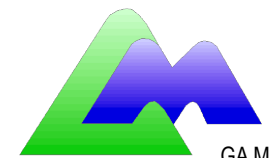
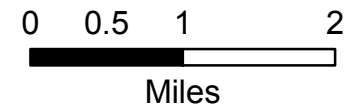
This condition is illustrated through an analysis of the county's road network with the Multimodal Transportation Planning Tool. This computer analysis of projected Levels of Service (LOS) for 10-year and 20-year future travel demand through use of a number of factors, including traffic counts, location of common destinations and other demographic information. LOS is expressed by a letter grade A through F. Generally, a LOS of C or better is acceptable.



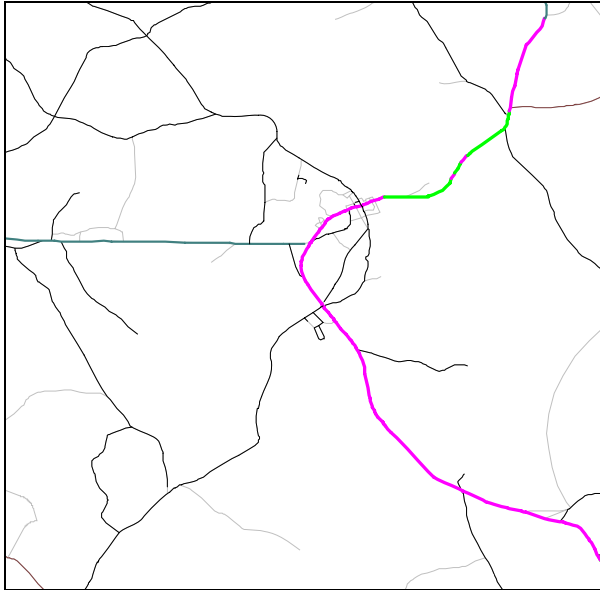
# Road Classification Homer, GA



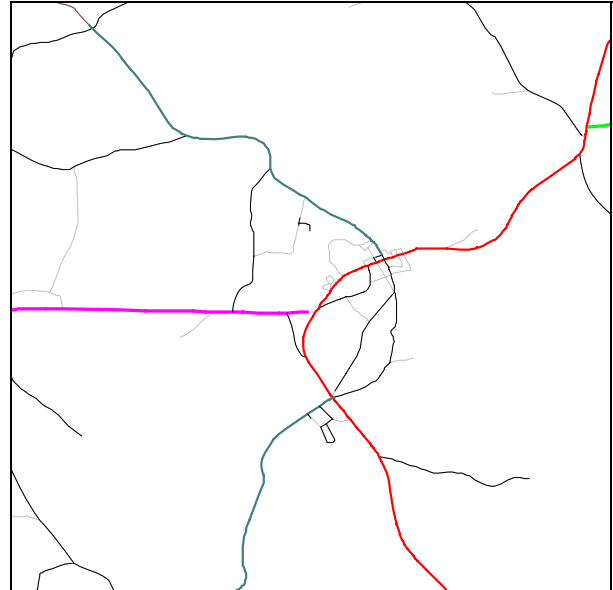
-  State Route
-  County Road
-  City Street
-  Ramp
-  Local Road
-  City Limit Boundary



**Current Level of Service**



**20-Year Level of Service**



Source: Multimodal Transportation Planning Tool

Increases in traffic counts predicted at the 20-year mark show volume of vehicles exceeding capacity, and reaching a degree of congestion generally unacceptable by drivers.

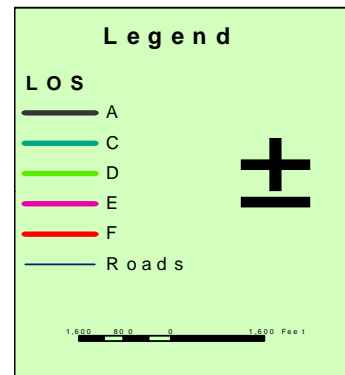
Without changes to increase the efficiency the current road network and to reduce the projected volumes into the center of Homer, these vital travel routes through the city would effectively choke the area’s ability to prosper.

This need to reduce the number of vehicles traveling through the city was identified in earlier plans by the

city and county. In preparation for the increase in residential units in the county (which will be traffic generators), it is recommended that the city and county work collaboratively to plan and develop alternative routes to better manage the traffic flowing through this area.

Land use is a key consideration in transportation. As the city grows through possible annexations and future development, it is important to consider whether a proposed land use is likely to generate traffic (residential) or attract traffic (retail and service, recreation, schools, etc.). Given the likelihood that areas within Homer and other unincorporated areas will experience residential development, it is recommended that thought be given to the future increase in traffic along SR 164 and SR 51, depicted in red and purple in the maps above.

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



In order to carry out these recommendations, it would be necessary to amend the city's development regulations. Changes in the zoning ordinance also may be advisable for consistency with the 2008-2030 Comprehensive Plan. It is also recommended that consideration be given to development of a locally established functional classification system for the city's streets. This information may be used to determine appropriate road design standards for new development, plan for future road improvements, and assist in determining recommended speed limits for local roads.

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

It is recommended that the city, in conjunction with Banks County, give consideration to new roads and/or development corridors in order to direct future development and to preserve future road corridors. These future roads would provide alternative routes for heavy traffic away from the narrower streets in the historic area.

#### **Scheduled/ Proposed Improvements**

- *Maintenance Program*-Completion of a Paving/Maintenance Program for the scheduled upkeep of the city's existing 10.37 miles of streets will serve as a budgeting and management tool.
- *Proposed Roadway Corridors*- Planning for future roadway corridors will help to direct future development and to preserve these areas for future road construction. Completion of the road(s) will reduce congestion in the historic district, improve freight movement within the city and county, and safety for local traffic, pedestrians and cyclists sharing the road. A focused transportation study is recommended to determine alternative routes. Findings from this study can guide future public investment in corridor preservation.

#### **ALTERNATIVE TRANSPORTATION**

As an alternative to vehicular travel, a number of short trips may be accomplished by pedestrian or bicycle. The opening of additional roads and addition of sidewalks between the central city and redevelopment areas would increase the ability and safety of pedestrian travel. The pedestrian experience may be improved with the addition of streetscaping, lighting and crosswalks, particularly in the areas near existing and future public buildings and facilities. New developments should include pedestrian and bicycle facilities, as appropriate, and the city may wish to consider an overall pedestrian and bicycle plan for the city. This would provide for incorporation of sidewalks or multi-use trails along new road construction projects.

The city has very limited areas of sidewalks overall. To improve pedestrian access, the city has constructed a number of sidewalks that will link some residential areas, elementary school and the central city. A second phase of this streetscape plan has been funded.



**Scheduled/ Proposed Improvements**

- *Design and Completion of Pedestrian Enhancements-* Completion of the planned multi-phase sidewalk project, funded through Transportation Enhancement grants, will improve pedestrian safety.
- *Consideration of Citywide Pedestrian/Bicycle Plan –* Development of a plan to incorporate existing and needed sidewalks and bicycle facilities, including along major corridors likely to be developed as commercial use.

**Public Transportation**

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

Since Homer serves as the hub of educational, governmental and other services for Banks County, it is a destination for many citizens going about their daily business. As such, a public transportation system that can transport citizens to and from outlying areas into the city would serve a number of persons who choose or are unable to drive.

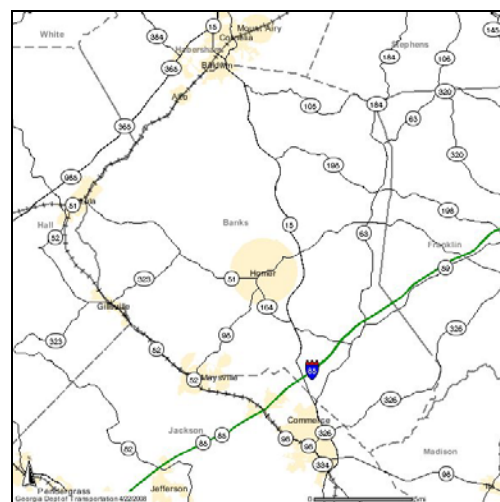
Improving linkages to public transit between Homer and Gainesville/Hall County would provide an important link to commuter service for employment and other commercial activities for residents. As the city’s population increases, a stronger need for such transit programs will develop.

A Transit Development Plan for Banks County was completed in July 2007. This plan evaluated current transit services and considered broader implementation of programs available in Georgia, including coordination with human service agencies and the general public. As the city’s population grows, Homer may choose to support a transit route linkage with the established Banks County transit program.

**Railroads and Air Transportation**

*Freight Rail*

Homer is not served by rail. The western boundary of the county is served by freight rail service by a low-density route operated by Norfolk Southern. The route runs between Lula to the north through Lula and south to Commerce and Center, then further south to Bishop.



Source Georgia Department of Transportation

## Passenger Rail

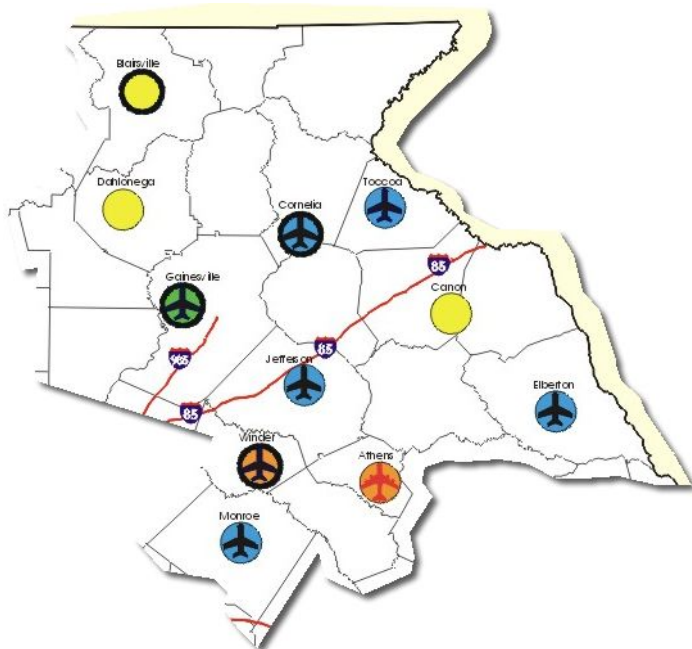
Homer is not served by passenger rail service within the County. Amtrak provides the closest passenger rail service along the Norfolk Southern route, which runs northeasterly to Greenville, S.C., and southwesterly to Atlanta. Located north of Banks County, City of Gainesville is the nearest passenger depot to Homer.

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

## Air Transportation

Homer and Banks County are currently not served by a public use airport. Public use airports in proximity to Homer include Jackson County to the south, Gainesville to the west and Cornelia just north of the Banks County line.

Currently the City and County do not have tremendous need for an airport, as the mostly agrarian industries have little demand other than the service they can attain outside the county or through private airfields. The City and County may choose to work together to establish a public-use airport as economic development needs change, but for the planning time frame it is not anticipated that Homer will require airfield services..



LEGEND		
	<u>Runway Length</u>	<u>Number</u>
Orange circle	5500' And Longer	23
Green circle	5000' To 5499'	30
Blue circle	4000' To 4999'	25
Yellow circle	Less Than 4000'	25
White circle with black outline	GRAEP Airports <small>(Governor's Regional Airport Enhancement Program)</small>	27
Instrument Landing Capability		
Red airplane icon	Precision Approach-ILS	19
Black airplane icon	Non-Precision Approach	63

Source: Georgia Airport Association

**IDENTIFIED ISSUES AND OPPORTUNITIES**

***Issues***

- *Balancing local traffic and commercial traffic* – As Homer and Banks County grow more suburban, the major corridors will become viable for multiple uses. Uses that, at times, can lead to competing priorities, particularly in balancing through and tourist traffic with that of local residents. The City must balance its overall priorities for growth, character and land use management to ensure clear priorities for all major roadways to ensure an efficient transportation system.
- *Maintaining the access corridors* – Connectivity to developing neighborhoods and state routes is a chief priority for residents and businesses alike. Yet this also causes the greatest blend of uses and competing demands as discussed above. For example, these routes could serve as a commercial destination, gateway, scenic corridor or simple rural arterial. Management of these routes will be critical to determining a vision for the community and the effectiveness of measures to achieve that vision.
- *Improving access to public transit* – Few opportunities currently exist for public transit, either as a local service or as a link to service in Gainesville or into metropolitan Atlanta. Though demand is not high for such modes at present, both the rate and styles of growth projected for the future suggest a strong need for such transit programs in order to mitigate transportation concerns for the City.
- *Improving road network interconnectivity* – Development patterns beyond downtown were not based on an interconnected road system. This lack of connectivity hampers emergency response times, and leads to an overburden of the existing collector and arterial roads. Completion of a perimeter road, and establishing new roads would improve efficiency and safety within the system, and preserve the existing road system by reducing overuse of certain sections.
- *Improving safety and preservation of the road network* -- An updated system of road name signage and local speed limits would improve safety and efficiency of the road network. A locally established functional classification system would facilitate this, as well as establishing local road construction standards, access management, and other transportation/land use planning decisions such as zoning.

***Opportunities***

- *Long-Range Road Improvement Plan* - Some of the county’s roads, and State Routes 51, 98, and 164, which also serve as major corridors, serves the city. The expansion within Banks and surrounding counties will prompt development and increased travel demand. There is a need to develop a focused road improvement program to guide public investment in the future, and to connect future land use planning with transportation planning.

## **CHAPTER 6**

---

### **NATURAL RESOURCES**

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

#### **ENVIRONMENTAL PLANNING CRITERIA**

The Environmental Planning Criteria was established through the Georgia Planning Act as a method of identifying minimum standards that should be implemented to protect Georgia's most sensitive natural resources including wetlands, water supply watersheds, protected rivers, groundwater recharge areas, and mountain protection areas. Local governments are encouraged to adopt regulations for the protection of relevant natural resources to maintain their eligibility for certain state grants, loans, and permits. The Georgia Department of Natural Resources has developed model ordinances to be used as guides for local governments as they develop the necessary regulations to meet EPD standards. Of the features addressed by the Environmental Planning Criteria only water supply watersheds and wetlands fall within the City of Homer.

#### **Water Supply Watersheds**

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

Currently the Homer does not lie within one of the two water supply watersheds within the county. It should be noted, however, Banks County is in the planning stages for new water supply sources, which may include the development of an intake and treatment facility in the southeast corner of the county, downstream from Homer. If such a facility were constructed Homer could be within the watershed and warrant more stringent surface water protection measures.

#### **Groundwater Recharge Areas**

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

There are no significant groundwater recharge areas of record within or immediately around Homer. The nearest recharge areas are to the southeast, near Maysville. In the future, the City should work with the Department of Natural Resources to monitor changes and/updates to soil and aquifer conditions to ensure this condition remains valid.

### **Wetlands**

Wetlands play an important role in maintaining environmental quality by providing habitat for a variety of rare and sensitive species and serve human needs by storing natural flood waters and stormwater, purifying water through filtration, and providing open space and recreation areas.

The National Wetlands Inventory developed by the U.S. Fish and Wildlife Service identifies a minimal number of wetland areas scattered within Homer (See map *Environmentally Sensitive Areas*). Most are scattered in low-lying areas adjacent to the larger streams on the eastern side of the City. Homer has adopted the necessary Part V regulations to assist in this effort, but should update this map upon the completion of the new Flood Plain mapping effort currently underway for Banks County.

While Section 404 of the Clean Water Act, as administered by the U.S. Army Corps of Engineers, provides a measure of protection through a permitting and mitigation process for all activities that impact wetlands, local oversight of activity should consider the following:

- Whether impacts to an area would adversely affect the public health, safety, welfare, or the property of others.
- Whether the area is unique or significant in the conservation of flora and fauna such as threatened, rare or endangered species.
- Whether impacts or modification by a project would adversely affect fishing or recreational use of wetlands.
- Whether alteration of wetlands would have measurable adverse impacts on adjacent sensitive natural.

In addition, the Environmental Planning Criteria recommends local regulations develop a list of unacceptable uses for wetland areas such as receiving areas for toxic or hazardous waste, or sanitary waste landfills.

### **Other Ongoing Protection Plans**

Water quality testing by Georgia EPD has identified the portion of the Hudson River along the Franklin County/ Madison County line as not meeting its water quality standards due to fecal coliform impairment. A Total Maximum Daily Load (TMDL) Implementation Plan has been developed for the watershed that drains this section of the Hudson River, which includes portions of Homer. The TMDL Implementation Plan, developed by the Georgia Mountains RDC, incorporates field surveys and public and governmental input to identify potential pollution sources, appropriate management measures to improve water quality, and develops a timeframe for the implementation of the management measures.

**OTHER ENVIRONMENTALLY SENSITIVE AREAS**

**Floodplains**

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

Homer participates in the National Flood Insurance Program (NFIP) that is administered by the Federal Emergency Management Agency (FEMA). The NFIP provides federally backed flood insurance to citizens in communities that participate. To qualify for the NFIP, local governments must adopt regulations, as required by FEMA, that provide for floodplain management and develop a permitting system for all developments in the flood hazard area. The 2002 FIRM identifies a small number of flood prone areas in Homer that are located in low lands adjacent to major streams.

According to FEMA, an updated Flood Insurance Rate Map (FIRM) will be released this year for Homer and Banks County. As flooding conditions change due to alterations in environmental conditions such as precipitation fluctuations, and man made changes to the environment such as the level of urbanization, maintaining an updated flood hazard map is critical to determine areas at risk during flood events. Homer will need to review the updated flood hazard maps to ensure their codes and enforcement staff are aware of the new official conditions.

**Soils**

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

Soil surveys for banks and Jackson Counties indicate Homer primarily consists of three major soil associations: Ashlar Sandy Loam, well-drained Paccolet and a Paccolet - Fine Kaolintic association. The Ashlar related soils to the west can be highly susceptible to contamination pending the slope and drainage conditions. The Paccolet related areas, which are almost exclusively in the south, also carry a moderate to high rating for susceptibility to groundwater contamination. The City should be vigilant in monitoring the onsite storage of chemicals and toxic metals, as well as ensuring the highest standard for septic systems.

**Steep Slopes**

Steep Slopes include areas other than protected mountains where the slope of the land is severe enough to warrant special management practices. Soil conditions are often shallow and unstable in these areas, resulting in erosion, loss of vegetation and habitat and ultimately reduced water

quality. Steeper slopes can also require more expensive and specialized construction measures, yielding concerns over the safety or efficiency of development

Homer is not prone to large concentrations of steep topography and only minor pockets of the community exhibit severe sloping. Most of the City features sloping conditions under 15%, with only two considerable veins of more severe terrain running almost parallel with the arterial roads reaching north and northwest from the heart of the City. In both cases, however, those veins run through relatively undeveloped land along stream corridors. Provided minimum standards for land disturbance and environmental protection are maintained, steep slopes should not be a concern for Homer.

## **IDENTIFIED ISSUES AND OPPORTUNITIES**

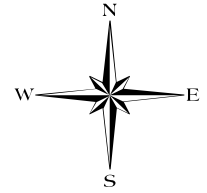
### ***Issues***

- *Maintain environmental protection efforts* – Homer should continue enforcement of land use regulations that minimize threats to existing environmental resources. These efforts should be reviewed upon the completion of new flood plain mapping and aerial imagery for identifying wetlands.
- *Consideration for greenspace* – Homer should explore options for preserved greenspace as a measure for increasing environmental protection, enhancing the City’s rural character and providing space for passive recreation.



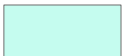


### ***Opportunities***

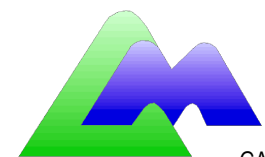
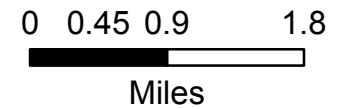
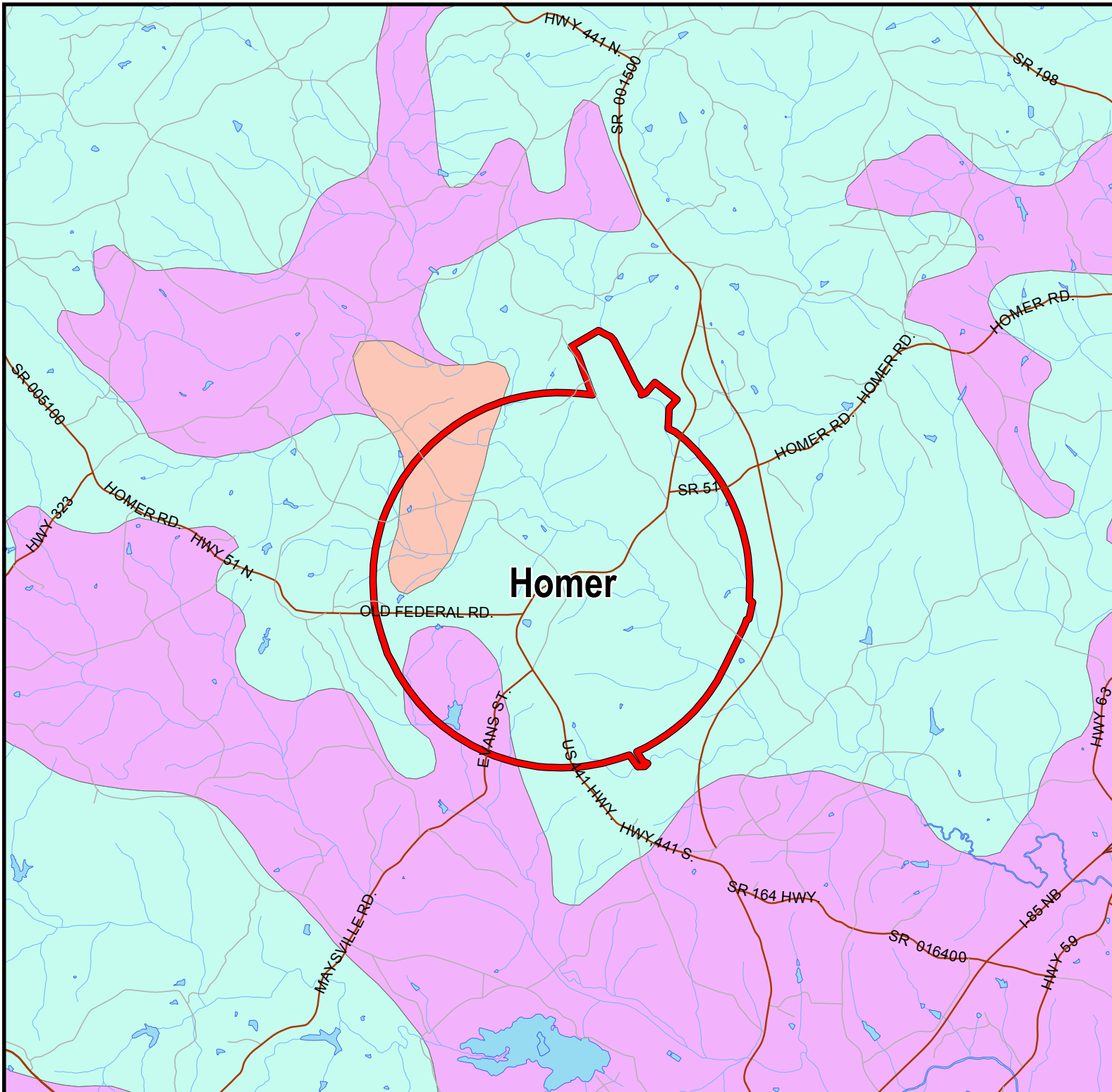
- *Land available for greenspace* – There is an abundance undeveloped land within and surrounding the City that could be preserved for greenspace.
- *Ability to provide utility services* – In partnering with the County, the City of Homer is poised to retain public utilities within City limits. Plans are in progress that may introduce public sewer to the County and the city of Homer. If feasible, this will serve the City by enabling the variety of densities considered for future growth while also aiding environmental stewardship through the minimization of septic tanks.

# Soil Classifications Homer, GA



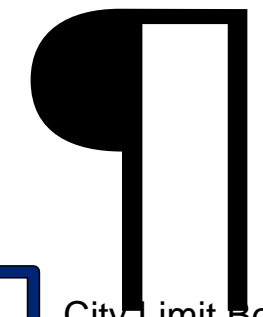
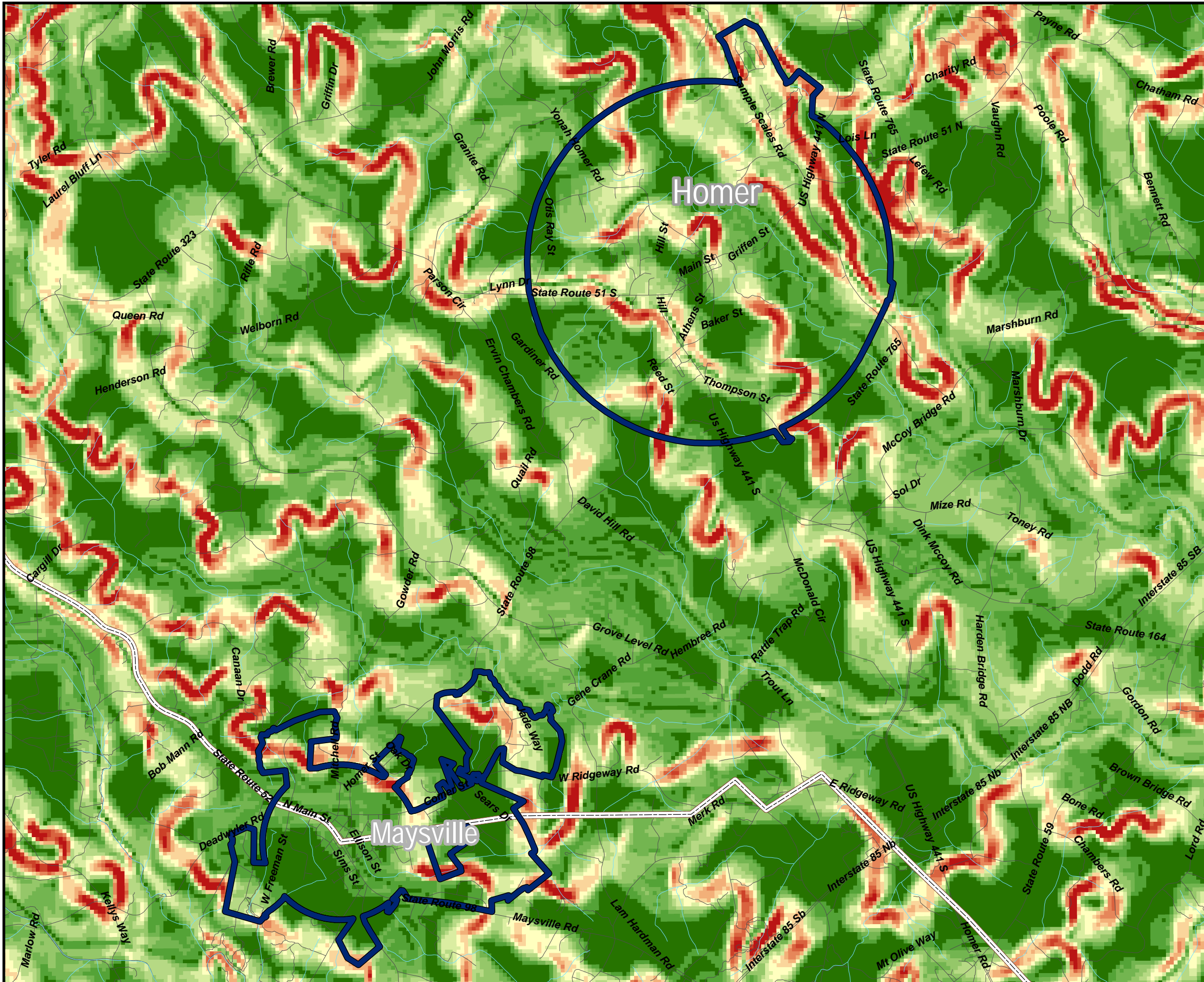
## Generalized Soil Class



-  Ashlar Sandy Loam
-  Pacolet- Fine, Kaolinitic
-  Well-drained Pacolet
-  City Limit Boundary
-  Streams



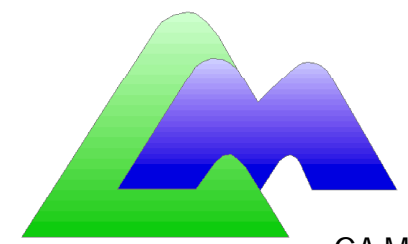
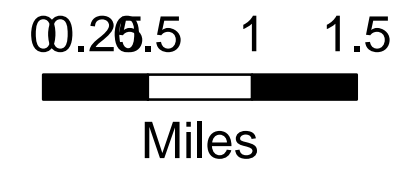
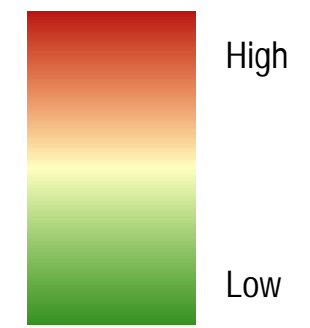


# Steep Slopes Maysville/Homer, GA



-  City Limit Boundary
-  County Boundary

### slope



## **CHAPTER 7**

---

### **HISTORIC RESOURCES**

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

#### **HISTORICAL NARRATIVE**

The City of Homer is the historically rich county seat of Banks County nestled in the agriculturally significant foothills of Northeast Georgia. The historic resources located in this community date to the Antebellum Era and extend forward with significant examples from the mid-twentieth century and are currently found both inside and outside the present historic district. Homer's historic district is divided into three main areas, the town center (courthouse square, Veteran's Park, and the commercial strip), the residential neighborhood south of the town center, and the structures located along Main Street. As the community continues to grow, the necessary steps should be taken to protect the historic integrity of the community through complimentary design planning that takes into consideration the current street grid as well as historic commercial and residential architectural styles. Close attention should also be given to building heights, materials, setbacks, and fenestration arrangements.

The town of Homer was incorporated on December 19, 1859 by an Act of the Georgia General Assembly and was established as the county seat from its inception. The new county of Banks had been subdivided a year earlier from the larger Franklin and Habersham Counties. The site of the City of Homer was donated by William Turk and originally consisted of thirty-five acres. This land was given to establish a site for the courthouse, jail, a school, and three churches. The town limit was to be a radius of one mile from the courthouse. Strategically located along the Federal Road between Carnesville and Gainesville, the town of Homer was central to regional movement. A post office was built along the Federal Road in 1860. It wasn't long before Homer established a formal commercial district surrounded by a variety of residential dwellings. Some of the earliest buildings were the Bowden House and the Chandler House. The Presbyterian Church was the first of the three churches to be built and the first school building was located in the large lot behind the church.

Homer, along with nearby Carnesville, was bypassed by the railroad in the late 1880s. This decision caused a tremendous uproar within the county. One 1893 plea stated that "Last Monday

morning when everything was so dark and calm you could hear the whistle of the locomotive in Maysville, seven or eight miles away. It sounded as if it were blowing for Homer.” In 1897, a new charter was passed that reduced the town limits to three-quarters of a mile from the courthouse. The population, which was 140 in 1880, had swelled to 221 by 1900. In contrast to these figures, Maysville, which was smaller than Homer in 1880, had grown to a community of 450 by 1900. Homer had to except that its role within the county was to be a center of government rather than a center of commerce.

Despite limited commercial activity, in 1899 Homer had a buggy and wagon shop, a doctor’s office, lawyer’s office, and a hotel (Bowden House). In 1903 a public pavilion was constructed downtown for public festivals and gatherings. The Pavilion was the site of the first Banks County Confederate Soldier’s Reunion as well as Fourth of July celebrations. The site was also used for Sunday school gatherings and public orations. By 1910, Homer’s population was still at 221 with its rival, Maysville, at 800. Still having not secured a much-desired railroad, Homer did manage to secure a position along a Federal Highway between the years 1923 and 1934. The influx of automobile travelers brought on the construction of several service stations and garages, both of which have remarkably survived. Oscar Garrison, who arrived in Homer in the early 1930s, built one of these service stations. He also operated a large lumber business and several cotton gins. He would go on to build a new pavilion in 1932 and by 1939 had assisted in the construction of additional office space behind the historic courthouse. Garrison brought many small service industries to Homer during the 1940s and 1950s. He is credited with constructing the community’s first water system as an enticement for businesses. Oscar Garrison went on to build a number of dwellings to house his growing workforce. These structures are now considered “historic” and should be included in Homer’s historic district.

Highway access spurred considerable growth in the community. By 1940 the population has climbed to 283 residents and by 1950 the number had risen to 340. In contrast to this growth, Maysville experienced a drop in population between 1930 and 1940.

### **HISTORIC PROPERTIES & DISTRICTS**

The City of Homer has a wealth of historic resources that span from the days of its earliest beginnings to the mid twentieth century. The styles of architecture associated with this lengthy expanse of time include Plantation Plain, Greek Revival, Gothic, Folk Victorian, Georgian Revival, Craftsman as well as governmental and institutional examples of the later International Style. The majority of these edifices are found within the boundaries of a widely recognized historic district. The Homer Historic District was listed on the National Register of Historic Places on March 5, 1986.

Plantation Plain structures in the district are wood frame structures with weatherboard siding and simple architectural details. Residential structures of this style include the Bowden House and the Chandler House. The Bowden House is situated on a hill overlooking Main and Maysville Streets. This structure is composed of two-stories with a two-story portico that extends across the length of the front façade. The Chandler House is an L-shaped, two-story wood-frame structure with a recessed front entryway. According to local sources, an original two-story porch

was completely enclosed to accommodate the needs of a growing family. Evidence of this activity can be seen on the exterior in a “ghost line” and the present position of the elaborate entry door with accompanying sidelights and transoms set deep into the home’s present floor plan.

There are several commercial structures that exhibit the Plantation Plain design. These buildings have wood-frame construction and gabled rooflines. The gable end is typically the location of the main entryway and faces the street. A recessed porch is also found beneath the gable and is typically associated with squared columns. Flush board siding is associated with the porch façade, while weatherboard siding is applied to the façades that come into direct contact with climactic forces. Homer’s buildings that are associated with this style include Mason’s Store, J.D. Hill’s Store, and the Banks County Journal office. Sadly, the Banks County Journal office has been modified by the addition of a room across the front façade; the rear of the building has remained intact. Two other buildings that are associated with the early growth of the community are the old F.G. Moss office building in the rear of the Jolly House and another similar structure located in the rear of J.D. Hill’s Store. This building is reputed to have been a saloon. The Homer Presbyterian Church is also considered to be of the Plantation Plain Style.

The most dominant building in the town is the courthouse, which is a magnificent example of the Greek Revival Style. Construction of this building was begun in 1860. At the outbreak of the War Between the States, construction stopped so that the men of the community could muster into the ranks of military service to the State of Georgia and the Confederate States of America. After “the late unpleasantness,” work on the courthouse resumed under the constraints of the Reconstruction Era; the task was finally completed in 1875.

The Old Banks County Jail is reminiscent of the Gothic Revival Style. The Folk Victorian Style is reflected in residential construction. Common details of the Folk Victorian Style include braced frame construction, weatherboard siding, deep front porches with bracketed, chamfered, or square posts, decorative balustrades and attic vents located in the apex of the gabled ends. The J. D. Hill House and the Mason House are the most elaborate examples of this style. The Homer Baptist Church and the remaining section of the Banks County School are both of the Folk Victorian Style. The Banks County Bank Building is a commercial example of this style with its brick corbelling, stepped cornices, and arched doorways and windows. The Georgian Revival Style of architecture is reflected in the Turnbull House. The Jolly House is Craftsman in origin. Oscar Garrison constructed this complex structure and its associated array of outbuildings in the 1930s.

### *Historic Landscape Design Elements*

The historic district is situated on a fertile plateau that exhibits an undulating rhythm of peace and tranquility. The district was laid out in an irregular grid pattern, with the remnants of the original plan located in the center of town. Streets in the district have a curvilinear form that reflects the areas distinct topographic attributes. The town has been subdivided over the years into a series of interspersed irregular and regular tracts: the narrow commercial tract on Main Street stands in obvious contrast with the surrounding larger residential tracts. Downtown

buildings are primarily centered on their lots. The county holds the largest land mass within the center of town on which resides the courthouse. There is a feeling of spaciousness in the downtown area that is directly attributed to this tract. This green space dynamically compliments the surrounding agricultural land and distant hillsides.

Large shade trees, foundation shrubbery, and grassy lawns characterize the district. There are a few rock walls scattered throughout the area that are constructed from local stone. Of unique significance is the stonewall located along the Old Federal Road. The old office of F.G. Moss, located in the rear yard of the Jolly House, was once situated beyond this wall. Today, two large elm trees flank the old walkway to the building.

There are also two large pines in the front of the Jolly House that were planted by the Jolly Family in 1918. The well house in the square is an important outbuilding in the district due to its location and rarity. The posts were hand hewn and the roof was designed to accommodate wood shingles. The pump above the well, which replaced the older bucket and pulley system, was installed early in the 20<sup>th</sup> century. The pump is stamped with the following inscription: "The F.E. Myers and Brothers Company, Ashland, Ohio, USA. Pat. January 16, 1912, malleable." Community wells and associated well houses were once located in many of Georgia's small towns and were the hub for community social and commercial interaction. Public well houses were some of the first early community buildings to be torn down as rural communities ventured forward into the modern era.

The construction boom of the late 1970s has impacted Homer; this activity resulted in the construction of a new county courthouse complex and modern convenience stores. The perimeter of the town is surrounded by large stands of mixed pine and hardwood as well as picturesque expanses of pastureland.

### **ARCHAEOLOGICAL RESOURCES**

Archaeological resources are the material remains left behind by past human activity. Homer's archaeological record is associated with patterns of pre- and post-industrial growth during the 19<sup>th</sup> and early 20<sup>th</sup> centuries. The topography, rich soils, and ample water supply also indicate the high probability of earlier aboriginal activity. Archaeological remains are associated with historic landscapes such as yards, old residential and commercial building sites, and prominent ridges near a water source. The assessment of potential remains is carried out through the Section 106 process. The type and extent of archaeological mitigation required by the Georgia Department of Natural Resources will vary depending on the nature of the materials found on site.

### **IMPACTS ON HISTORIC RESOURCES**

The City of Homer is currently facing urban growth pressures from pocket development areas. Although steps are underway to bolster existing downtown ordinances to protect the community's scenic and historical resources, additional steps will be required to insure that future growth and redevelopment planning appropriately contribute rather than detract from this rural setting.

Future regulatory ordinances should recognize the importance of Homer's historic character and stipulate measures to appropriately protect it. The adoption or updating of the existing historic district ordinance is mandatory in conjunction with the appointment of a Historic Preservation Commission. The City should also consider adopting Design Guidelines to regulate and protect its historic resources, regulate demolition of contributing architectural resources, initiate the design review process, and encourage appropriate historically inspired in-fill design and construction. Design Guidelines can also bolster any local ordinance that is designed to protect open lands and view sheds. Having a National Register District in the middle of downtown should have a positive impact in regulating Georgia Department of Transportation and Federal Highway Administration activity. The protection of historic resources will be considered prior to road widening and relocation projects.

### **OTHER CULTURAL RESOURCES**

Amenities that are neither historic nor classified as public facilities or services (such as parks or schools) are generally referred to as cultural amenities. These can include museums, fairgrounds, scenic vistas or other recognized gathering spots considered crucial to the community's identity or culture. Their common trait and what makes them so valuable is their contribution to the local character.

Homer is among the earliest communities to hold the world record for an Easter egg hunt-80,000 eggs. The event has been a tradition in the town for more than 47 years and was listed in the Guinness Book of World Records in 1985. The egg hunt, located in a nearby pasture with the Appalachian Mountains as its backdrop, draws about 5,000 egg hunters, children and adults each year. The City of Homer is also home to the Banks County history museum which is located in the historic courthouse. Other nearby museums include the Crawford W. Long Museum in Jefferson and the Currahee Military Museum in Toccoa. Residents and visitors can enjoy an array amenities found at the Victoria Bryant State Park, 475 acres with camping, a golf course, pool, picnic areas, hiking and bicycling trails, fishing, and swimming. The Chateau Elan Winery is located nearby, and is considered one of the more glamorous waypoints on the North Georgia Wine Trail. Practitioner's of Georgia's Folk Pottery tradition can also be found nearby. The Crocker Family Pottery, The Craven Pottery, and the Hewell Pottery are just a short drive away from the heart of downtown Homer.

### **IDENTIFIED ISSUES & OPPORTUNITIES**

#### ***Issues***

- Protection and maintenance of a unique collection of historic architectural resources and archaeological sites.

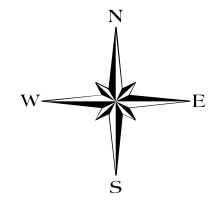
- Protection of open lands and historic view sheds that further define the character of the community.
- The need for appropriate growth strategies designed to bolster cohesiveness within the community.
- The need to extend the existing historic district boundary to include additional resources.
- The need for historically-based overnight accommodations within the historic district.
- Lack of Design Guidelines.
- Lack of Protective Ordinances.
- Lack of an active Historic Preservation Commission.

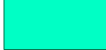
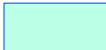




***Opportunities***

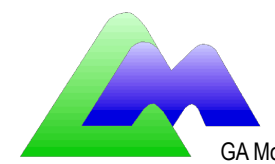
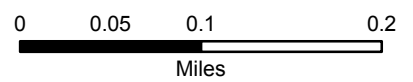
- Implementation of a new sensitive growth strategy that could have a positive impact on growth planning region-wide.
- Implementation of Green Building Codes to augment the protection of natural, historic and other cultural resources.
- Improved economic growth strategy designed to increase the number downtown merchants.



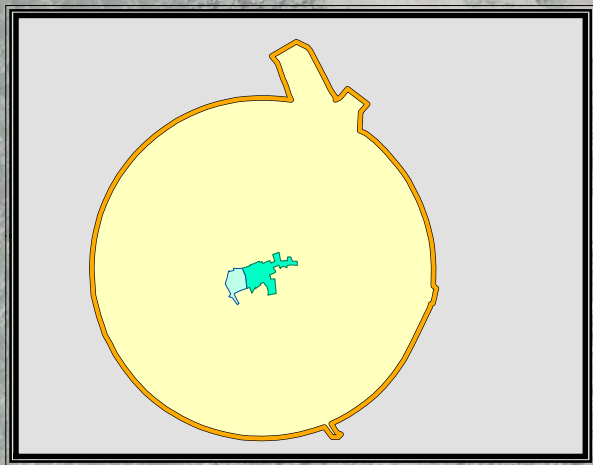
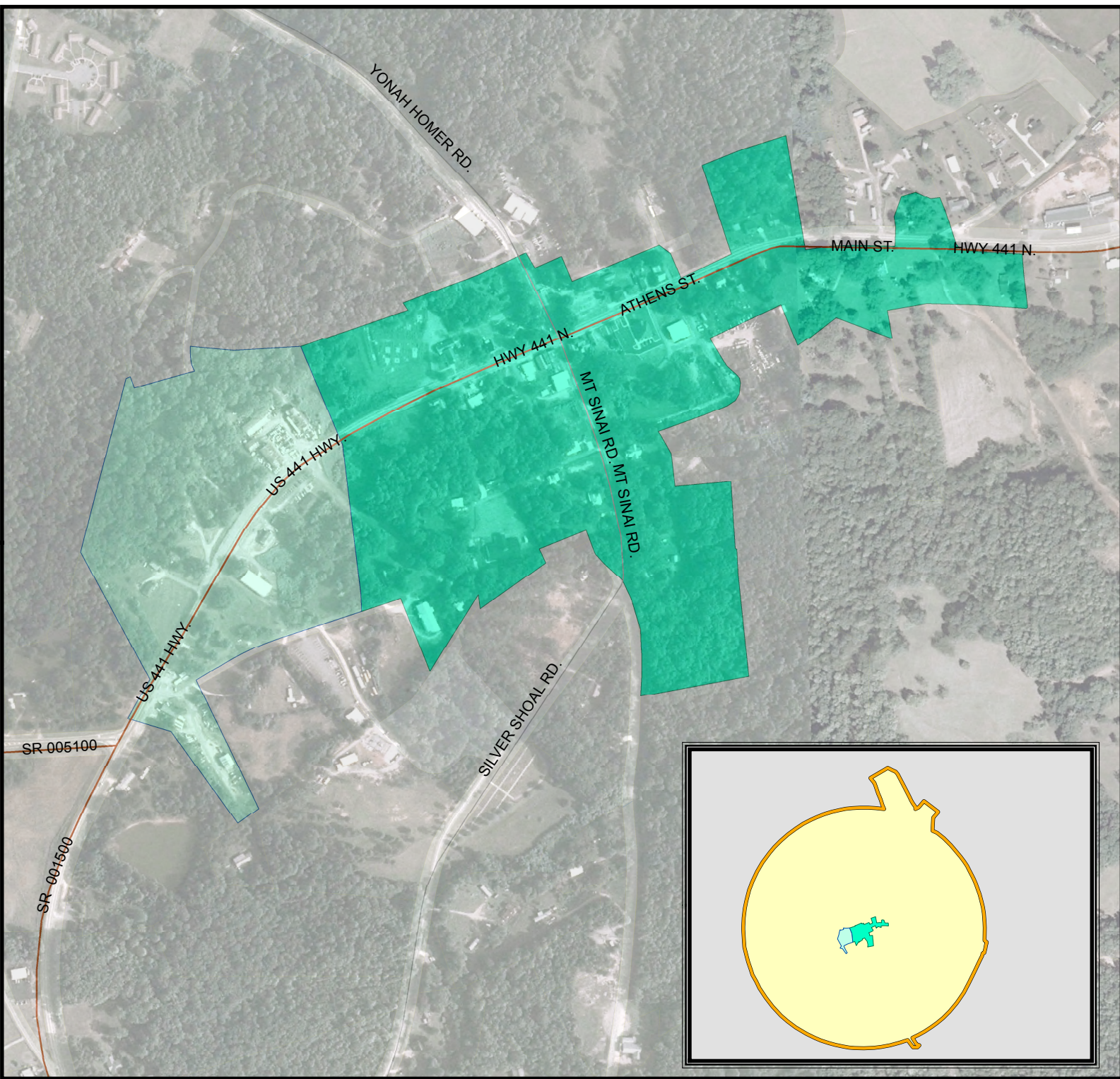
# Historic District Homer, GA



-  Existing Historic District
-  Proposed Expansion
-  Parcel Lines
-  Homer City Limits
-  Lakes and Ponds
-  Streams



GA Mountains RDC  
JGD, Dev. May 2008





## CHAPTER 8

---

# INTERGOVERNMENTAL COORDINATION

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

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

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

### COORDINATION WITH OTHER ENTITIES

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

#### Adjacent local governments

Homer is the county seat and one of several municipalities that lie partially or wholly within Banks County. The City participates in contractual agreements with Banks County and other cities (such as Maysville and Baldwin) known as the Service Delivery Agreement (SDA, further discussed later). This agreement coordinates the provision of select services and functions throughout the county and Homer. The current agreement is considered satisfactory, pending any amendments required as a result of the current planning process for any of the parties involved.

There are no other formal arrangements existing between the City and adjacent or neighboring governments.

School Boards

All residents within Banks County, including the residents of Homer, participate in the Banks County School System. As the County seat and most central location, all major facilities for the school system are located within the city of Homer.

Independent Districts and Authorities

Homer is currently not a member of, or designated a part of, any independent special districts. Homer does contract with Banks County for several services, including those that Banks County may coordinate through the independent Banks County Development Authority, the Joint Development Authority of Banks, Habersham and Rabun Counties and/or the Banks County Chamber of Commerce.

Regional and State Entities

Homer and Banks County are part of the Georgia Mountains Regional Development Center (GMRDC). The GMRDC is responsible for monitoring local planning, implementing a regional plans and projects, assisting local governments with community development concerns and with assisting select State and Federal efforts within the region. Homer, as a county seat, is accorded a direct appointee to the GMRDC Board of Directors. Coordination with the GMRDC includes participation in the development of the Georgia Mountains Regional Plan, with which this local Plan must show consistency.

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

**COORDINATION WITH OTHER PROGRAMS**

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

Service Delivery Strategy

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

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

*Summary of Banks County Agreement*

Banks County last updated the full Service Delivery Agreement in 2004, and updated the water and sewer service areas to reflect existing distribution in 2006. The SDA covers 26 separate public services and includes arrangements with 6 municipalities, several authorities and even other counties.

The following elements of the SDA concern services provided countywide. Most are owned and operated by the County through various funding resources, though some involved coordination with outside entities such as independent authorities and the State of Georgia. In each case, the service is provided equally throughout the county and no major change of terms is considered necessary.

- *Chamber of Commerce*
- *Clean and Beautiful Program*
- *County Coroner*
- *Court Clerk*
- *Court Services*
- *Dept. of Family and Children Services*
- *E-911*
- *Economic development*
- *EMS*
- *Jail*
- *Probation Management*
- *Public & Mental health Services*
- *Public Transit*
- *Recreation*
- *Senior Citizens Program*

The remaining elements of the Banks County SDA reflect a degree of local control, which in most cases is outright, on behalf of Homer. Any significant revisions considered necessary have been identified within the following descriptions.

- *Planning and Zoning* – The City of Homer is developing it’s own planning and zoning office. This portion of the SDA will be updated once this service is fully operational.
- *Libraries* – Homer provides direct support to the Banks County library that is located within the city, adjacent to the school facilities, but the SDA must be amended to reflect facilities in other cities and that the library system is now part of a regional system.
- *Water* – Homer provides the service within City boundaries, purchasing water from Banks County.
- *Sewer* – Currently the City of Homer does not have public sewer service. The County is considering a new, larger system that may enable sewer service within Homer, but that is in the early stages at present.
- *Solid Waste Collection* – Homer provides the service within City boundaries, through contract with a private waste hauler.
- *Law Enforcement* – Currently the City of Homer does not have its own police force but instead is afforded protection through the Banks County Sheriff’s Department. Mutual aid agreements also allow the County to provide support to, and receive support from, the Cities of Baldwin and Maysville.
- *Fire Protection* - Homer provides its own fire protection within City limits. Agreements allow for cooperation and support between Homer and the Banks County Fire Department.
- *Elections Services* – Homer provides this service for all City elections. Banks County provides this service for all countywide elections.
- *Tax Assessor* – Banks County coordinates and collects taxes for the entire county, including Homer. The neighboring City of Maysville, however, does have its own municipal tax system and is the only city in the County to do so.
- *Road Maintenance* – Banks County provides a road maintenance work crew and will provide service within municipalities pending funding and coordination from the impacted community.

*Consistency between Comprehensive Plan and SDA*

Conditions outlined within the SDA are being considered when evaluating the needs and objectives for each related public service or facility within this plan. While most conditions are already consistent, it’s also known the Banks County SDA will be updated as soon as the City and County complete their individual planning processes.

*Summary of dispute resolution land use process*

The following describes the process outlined for resolving land use disputes between Homer and Banks County:

- The City will notify Banks County prior to initiating any annexation activities, providing information about the property and proposed development;
- If the County has no objection or does not respond by the established deadline, the City is free to proceed with the annexation process;
- If the County has a bona fide objection as defined by State Code, the City can either:
  - Agree and implement conditions defined by the County;
  - Agree and discontinue with the annexation;
  - Disagree with the validity of the objections and pursue a declaratory ruling in court;
  - Initiate the defined mediation process
- In the event mediation occurs, the parties will agree on a mediator and process terms, equally sharing in related costs. If the mediation process does not yield resolution then the City cannot proceed with the annexation. If the mediation does produce an agreement, the parties will draft an annexation agreement affirming the conditions to be required of the annexation.

**ARTICULATION OF THE COMMUNITY VISION, GOALS AND IMPLEMENTATION MEASURES**

The Vision, Goals and Implementation Program for the City of Homer will be defined during the Community Agenda process, as outlined within the Community Participation Program.

**Assessment**

*Issues arising from growth and development?*

Homer's measures to develop its own planning and land use management will ensure the community achieves more desirable patterns of growth in the face of suburban encroachment. This will require continued coordination with Banks County with respect to permitting and zoning of adjoining lands. Homer must also ensure the agreements for so many services provided by the County or other outside parties are sustainable and inline with the City's own plans for growth.

*Adequacy of existing coordination mechanisms? Needs that would benefit from further coordination?*

Measures for coordinating programs and policies with other agencies and governments (such as the SDA) are considered adequate. Homer will have to participate in measures to amend these documents and coordinate implementation measures that are consistent across local comprehensive plans. However, as vehicles for facilitating this coordination the SDA is considered effective and will only improve over time due to improvements in the levels of information and technology that assist with the community development process. The increased transparency and consistency in the application of these measures can also assist in diffusing any political conflicts and allow parties to provide more effective services.

### **IDENTIFIED ISSUES AND OPPORTUNITIES**

#### ***Issues***

- *Maintain levels of service* – It is critical the Service Delivery Agreement with Banks County will be updated as part of this planning process to ensure the provision of these services is accurate, consistent and done efficiently. The City must be careful in their establishment of policy to consider the objectives of both plans.
- *Annexation and growth management* – The City is likely to feel some pressure from development to expand boundaries. This requires not only coordination with the County as part of the Service Delivery Agreement but also effective planning by the City to ensure the proper quality of growth introduced to the area.

#### ***Opportunities***

- *Existing intergovernmental cooperation* – Measures such as the Service Delivery Agreements and the Special Purpose Local Option Tax (SPLOST) provide existing mechanisms for cooperation and communication between governments.
- *Availability of services and resources* – Through partnerships with the County and neighboring communities Homer does have access to a high level of utilities and services.