

2021 ECONOMIC DEVELOPMENT STRATEGY

Towns County – Hiawassee – Young Harris



Prepared by:



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EXECUTIVE SUMMARY

Towns County, Georgia, is known as a rural lakeside community nestled in the Blue Ridge portion of southern Appalachia, right along the Georgia state line with North Carolina. Together with its municipalities of Hiawassee and Young Harris, Towns County is a pastoral community with a vibrant tourist sector and serving as a haven for full and part-time residents seeking a scenic retreat. But Towns County, as with much of the Georgia Mountains region, is growing, and to ensure that growth best serves the local residents and works to enhance the area's established character, the three governments and their partners are working to coordinate their plans for economic development.

This document, the *Towns County Joint Economic Development Strategy*, was developed by the local governments with input from their various economic development partners, such as the Hiawassee Downtown Development Authority, the Towns County Joint Development Authority, and the Towns County Chamber of Commerce. It is intended to coordinate the discussion and prioritization of objectives and action items as the various organizations strive to position all of Towns County for prosperity. By pursuing this coordinated approach, the governments and various agencies are ensuring the most bang for the buck from their projects and programs, working together when possible and knowing their individual efforts will be part of a broader campaign. The result is more clearly defined vision for economic development in Towns County, Hiawassee, and Young Harris. One that works for all parties, is practical and within each community's budgetary means, and is designed to fit the overall goals established by Towns County residents and businesses.

The *Towns County Joint Economic Development Strategy* features a base analysis of the local conditions, summarizes the various contributing planning efforts to date, and ultimately produces a master Work Program that shows how everyone will do their part in taking Towns County forward, in accordance with the desired goals of each community.

**Coming
together is a
beginning;**

**Keeping
together is
progress;**

**Working
together is
success.**

**- Henry
Ford**

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COMMUNITY PROFILE

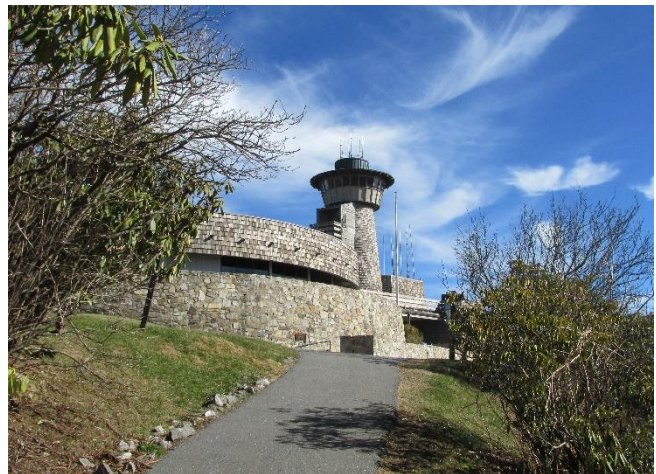
BACKGROUND & HISTORY

Towns County is in the northeastern corner of Georgia, nestled among the southern reaches of the Appalachian Mountains proper and home to Brasstown Bald, the highest point in the state. It is accessed from the south and east by traveling over the mountains and through Helen and Clayton, respectively, and from the west by traveling through Blairsville. Towns County is approximately 2 to 2.5 hours from metro Atlanta, and approximately 2.5 hours from metropolitan cities Asheville, NC, Greenville, SC and Chattanooga, TN. As a result of the mountains, the reservoir, and the local Georgia Mountain Fairgrounds, Towns County has grown into a burgeoning tourist community and as an idyllic rural area for retirees.



Towns County is known for the scenic beauty it provides from vistas atop the summits of Brasstown Bald or Bell Mountain, or the many vistas of the Lake Chatuge reservoir. The terrain divides the county into two major valleys, within one sits the county seat of Hiawassee and in the other the smaller college town of Young Harris. Hiawassee is the county seat, and features elements of a historic main street intermixed with modern commercial and office development cultivated from a long-time role as a minor-regional center for medical care and professional services. Young Harris is a bustling mountain village and hosts the college of the same name and is just 2 miles from popular Brasstown Valley Resort. The city has also become an alternative, rural residential center for people working in Hiawassee, Blairsville or across the state line in North Carolina.

Steady growth in population throughout the county and cities has allowed for development over the past 20 years, with a total current population at 11,582 people in 2018 from the US census. Like many of Georgia's mountain communities, Towns County is working through the impacts of the recent recession, trying to better position itself to handle the next evolution of in-migration or economic restructuring. There is the desire to strengthen the overall local economy but a stronger desire to retain and build upon the rural, mountain character that defines Towns County, Hiawassee and Young Harris.




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DEMOGRAPHICS

A community's demographics provide one portrait of its prevailing character. Is it growing overall? Is the share of school-age children or retirees high? What is the general education level for the labor pool? Understanding these basic facts about a community helps to understand part of a community's story and offers beginning insight into the potential for economic development.

Coming into 2020 Towns County remained among the smallest of Georgia Counties; A byproduct of its remote location and mountainous topography that limit the prospects for a major employment center in the area. These same conditions, however, have served to make this part of Appalachia attractive to tourists, seasonal visitors, and retirees. Lake Chatuge and the mountains attract people throughout the year, while a growing Young Harris College (which became a four-year institution in 2012) provides another anchor to draw visitors and residents alike. As a result, Towns County and its municipalities have developed identities customary to the Georgia Mountains Region and balanced with their regional neighbors. This means most residents in Towns County are there to enjoy and experience the area for what it is more so than for what it yet could be.

DEMOGRAPHICS				EDUCATIONAL ATTAINMENT* '14 - '18		
	2010	2018	CHANGE		TOWNS	GA
TOTAL POPLULATION				GRADE COMPLETED		
Georgia	9,713,521	10,519,475	8.3%	Less than 9 th grade	4.5 %	4.8 %
GMRC Region	619,624	719,021	16.0%	9 th – 12 th grade	6.3 %	8.5 %
Towns County	10,541	11,582	9.9%	HS graduate/ GED	30.8 %	27.9 %
Hiawassee city	884	897	1.5 %	Some college	22.8 %	20.5 %
Young Harris city	921	1,654	79.6 %	Associate's Degree	9.4 %	7.6 %
Balance of Towns Co.	8,736	9,301	6.5 %	Bachelor's Degree	15.9 %	18.9 %
MEDIAN AGE				Graduate Degree	10.3 %	11.7 %
Towns County	51.1	54.2	6.1 %			
Habersham County	38.6	39.5	2.3 %			
Rabun County	45.8	49.8	8.7 %			
Union County	50.7	55.1	8.7 %			
White County	42.3	45.5	7.6 %			
Georgia	35.3	36.9	4.5 %			
AGE GROUPS - TOWNS						
< 18 yo	15.6 %	12.7 %	- 2.9 %			
18-64	55.1 %	52.8 %	- 2.3 %			
65+	29.2 %	34.5 %	5.3 %			

All data courtesy of the US Bureau of the Census

** = Highest level of educational attainment for adults age 25 and over*

Towns County has seen little change in the past 2 decades. The population, both seasonal and full-time, has grown steadily, however it remains in the older age ranges as young adults and families with children have limited prospects for employment or struggle with quality affordable housing. As a share of the resident population the retirement age cohort of people age 65 and older has increased to account for over 1/3rd of the population. The County also features a higher than average median age, suggesting the community has a high demand for senior services and health care, but also may indicate a strong commercial customer base provided household incomes remain strong.

The foremost concern regarding the area labor pool is the shrinking share of the school-age population. Assuming natural conditions this indicates a long-term need to import labor to sustain employment levels or retain older employees for longer terms. The county's school system is well regarded and local education levels for area residents

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compares favorably to state averages, so the quality of the labor force should hold appeal to potential employers, depending on the evolution of the native job market. Post-secondary educational institutions are available through Young Harris College right in Towns County and several other options within an hour of Hiawassee.

College/ University	Location	Type
Young Harris College	Young Harris	Private, Liberal Arts College
Truett-McConnell College	Cleveland	Private, Religious College
Piedmont College	Demorest	Private, Liberal Arts University
North Georgia Tech	Clarksville, Blairsville	Public, Technical College
University of North Georgia	Blue Ridge Campus	Public, University of Georgia

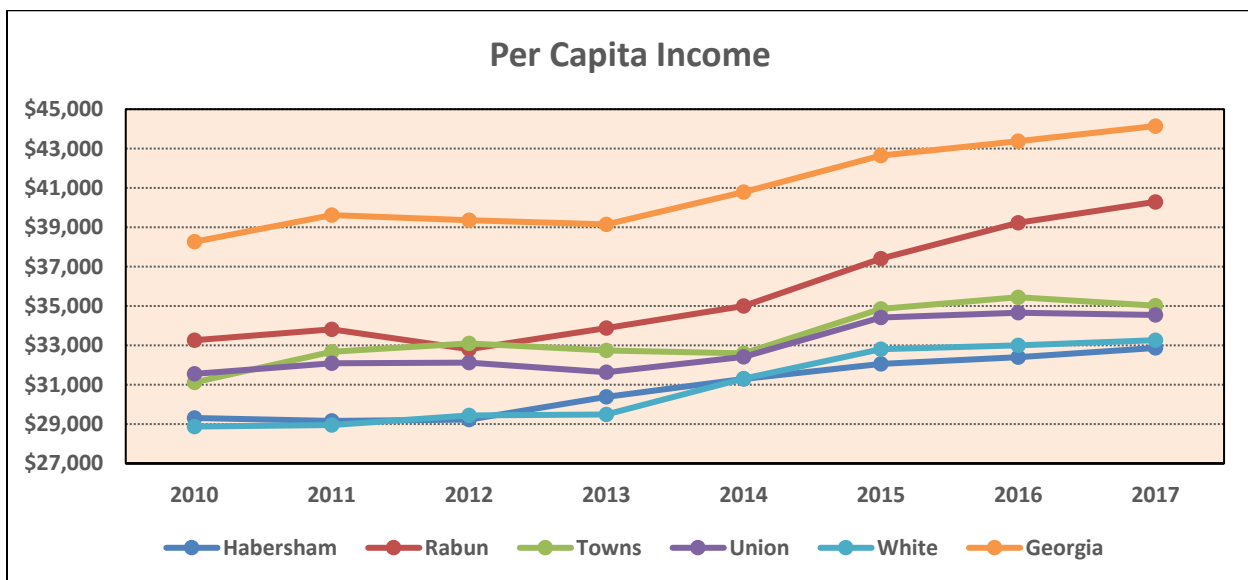
Income Levels

	Median HH Income Levels 2014-2018
Georgia	\$55,679
Habersham County	\$49,140
White County	\$46,288
Union County	\$44,978
Towns County	\$43,927
Rabun County	\$40,902

Source: Bureau of Economic Analysis,
Regional Economic Accounts

Income levels are a relative indicator of the available consumer wealth and spending power. Incomes that trend upward are a sign of economic expansion, and incomes that are higher than neighboring jurisdictions or State averages typically indicates a community with stronger consumer potential. Conversely, numbers that trend downward signal contraction and numbers lower than other communities highlight a comparably weaker market. While this information does not paint a complete picture, it does offer additional insight into the overall health of the local economy. Monitoring these trends provides insight into a community's market potential, and when paired with other information (such as income sources and costs of living) this information is useful in discerning the effectiveness of current economic development policy. It can also aid private industries in learning which markets have the greatest potential for expansion.

For Towns County both the *Median Household (HH) Income* level and the *Per Capita Income* levels belie the community's prevailing status as a destination for seasonal tourism and retirees. Both levels are in line with those for other "mountain" counties in northeast Georgia, signaling their limited goods production capacity. From 2015 through 2017, however, the figures for Towns level out compared to the State per capita trend and that for neighboring Rabun County, as well. This alone is not a bad sign but does suggest room for improvement. Both figures also are considered in line with Towns' cost of living thus far.



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Labor Force

A community's labor force typically refers to the adult population between the ages 16 and up, and actively seeking work or employed. This represents the persons who have had the chance to graduate primary and secondary education institutions and are eligible to achieve certification for things critical to most employers, such as obtaining a driving license and attaining some college or technical career training.

2014-2018 - EMPLOYED CIVILIAN POPULATION (Age 16 Years and Up)

OCCUPATIONS	GEORGIA	TOWNS	HABERSHAM	RABUN	UNION	WHITE
Total	4,721,065	4,267	18,083	6,142	8,119	12,294
Management, Business, Science, and Arts	37.1%	32.9%	29.3%	32.1%	36.0%	33.5%
Sales and Office	16.5%	23.0%	15.1%	19.4%	17.3%	20.2%
Service	22.7%	23.3%	20.9%	21.1%	21.5%	22.8%
Natural Resources, Construction, and Maintenance	9.0%	11.1%	12.7%	15.6%	15.1%	8.6%
Production, Transportation, and Material Moving	14.7%	9.7%	22.1%	11.8%	10.0%	14.9%

Source: US Bureau of the Census

The Towns County labor force is largely oriented around the service industry, a byproduct of the community's location and limitations as a destination for goods production industries. This typically means employers are smaller and more reliant on human capital than on other resources. As expected, in the case of Towns County this suggests an emphasis on commercial services such as sales, retail business, and hospitality. This means the local labor force is more inclined to commercial business employment rather than technical skills or manufacturing.

Going forward this means the prospect for landing employers outside the industries already present in Towns County will likely depend on the ability to utilize local education facilities to provide rapid-response training. It may also mean recruiting new labor to the area, which would be positive for local commercial businesses looking to increase their customer base.

This also suggests the County may have strong opportunities in entrepreneurship. If the native labor force is already skilled at small business efforts and familiar with the local market, then many workers may have the ability to help support new small businesses. It also suggests the community has a strong sense of independence, and a market where residents and tourists readily "buy local."

As indicated by the data major employers in the county are within the service industries, such as the hospital and Blue Ridge EMC, which harbor a lower level of outside-income generation. There are few goods production facilities that seek to export goods and bring revenue into Towns County, due largely to the conditions that render Hiawassee and Young Harris so isolated.



Above: Chatuge Regional Hospital is among the largest employers in the county. Below: One of the local shops in downtown Hiawassee



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2018 Monthly Averages	GEORGIA	TOWNS	TOWNS as % of AREA	ADDITIONAL COUNTIES IN TOWNS AREA			
				HABERSHAM	RABUN	UNION	WHITE
AVERAGE NUMBER OF ESTABLISHMENTS							
Employment, All Industries	285,389	280	9.8%	871	480	575	661
Goods Producing Industries	33,771	46	8.3%	154	110	114	133
Agriculture, Forestry, Fishing and Hunting	2,427	--		13	9	6	12
Construction Industries	21,033	34	9.6%	84	78	73	84
Manufacturing Industries	10,077	10	6.4%	56	22	32	37
Government	8,230	16	9.6%	57	31	32	30
Service Providing Industries	222,229	213	10.3%	638	331	410	486
Wholesale Trade	21,356	6	6.1%	46	4	21	22
Retail Trade	32,665	58	12.0%	147	73	90	117
Transportation and Warehousing	7,284	5	9.8%	16	1	18	11
Finance and Insurance Industries	14,687	14	10.4%	49	17	31	24
Professional, Scientific, and Technical	37,517	22	10.3%	62	38	39	52
Administrative, Support, Waste Management, and Remediation Industries	17,063	7	5.9%	45	17	18	31
Health Care and Social Assistance	26,086	28	10.0%	86	50	75	41
Accommodation and Food Services	20,980	39	12.3%	77	60	47	95
AVERAGE MONTHLY EMPLOYMENT							
All Industries	4,430,260	3,313	8.6%	14,551	5,183	6,785	8,823
Goods Producing Industries	631,445	275	3.4%	4,527	824	757	1,727
Agriculture, Forestry, Fishing and Hunting	24,189	--		*	*	128	190
Construction Industries	195,176	137	7.5%	420	327	256	680
Manufacturing Industries	406,856	128	2.3%	3,889	377	356	857
Government	652,308	531	7.2%	2,852	851	1,959	1,150
Service Providing Industries	3,132,106	2,500	10.8%	7,147	3,498	4,054	5,931
Wholesale Trade	214,713	6	1.1%	253	16	169	118
Retail Trade	493,634	407	7.2%	1,887	1,000	1,141	1,242
Transportation and Warehousing	206,689	18	4.4%	77	*	317	*
Finance and Insurance	168,920	57	7.5%	323	115	148	121
Professional, Scientific, and Technical	275,943	134	16.7%	235	126	150	157
Administrative, Support, Waste Management, and Remediation	338,237	17	2.0%	469	88	113	143
Health Care and Social Assistance	487,429	481	14.8%	715	619	687	739
Accommodation and Food Services	433,926	736	13.7%	1,562	877	659	1,544

As currently comprised, the Service Industries account for 76% of employers in Towns County and 75% of the total employment, reinforcing the county's dependence on this industrial sector. This is an outsized ratio compared to their peer counties, suggesting the local economies in Hiawassee and Young Harris are dependent on local residents and visitors. **To grow the economy the County will need to find a way to increase exports, double down on tourism, or do some combination of both.** Those avenues would increase outside income volumes and bring growth to the overall revenues of the community.

Towns County's income levels for the various sectors all sit below statewide averages, however, this is not altogether negative so long as the cost of living remains more affordable. In this regard Towns County remains a viable place to live pending the conditions desired, since the low cost of living corresponds to a limited amount of investment in civic facilities and services. (Employers and employees seeking more options regarding parks or more investment in

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utilities may not consider Towns County compared to neighboring communities.) What this means is that the County and its partners may also need to find selling points in luring and retaining quality employees so long as income levels remain low. This is because only two industry sectors – the higher-end Professional, Scientific, and Technical sector and the lowest-end Accommodation and Food Services – offer wage rates within 90% of the statewide average. All the other sectors pay about 72% or less compared to the statewide average. If the County is to substantially improve their economy, they will need to find additional businesses and more industrial sectors that offer more competitive wages that will improve the chances of households to increase disposable income levels.

2018 Monthly Averages	GEORGIA	TOWNS	TOWNS vs. GEORGIA	HABERSHAM	RABUN	UNION	WHITE
AVERAGE WEEKLY WAGE							
All Industries	\$1,030	\$639	↓	\$712	\$594	\$719	\$611
Goods Producing Industries	\$1,135	\$776	↓	\$837	\$673	\$771	\$911
Agriculture, Forestry, Fishing and Hunting	\$692	--	*	*	*	\$888	\$896
Construction Industries	\$1,174	\$737	↓	\$742	\$691	\$662	\$920
Manufacturing Industries	\$1,140	\$818	↓	\$849	\$706	\$803	\$908
Government	\$951	\$606	↓	\$734	\$718	\$699	\$759
Service Providing Industries	\$1,024	\$631	↓	\$626	\$545	\$719	\$495
Wholesale Trade	\$1,475	\$929	↓	\$1,044	\$775	\$945	\$703
Retail Trade	\$598	\$367	↓	\$480	\$521	\$458	\$493
Transportation and Warehousing	\$1,152	\$521	↓	\$797	*	\$849	*
Finance and Insurance	\$1,813	\$949	↓	\$1,011	\$935	\$1,479	\$848
Professional, Scientific, and Technical	\$1,677	\$1,525	↓	\$872	\$729	\$1,003	\$795
Administrative, Support, Waste Management, and Remediation	\$755	\$469	↓	\$530	\$482	\$882	\$505
Health Care and Social Assistance	\$1,000	\$718	↓	\$772	\$685	\$843	\$627
Accommodation and Food Services	\$362	\$348	↓	\$283	\$338	\$286	\$339

HOUSING

Housing in Towns County and its municipalities is shaped largely by three driving influences:

- **Access to Lake Chatuge.** Residents and visitors come to the area to enjoy the reservoir for all varieties of recreation. As a result, the county and Hiawassee have properties ranging from elaborate, year-round lakeside estates to more modest, seasonal vacation homes spread around the shoreline. A few developments offer lakeside condos or resorts, as well as spots for parking an RV or overnight camping.
- **Topography.** The mountains themselves attract a fair number of residents and visitors, as well, but typically for a different clientele. The terrain limits what can be built and where, however, and apart from the Brasstown Valley Resort these areas are predominantly single-family detached homes, many of which are smaller structures or manufactured housing.
- **Utility access.** Apart from being in or immediately adjacent to the two cities access to public water and sewer is at a premium in Towns County. This, plus restrictions in place for fire prevention minimizes the potential for multi-family developments or urban scale housing.

Combined, these forces direct development patterns around the cities while rural areas have featured little change. Most residents are clustered around the lake or near their respective city centers for access to commercial services. Beyond the municipalities it is the access to paved roads or water that allows anything beyond rural living.

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	TOWNS	RABUN	HABERSHAM	UNION	WHITE	GEORGIA
2018 HOUSING						
Total Units	8,317	12,680	18,556	14,792	16,324	4,326,105
Density per Square Mile Land Area	50.0	34.3	67.0	45.9	67.8	75.0
10 - '18, Percent Change	7.4%	2.8%	2.2%	5.1%	1.6%	5.7%
14 -'18 HOUSING UNITS (AVERAGES)						
OCCUPANCY CHARACTERISTICS						
Total Units	8,158	12,600	18,365	14,523	16,194	4,241,003
Occupied Units, Percent	58.6%	52.1%	82.7%	62.5%	71.6%	87.5%
Vacant Housing Units, Percent	41.4%	47.9%	17.3%	37.5%	28.4%	12.5%
Owner-Occupied Units, Percent	80.8%	74.8%	76.8%	77.9%	75.2%	63.1%
Renter-Occupied Units, Percent	19.2%	25.2%	23.2%	22.1%	24.8%	36.9%
Homeowner Vacancy Rate	2.9%	4.3%	2.9%	2.8%	2.7%	2.0%
Rental Vacancy Rate	16.2%	8.3%	9.1%	9.4%	16.2%	7.0%
UNIT TYPES						
Single Unit, Detached	80.0%	78.9%	74.9%	83.4%	75.3%	66.4%
Mobile Home	12.7%	10.8%	17.1%	11.8%	16.3%	9.0%
Unit Built 1939 or Earlier	3.1%	6.0%	3.7%	1.3%	4.5%	4.2%
UNIT COSTS (DOLLARS)						
Monthly Median Owner Costs	\$1,213	\$1,247	\$1,201	\$1,168	\$1,248	\$1,383
Owner-Occupied, Median Value	\$205,600	\$164,900	\$146,000	\$197,200	\$166,100	\$166,800
Median Gross Rent	\$764	\$678	\$738	\$731	\$790	\$968
Renters Paying 35% + of HH Income	48.7%	49.3%	32.3%	39.2%	37.6%	40.8%

The resulting makeup of these factors in Towns County has produced a housing mix that as of 2018 is predominantly owner-occupied but with comparably high vacancy rates, largely due to the presence of second homes. This is a common characteristic for rural, tourist destination communities, where many of the units are designed as weekend or seasonal getaways for people that live within a couple hours' drive. Particularly given the relatively inexpensive living costs, Towns County is an attractive option for people wanting a regular escape to someplace serene and with an abundance of outdoor activities.



Hiawassee Park Senior Living Community

But on the surface the statistics imply that is a mixed market, because the presence of the reservoir also means an abundance of much-higher priced properties on the lakeshore or with direct access available. As metro Atlanta grows and more people are within close proximity of Lake Chatuge, the volume of well-heeled households seeing Hiawassee as an option to other area reservoirs has also increased. Now there are lakeside homes that are priced well beyond local income levels, designed not for employees of Towns County businesses but rather as retreats for wealthier households from outside the area. As this market expands it increases the value of land in the area overall, and if the trend continues Towns County may catch up to neighboring counties regarding average land costs.

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		New Privately-Owned Residential Units	Valuation of Construction
TOWNS	2015	115	\$22,606,000
	2016	128	\$25,208,000
	2017	57	\$11,276,000
	2018	65	\$13,266,000
UNION	2015	129	\$32,970,000
	2016	155	\$39,570,000
	2017	170	\$44,985,000
	2018	211	\$54,654,000
HABERSHAM	2015	17	\$2,861,000
	2016	96	\$19,040,000
	2017	192	\$30,652,000
	2018	223	\$40,518,000
RABUN	2015	52	\$19,458,000
	2016	55	\$20,930,000
	2017	62	\$22,960,000
	2018	66	\$25,523,000
WHITE	2015	55	\$9,572,000
	2016	70	\$13,828,000
	2017	88	\$16,997,000
	2018	101	\$19,403,000



Sample single-family housing styles in Towns County. There are few attached or multi-family options locally.



UTILITIES AND INFRASTRUCTURE

As expressed before public utilities are distributed on a limited basis beyond the existing city limits. With regard to water and wastewater Towns County has sufficient near-term capacity for economic development but costs will constrain the extent the distribution network can expand. The City of Hiawassee, the City of Young Harris, and the Towns County Water and Sewer Authority all have designated service areas for public water. The City of Hiawassee also provides sewer services within their city limits and in parts of the unincorporated county. The County and the City of Hiawassee have signed an intergovernmental SPLOST agreement which provides the county with 25,000 GPO sewer capacity in exchange for an allotted amount of the county's SPLOST revenue.

Broadband technology is the newest form of utility but among the most critical. According to the Georgia Department of Community Affairs approximately 12% of Towns County residents lack access to modern high-speed broadband. The County and cities are linked to the North Georgia Network, a 100% fiber optic MPLS network with gigabit-plus speeds with terabit core capacity, but more connections to the main line of this network are desired, especially along residential streets and commercial destinations away from the main roads. Hiawassee has achieved Broadband Ready status with the State with an eye toward improving connectivity, and economic development goals for the community should be pursued with an eye toward maximizing access to the existing fiber optic lines.

The County constructs and maintains all roads in the unincorporated areas while each municipality administers and finance its respective road construction and maintenance program. All three jurisdictions can include road construction and maintenance as a SPLOST project in such referendums. When available the County Road Dept. may assist either municipality with a road project at the expense of the requesting City government.

The roadway infrastructure in Towns County is limited by the prevailing terrain, with a sole north/south arterial in State Route 75 and the main east/west arterial in GA Highway 515/US 76, which also serves as the main road through both municipalities. US 76 runs as a divided four lane highway from Hiawassee west to Blairsville except for the portion within Young Harris. The City of Young Harris, along with the College, has been working with GDOT to devise

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an optimal location and arrangement for an eventual bypass north of the city that will allow US 76 to be a fully four lane road along this stretch while taking commercial through traffic out of downtown. Main collector roads in the county include GA 288, which serves the side of Lake Chatuge opposite Hiawassee, and State Routes 75, 5151, and 66 which all provide northern spurs reaching out from US 76.

The population of Towns County relies heavily on personal vehicle use for mobility due to the separation of land uses. Single family subdivisions in Towns County are located in areas distant from employment and activity centers, leading to a greater reliance on vehicles and an increase in vehicle miles traveled. Likewise, current housing opportunities within Towns County are not often located within a convenient walking distance to employment/activity centers, thus requiring vehicle use when public transit is not readily available. Working at home (i.e. home occupations, and telecommuting) helps to reduce vehicle travel. Offering opportunities to walk to destinations also reduces vehicle dependency. The density and patterns of land usage has a major bearing on the modes and distances of travel.



LAND USE & DEVELOPMENT

Like many communities in the Appalachian Mountains, Towns County's development patterns are shaped by topographic limitations. The slopes and valleys define where any larger scale development can occur, particularly anything of industrial scale. The topography also limits the extensions of water and sewer lines and renders major road projects expensive in certain areas. As a result, development typically flows along the few arterials that will cut through the mountains and foothills and clusters in pockets where municipalities can manage to provide utilities and spots for commercial and civic centers.

In the case of Towns County that means you have the municipalities of Hiawassee and Young Harris on either side of a ridgeline, with some development reaching out from each along the east/west arterial of US 76. Hiawassee is the County seat and is situated alongside the Lake Chatuge reservoir. As US 76 runs through Hiawassee it serves as the local Main Street and is the primary access for all non-residential development in the area, including the local hospital, schools, offices, and more. Various residences rest along the shorelines and adjacent slopes, with a few subdivisions where possible. The housing ranges from lavish lake estates to much more humble and affordable single-family detached units. There are various roads reaching into the mountainsides and around the lake but the bulk of all public destinations within the area will utilize this corridor.

Just west from Hiawassee, after crossing over the lake, rests the Georgia Mountain Fairgrounds and a commercial stretch of US 76 consisting of the local movie theater, the Towns County Recreation Center, public beach areas, and various restaurants and vacation homes. Straddling the coves formed by Long Bullet Branch Creek and other tributaries this area is often considered the entertainment district. Some residential units, both full-time and seasonal, owner occupied or rental, can be found in this area, most orientated around lake access.



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Just over the ridge from this area is Young Harris, lying at the southern tip of a valley. This area includes the college of the same name plus Brasstown Valley Resort and Spa, the local EMC offices, and a few small commercial operations. There are dozens of residential streets in Young Harris around Main Street/ US 76, most with smaller, older single-family homes, as well as several small farms. While the college is growing its enrollment is not yet large enough to call Young Harris a college town, but there are calls for change that might tend that way for the future.

Overall, the land use and development patterns for Towns County and the cites will see little change during the planning period. There is marginal pressure for significant increase in high-intensity land uses and industrial activity, there is little indication the US Forest Service land will be released within the planning time frame, and thanks to an abundance of vacant housing units and permitted but unbuilt residential development there will be little need to expand the territory for residential land. Within the cities most new development in the near term will be encouraged as infill development and/occur within urbanized areas capable of sustaining higher densities.

LAND USE TYPE, 2016	Towns County		Hiawassee		Young Harris	
	Acres	%	Acres	%	Acres	%
USFS Forests	57,580	50.20%	0	0.0%	0	0.0%
Residential	26,684	23.40%	679	49.06%	440	67.18%
Agriculture/Forestry	2,306	2.01%	0	0.0%	0	0.0%
Undeveloped/Vacant	15,317	13.35%	42	3.03%	26	3.97%
Water	3,251	2.83%	259	18.71%	0	0.0%
Commercial	673	0.59%	176	12.72%	64	9.77%
Park/Rec/Conservation	1,591	1.39%	39	2.82%	12	1.83%
Public/Institutional	2,755	2.4%	35	2.53%	49	7.48%
Industrial	10	0.01%	0	0.0%	0	0.0%
Transportation/ Utilities	4357	3.80%	140	10.12%	61	9.31%
Multi-Family	17	0.01%	14	1.01%	3	0.46%
Total	114,703		1,384		655	

Source: GMRC, 2016

CHARACTER AREAS

To manage development needs and objectives communities will often classify their sub-areas by criteria that differentiate one area from the next: Factors such as architectural scale and style, functions and roles, traffic flow, and more. These classifications are known as *character areas*, where each one is unique within that community and each area provides general direction for the types of development is supported as well as the guidance for capital improvements. In this way a character area functions like a vision at the neighborhood scale, and the actions and policies identified for each area ensures the local governments and other stakeholders are coordinating activities to achieve that vision. In this way land use planning is coupled with utility and infrastructure planning to ensure a community is proactive in managing growth both in terms of character and cost efficiency.

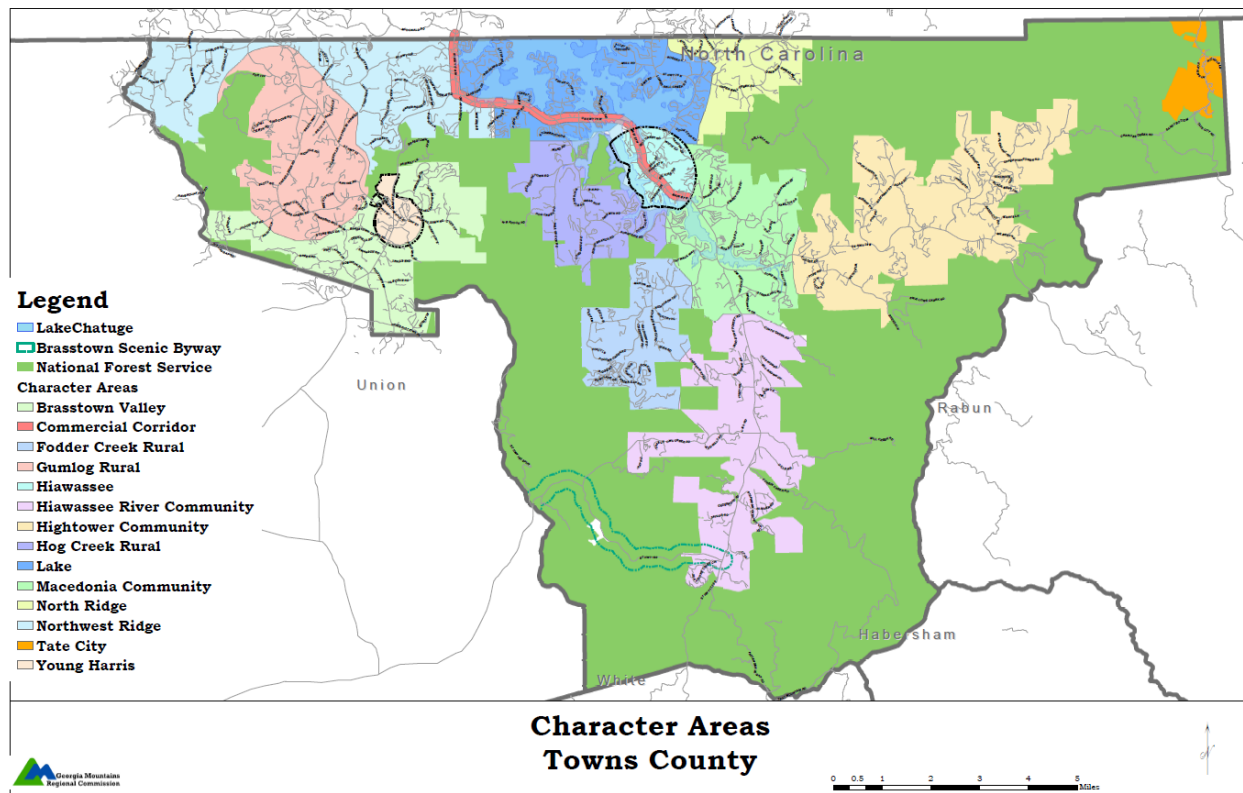
The discussion of character areas in the *Towns County Joint Comprehensive Plan* begins on page 57 of that document, and it encompasses the general description of each area along with an accounting of the land use types allowed in each and the implementation measures to be pursued to ensure that each area achieves (as best as possible) its designed outcome. Across each community there are 15 different character areas in unincorporated Towns County, 15 in Hiawassee, and 8 for Young Harris. These character areas are often named by their defining location, common trait, or known social role. Some areas may look similar to others but have different needs and forces acting upon them, so the variety allows each government to best preserve the areas they wish to preserve and work to change conditions in the areas they wish to improve.

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The vision for Towns County as laid out by the Character Area map in their current Comprehensive Plan is one that seeks to work with the constraints of topography and infrastructure and essentially take a “more of the same” approach to building outward from the urban centers. Commercial and most non-residential activity is concentrated in the municipalities or along select arterials, so that costs for utility provision remains low and that prevailing rural parts of the county retain their countryside appeal. This will help keep the costs for rural home construction affordable and achieve many of the communities’ goals with regard to environmental preservation and promoting Towns County’s outdoor recreation appeal and Appalachian character.



As a tool for economic development, character areas allow anyone to understand what each community is doing to plan for growth, manage new development, and specifically to accommodate new job and activity centers like commercial, office, or industrial uses. These uses each has special needs to ensure success, such as access to arterial roads, proximity to labor force or customers, and proper utility capacity. Therefore, persons seeking economic development within Towns County should refer to the character areas to see which classifications are best suited to attract and sustain new job-creating development.

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Character Area \ Permitted Land Uses		Entertainment	Mixed Use	Office	Commercial /Retail	Light Industry	Neighborhood & or Rural Commercial	Neighborhood & or Rural Office
TOWNS COUNTY	Lake Chatuge					X		
	Brasstown Scenic Byway							
	National Forest Service							
	Brasstown Valley			X	X			
	Commercial Corridor			X	X			
	Northern Lakefront						X	
	Fodder Creek Rural District						X	X
	Gumlog Rural District						X	X
	Hiawassee River Community						X	X
	Hightower Community						X	X
	Hog Creek Rural District						X	X
	Macedonia			X	X			
	Upper & Lower Bell Creek Community						X	
	Northwest Ridge							
	Tate City (Access to NF & Tallulah River							
HIAWASSEE	City Square		X					
	South City Center			X	X			
	South Business Center			X	X			
	South Main Street			X	X			
	South Gateway			X	X			
	Admiral Point							
	Lake Front							
	Big Sky			X	X			
	Mountain Rural							
	Whiskey Mountain							
	Bel Aire Mtn							
	Hiawassee Estates							
	North Main Street			X	X			
	North Commercial Corridor			X	X			
	Bell Creek Corridor			X	X			
YOUNG HARRIS	Bald Mountain District							
	College District			X	X	X		
	College Residential							
	Commercial Young Harris			X	X	X		
	Downtown Young Harris			X	X	X		
	Rural Young Harris							
	Urban Mixed Use	X		X	X	X		
	Urban Neighborhoods							

2021 ECONOMIC DEVELOPMENT STRATEGY

Towns County - Hiawassee - Young Harris

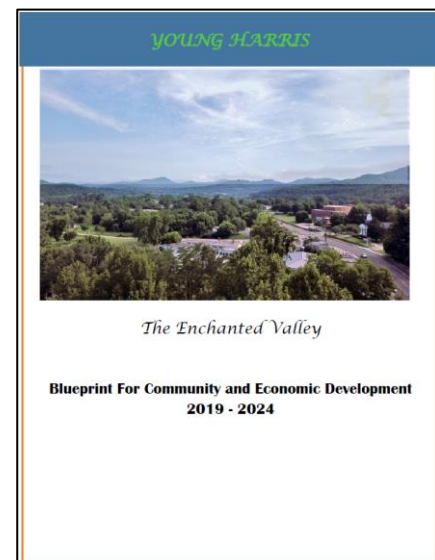
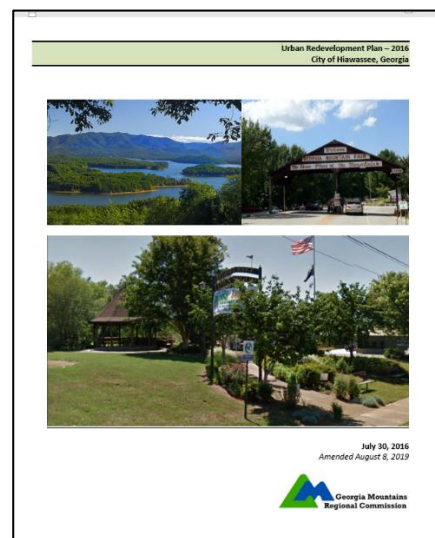
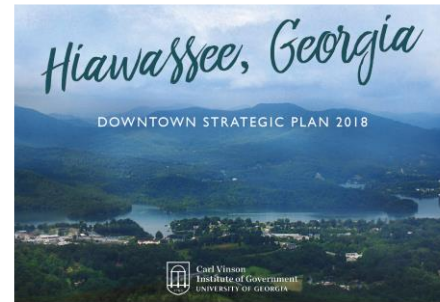
ECONOMIC DEVELOPMENT IN TOWNS COUNTY

PAST PLANNING EFFORTS

There have been several recent planning efforts that contribute to the level of community and economic development directed at Towns County and its municipalities. In conjunction with the DDA, Hiawassee recently completed the *2018 Downtown Strategic Plan*. This was an effort led by the Carl Vinson Institute to help the community prioritize specific projects to revitalize downtown in a singular vision based on past planning efforts. This document serves as the current strategic guidebook for the Downtown Development Authority.

This 2016 *Urban Redevelopment Plan* (URP) for Hiawassee was designed to assess Hiawassee's urban core along the US 76 corridor to establish an effective, multi-faceted, redevelopment plan that will stimulate the local economy by attracting new businesses to available land and vacant properties. Recognizing the importance of encouraging new development, redevelopment, and revitalization in areas that are suffering from increasing levels of poverty, are underdeveloped, or suffer from blight-conditions. The URP established a series of planning recommendations and design criteria that promote a quality, more marketable economic environment. Each location highlighted in this assessment has the highest potential for adaptive-reuse and infill development. This document and the Downtown Strategic Plan enable the City to coordinate improvement projects for realizing the various objectives for the district, as well as providing the underlying analysis used in the City's application for Rural Zone and Opportunity Zone status with the State.

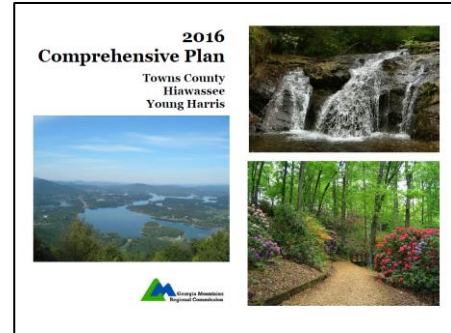
Young Harris produced their *Blueprint for Community and Economic Development* in 2019. This effort featured a community driven process to fuse the ambitions for both the college and the City and create a singular guide for specific improvement plans in the community. This represented the first major partnership between the two factions and the result is a coordinated scheme to take Young Harris forward in a way that everyone feels advances the local economy while retaining the specific character of the city. The comments of the Blueprint meetings have been broken down into four areas based upon the National Main Street Program 4-point Approach: Organization, Promotion, Design, and Economic Vitality. This blueprint is simply a starting point for community and economic development and is meant to be developed further as accomplishments are made and new opportunities are recognized.



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All three communities were featured in the *Towns County Joint Comprehensive Plan*, which coordinates the overall growth and land management policies for the whole county. The Comp Plan is used to ensure general strategies for all three communities work in harmony with each other and aids in grant applications. This is also the feature document of record regarding land use regulations and when communities are applying for federal and State financial support, so it's critical to ensure that the Comp Plan includes all the correct objectives and action items related to each government's capital improvement policies.



The *Joint Comprehensive Plan* was updated in 2016 utilizing past committees to maintain a cohesive vision of the County's future in conjunction with the cities of Hiawassee and Young Harris. The identified Needs and Opportunities of the plan and the County's Short Term Work Plan both affirmed their vision that: *"Towns County desires economic expansion but wants that to be in accordance with their other guiding principles and in a form that compliments the existing character of the community. The County will be proactive in fostering economic growth, and will support local businesses and their needs, but will do so in a manner that balances that growth with their quality of life."*

To achieve this goal and ensure that county priorities would be met, meetings were held throughout the year with individual stakeholders of departments for Towns County such as the Administration Office, Finance Department, and Emergency Medical Service. Input from the public was also solicited both through a paper and electronic survey and public hearings. The surveys received more than 200 responses and the two public meetings at the Towns County Recreation and Conference Center attracted more than 130 citizens. Discussion centered around the County's Needs and Opportunities and work plan on specific economic development priorities such as the preservation and maintenance of Hamilton Gardens, Bell Mountain Park, Mountain protection from inappropriate development, and the continued support of the Georgia Mountain Fairgrounds.

Select images from the Joint Comprehensive Plan depicting the character and development types within Towns County, including the commercial core of Main Street in Hiawassee to options in rural residential living.



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ORGANIZATIONS AND RESOURCES

In addition to the local governments themselves the primary driver for economic development in Towns County is the *Joint Development Authority of Towns County and the Cities of Young Harris and Hiawassee*. The Authority was established in 2020 to transact business pursuant to the development of trade, commerce, industry, and employment opportunities through the recruitment of new businesses and the expansion of existing businesses. The Authority has the power to develop and promote industrial development, downtowns, provide financing for projects for the public good, purchase, lease or sell property, and issue revenue bonds and notes. Each jurisdiction provides three appointed members to the Authority's board, and the Authority will work with the local governments to coordinate projects on behalf of each community.



An additional support agency is the *Downtown Development Authority of Hiawassee* (DDA). Composed of seven members appointed by the Mayor and approved by the City Council, the DDA is recognized by the State of Georgia as a public corporation with a specified set of powers to act on behalf of economic development in their designated territory. The mission of the DDA is to:



- Revitalize and redevelop the commercial corridor of the city, particularly the Hiawassee Rural Zone Area.
- Develop and promote for the public good and general welfare, trade, commerce, industry, and employment opportunities
- Finance projects within the city limits that will develop and promote the public good and general welfare
- Issue bonds to finance projects



The Towns County local governments also have access to the *Georgia Mountains Regional Commission* (GMRC). The GMRC is a sub-state district created by local governments in 1962 for the purpose of promoting and guiding development of human, natural, physical, social and economic resources in the Georgia Mountains Region. The area covers 3,500 square miles, and includes Banks, Dawson, Forsyth, Franklin, Habersham, Hall, Hart, Lumpkin, Rabun, Stephens, Towns, Union, and White Counties.

The GMRC offers a wide variety of services to its 51 local governments, working with these entities to formulate goals and strategies for area growth and development. Upon request, the GMRC provides a variety of technical assistance that will improve community services and the quality of life for Georgia Mountains residents. The GMRC focuses its broad scope of responsibility through the following departments: Planning, Economic Development, Workforce Development, Information Services, Finance and Administration.

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Last year Hiawassee successfully achieved the designation of a State-recognized Rural Zone for their downtown commercial district. Achieving this designation will allow the City and the Downtown Development Authority to promote extra incentive packages to prospective businesses and property developers within the district, encouraging job creation and property revitalization within the commercial core of the city. The program endows a job tax credit, investment credit, and rehabilitation credit for eligible activities within the designated areas, including for retail development. Hiawassee intends to use this program to stimulate investment within the corridor, spurring business growth among otherwise vacant lots.



Sample photo of available properties within the Rural Zone.

Hiawassee - Rural Zone Boundary & Parcel Map - 2021



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ECONOMIC ASSESSMENT

METHODOLOGY

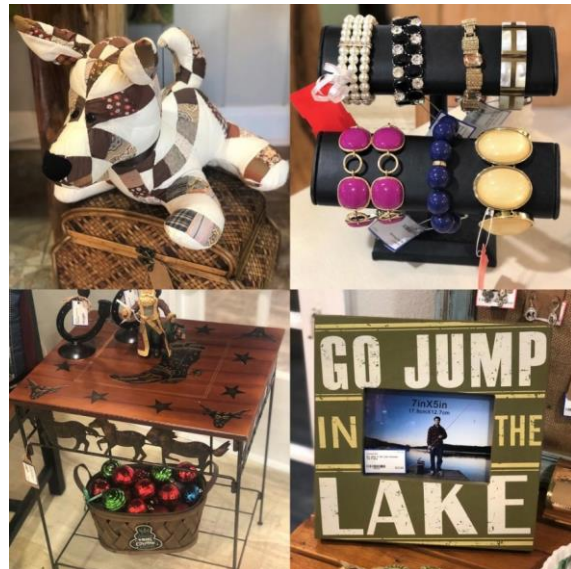
The purpose of this document is to organize the economic development material from the various planning efforts and programs that have been produced for Towns County and its municipalities within the past few years, providing a singular, coordinated guide for economic development on behalf of all the related partnering agencies. Each individual document still retains its value and has crucial functions, but this document would enable the JDA and the DDA to pursue their objectives more directly.

Once the JDA confirmed the intention to produce the document other comparable documents were referenced as the template for this plan. In each case the document identified the economic development goals for the community, assessed key resources and issues, and then outlined a strategy for maximizing resources in a way to address the issues. What will set this document apart from more general plans or from the local governments' Comprehensive Plan is the exclusive focus on economic development and the effort to have a more detailed action plan for the JDA and the DDA, as both of those organizations have different abilities and functions from general governments. Further, both agencies want to create a clear and transparent strategy they can use to promote their actions and track their progress to create jobs for the communities. Once the previously developed material was incorporated, additional statistics and information about the local economies was assessed. This was used to fill in gaps between what stakeholders understood about the health of the Towns County economy and whether data could confirm or alter that understanding.

ECONOMIC STATUS

Economic base analyses attempt to classify local industries into two categories: *Basic Industries*, which predominantly export from the region and bring wealth in from outside, and *Nonbasic Industries*, which traditionally just circulate local monies in support of Basic Industries. Methodologically, economic base analysis views a community as a market and uses relative comparisons to determine general threats and strengths of that market.

This assessment is traditionally done using operationalized employment and wage data to calculate each sector's location quotient, a number derived by comparing the percentage of employment in one community with the percentage of employment statewide or nationwide. Industries in a community that exceed employment to larger norms are then considered Basic if they represent a sector where this employment is a good or service exported out of the community. Once a community's sectors have been classified as Basic or Nonbasic, the outlook for Basic employment can be analyzed for projected growth or potential threats and can enable conjectures about population and income. Forecasting can be done by comparing the region with national trends; If a community's economic base is in industries that are declining nationwide then they face a problem. If those sectors are growing, then that is generally a good sign. This is a crude procedure but has the advantage of being easily calculated and understandable.



Offerings from Hiawassee store Tata's on Main

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The comparison of Towns County's employment base to the State of Georgia and that of the Towns County Area (Towns plus neighboring Georgia counties) echoes the theme that Towns County's basic industries lie wholly within the Service Industries, particularly the sector of Health Care and Social Assistance and that of Accommodation and Food Services. Depending on the comparative basis additional recognition could be given to either the Retail Trade sector or the Professional, Scientific, and Technical sector. **The significance of this information is to illustrate both a) the overall lack of Goods Production businesses within the county**, which is considered a general drag on the local economy, **and the extent to which the economy is dependent on the Accommodation and Food Services sectors.** That last sector is not only a concern due to the volume of lower-wage jobs within that industry but also because of how that sector is sensitive to seasonal trends and outside influencers. When tourist traveling is limited, for instance, due to conditions such as weather, pandemics, or recessions, the Towns County economy is particularly susceptible. Towns should therefore seek to diversify its economy as a buffer against such episodes, even as it seeks ways to lean more heavily into the growth potential for more tourism.

2018 Monthly Averages	TOWNS	GEORGIA	TOWNS vs. GEORGIA	TOWNS AREA	TOWNS vs. TOWNS AREA
MONTHLY AVERAGE EMPLOYMENT					
Employment, All Industries	3,313	4,430,260		38,655	
Goods Producing Industries	8.3 %	14.3 %	↓	21.0 %	↓
Agriculture, Forestry, Fishing and Hunting	*	0.5 %	*	0.8 %	*
Construction Industries	4.1 %	4.4 %	↓	4.7 %	↓
Manufacturing Industries	3.9 %	9.2 %	↓	14.5 %	↓
Government	16.0 %	14.7 %	↑	19.0 %	↓
Service Providing Industries	75.5 %	70.7 %	↑	59.8 %	↑
Wholesale Trade	0.2 %	4.8 %	↓	1.5 %	↓
Retail Trade	12.3 %	11.1 %	↑	14.7 %	↓
Transportation and Warehousing	0.5 %	4.7 %	↓	1.1 %	↓
Finance and Insurance Industries	1.7 %	3.8 %	↓	2.0 %	↓
Professional, Scientific, and Technical	4.0 %	6.2 %	↓	2.1 %	↑
Administrative, Support, Waste Management, and Remediation Industries	0.5 %	7.6 %	↓	2.1 %	↓
Health Care and Social Assistance	14.5 %	11.0 %	↑	8.4 %	↑
Accommodation and Food Services	22.2 %	9.8 %	↑	13.9 %	↑



Golf is available at the Brasstown Valley Resort in Young Harris



Dining at Marina Station overlooking Lake Chatuge

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ECONOMIC GENERATORS & RESOURCES

In evaluating the options and issues facing Towns County the communities and their stakeholders need to consider all their available assets. *Economic Generators* are those developments and local amenities that do, or are expected to, tend to create commercial or industrial activity by generating jobs, tourism, or otherwise attracting employers to an area. These are assets to be considered when exploring a community's economic future, both to be celebrated and preserved for their valued impact. *Economic Resources* are those programs or available options for funding or other forms of support that can be called upon to facilitate economic development. This can include access to capital, training, infrastructure and utility improvements, and anything else that could be utilized to help attract business growth or development. Combined, these provide Towns County and the cities available assets that can help them achieve their respective economic goals. Knowing what is available also means they can identify what types of resources are NOT on hand at present but may be needed in the future.

The following represent a list of the key Economic Generators as recognized by the various stakeholders over various planning exercises. Most of these are major employers or local attractions that serve to draw people and/or investment into the area. Some of these may be outside of Towns County but within close enough proximity as to influence the Towns business climate.

Economic Generator	
Lake Chatuge	Lake Chatuge has 7,000 surface acres at full pool and lies in the Blue Ridge Mountains of North Georgia and Western North Carolina. Today Lake Chatuge is operated for many purposes, including flood control, augmentation of flows for navigation, hydropower production, protection of aquatic resources, and recreation. Lake Chatuge hosted the 2014 Bassmaster College Fishing National Championships.
Chatuge Regional Hospital	Chatuge Regional Hospital in Hiawassee and affiliated facility of Union General Health System. It has served the community for over 54 years and provides a state-of-the-art Emergency Center with helicopter service to major trauma and heart facilities if necessary. Lab and radiology services are available plus the ability to treat heart attacks, strokes, and accidents of all kinds.
Young Harris College	Young Harris College was started in 1886 as the McTyeire Institute with the purpose of providing the first and only educational opportunities to the residents of the isolated area in the Blue Ridge Mountains. Today, Young Harris College is a private, four-year division II Methodist-affiliated liberal arts college.
Georgia Mountains Fair	The Fairgrounds offer a wide variety of unique venues, and beautiful year-round camping facilities. The Georgia Mountain Fairgrounds plays host to several popular annual events including the Georgia Mountain Fair, the Superstar Concert Series, the Georgia Mountain Fall Festival and Georgia's Official State Fiddlers' Convention.
Brasstown Bald	Rising 4,784 feet above sea level, Brasstown Bald is Georgia's highest mountain. On clear days, the spectacular 360-degree view from atop the mountain allows you to see four states, including Georgia, Tennessee, North Carolina, and South Carolina. The surrounding area is home to a wide variety of plants and animals. The Visitor Information Center, located on the summit of the Bald, offers exhibits, video presentations and interpretive programs.

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Appalachian Trail; Regional Outdoor Trails

More than 76 miles of the Appalachian Trail (AT) are in Georgia, a stretch offering views of some of the most diverse and stunning ecosystems in the Blue Ridge Wildlife Management Area. The Towns County portion runs along much of the county's southeastern boundary, hugging a ridgeline that comes up from the Dahlonega area just south of Brasstown Bald, then goes northeast near Tate City before pushing into North Carolina. Estimates suggest the AT in Georgia will see as many as 500,000 visitors or more during the warmer months, many of whom are only sampling portions of the trail while doing other visits in the area.

REGIONAL ECONOMIC TRENDS

Every community is influenced by, and can influence, the markets within neighboring communities and the prevailing region. As part of the Georgia Mountains Region in north Georgia, Towns County is nestled between the expanding metropolitan area of Atlanta to the south and popular tourist destinations to the north like Asheville, Gatlinburg, and Great Smoky Mountains National Park. As mentioned before the region as a whole is experiencing growth as suburban development expands outward from Atlanta, bringing more residents and new employment opportunities to the area. The following comprises some of the trends that should be considered as Towns County reflects on its economic well-being.

- *Growth of the film industry in Georgia.* Within the past 15 years the State of Georgia has experienced a sharp increase in the production of movies and television shows, such that Georgia is the third largest hub for film production in the US. In support of this growth both the State and the GMRC are promoting the Camera Ready program to help each community identify its assets for possible location filming and making as many communities viable for future production sites. This has already led to several films shooting within the GMRC region, where the historic downtown settings and Appalachian scenery have proven attractive to various productions.



Towns County is a Georgia Camera Ready Community

- *The new inland port in Hall County.* Just north of Gainesville the Georgia Ports Authority is constructing an inland rail port adjacent to I-985/ GA 365 that will expedite the flow of freight to and from the Port of Savannah. Once fully operational (projected for late 2022) this facility is expected to support many existing local businesses (especially within the poultry industry) but also entice new companies capable of maximizing this resource. This might also increase the viability of the area to attract new industry that had previously passed over the GMRC region.
- *The impact of the Internet and Broadband.* Broadband technology is now viewed as an infrastructure as vital to a community's economic ambitions as wastewater. Access to the internet is the new norm for any business, civic organization, and most residents. Once mostly about static web sites offering basic information, online commerce and communication is now dynamically interactive, with consumers shopping, learning, banking, viewing media, and seeing medical experts over the internet. This also means more businesses and more employees can and will choose to work in communities based on overall quality of life if there is sufficient technology access. To make this happen locally a community needs to have sufficient broadband capacity and a plan for future improvements. In Georgia communities are required to

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have a Broadband Assessment within their local comprehensive plan and are encouraged to seek out the Broadband Ready status that will enable the highest level of State support.

- *Tourism remains key to the region.* The mountains, streams, and lakes within the Georgia Mountains Region attract tourism all year round. This includes part-time residents with vacation homes, seasonal renters, and both overnight and daily visitors. Most are seeking access to the scenic beauty and recreational opportunities provided by the natural setting, including State Parks and National Forests. Many also come to enjoy the small-town charm scenes available through places like Helen, Dahlonega, and Hartwell, or to partake in events such as the Georgia Mountain Fair or Moonshine Festival. Even as the region has grown larger in terms of full-time residents the tourism sector has grown, often as the increased residents explore the region's amenities. New forms of tourism promotion have developed, as well, with web-based outlets for advertising local businesses and private homes available for short-term rentals.

SUMMARY OF ISSUES AND NEEDS

Because previous efforts have examined the economic issues for the community there is an established inventory of stated needs and objectives for Towns County and the Cities of Hiawassee and Young Harris. Many of these remain in need of attention, and because they've been incorporated into other formal documents, they may be items that correlate with other stated objectives for either community. These items are being relisted here to ensure all the various economic development priorities are being considered together, so that the action items can be coordinated for maximum efficiency and to ensure that the efforts by the JDA, DDA, and other stakeholders reflect all the concerns identified through public planning processes.

Note: Items that have already been accomplished have been removed from the table.

Towns County (Comprehensive Plan)

Needs and Opportunities	Mitigation Strategies
1.) Concern over some types of development around Lake Chatuge	<ul style="list-style-type: none">• Balance individual private property rights with common-sense restrictions. <i>(Policy)</i>
2.) Pursue more tourist industries, small industries, and commercial businesses that cater to residents.	<ul style="list-style-type: none">• Utilize local community leaders to pursue industries that would find Towns County attractive. <i>(Policy)</i>
3.) Identify land for manufacturing or other industrial operations	<ul style="list-style-type: none">• Towns County Industrial Authority should pursue land and infrastructure to support attracted businesses. <i>(Policy)</i>
4.) Support for school system to provide highest quality education for students. <i>(Policy)</i>	<ul style="list-style-type: none">• Work with Superintendent to identify the need areas for support of the school system and develop action plan.• Encourage worker development in cooperation with High School, Young Harris College, and North Georgia Technical College to learn trades and skills needed.• Encourage students and those wish a career change to consider vocations related to tourism, food service, elder

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	care, and home maintenance and construction, and job classes existing within the community.
7.) Establish, create and control adequate infrastructure to support new business, industry and population growth	<ul style="list-style-type: none"> • Report a long-term solution to water/sewer supply issues, roads, bridges, electrical development, high speed internet options, and similar utilities.
9.) Support development of Hamilton Gardens for job creation, both professional staff and groundskeepers	Work with the Board of Hamilton Gardens to obtain funding for permanent staff.
10.) Improve grounds and facilities at Hamilton Gardens, use local labor and businesses; Promote Hamilton Gardens at Lake Chatuge as a major tourist attraction	<ul style="list-style-type: none"> • Re-pave parking lot, add road signage on US 76, install new garden irrigation system, complete restoration of pavilion, improve existing trails, add new lakeside trail, replace all bridges, add tribute garden, viewing platform and amphitheater. • Include Hamilton Gardens in ALL promotion materials RE: Towns County and Lake Chatuge and allocate funding for statewide and regional promotion.
12.) Explore how to create a better working environment in all County and City departments and businesses	<ul style="list-style-type: none"> • Establish a regular time for county and city managers to meet with business owners to hear their needs.
13.) Jobs for recent graduates from High School, Young Harris College and North Georgia Technical College	<ul style="list-style-type: none"> • Encourage graduates to consider vocations relating to tourism, food service, Health care, Home repair and construction. <i>(Policy)</i>
14.) Explore use of Chatuge Landing recreational area with the USFS	<ul style="list-style-type: none"> • Promote additional Lake front recreation opportunities.
15.) Renovate or replace Towns County Courthouse	<ul style="list-style-type: none"> • Provide a positive image to visitors and potential businesses to locate in Towns County. <i>(Policy)</i>
16.) Explore opportunities for Old recreation center	<ul style="list-style-type: none"> • High value lake front property with great views and deep water.
18.) Enhance Lake Chatuge activities	<ul style="list-style-type: none"> • Build additional boat ramps and create a weigh in station for bass tournaments.

2021 ECONOMIC DEVELOPMENT STRATEGY

Towns County - Hiawassee - Young Harris

City of Hiawassee (Comprehensive Plan)

Needs and Opportunities	Mitigation Strategies
Expand and develop number and types of small businesses and entrepreneurship opportunities which take advantage and market what the city is known for	<ul style="list-style-type: none"> Access Economic Development Funding (EDA) to assist private business with infrastructure development (water, sewer, lighting and streetscapes). <i>(Policy)</i>
Attract and support businesses that support a vibrant vacation and retirement area	<ul style="list-style-type: none"> Establish a City Fund to assist private business with exterior or façade upgrades or improvements based on city theme and standards.
Support downtown business that features Hiawassee as destination rather than a “drive through” city	<ul style="list-style-type: none"> Collaborate with Merchant’s Association, Chamber of Commerce, the City and other stakeholders to achieve a uniform vision with achievable goals. <i>(Policy)</i>
Maintain adequate Vacation Resources	<ul style="list-style-type: none"> Promote a “Hiker Friendly” theme (branding, signage, and Logo) among the businesses and sponsor Hiker targeted events & promotion.
Preserve small hometown flavor	<ul style="list-style-type: none"> Seek DOT support to enhance pedestrian and bicyclist’s safety by reducing citywide speed limits to 35 miles per hour through complete streets policies such as traffic calming initiatives. Seek DOT support for improved and expanded sidewalks and pedestrian and bicycle crossings.
Attract and support the service and medical industry	<ul style="list-style-type: none"> Report identifying potential needs and opportunities for expanding medical services within City.
Support sustainable growth	<ul style="list-style-type: none"> Implement a Building Standards Ordinance. Investigate development/land use options which help balance future growth and optimize development. <i>(Policy)</i> Implement a City Water Restrictions Ordinance to encourage water conservation.
Need to maintain low property taxes	<ul style="list-style-type: none"> Identify other forms of revenue.

2021 ECONOMIC DEVELOPMENT STRATEGY

Towns County - Hiawassee - Young Harris

Young Harris (Comprehensive Plan)

Needs and Opportunities	Mitigation Strategies
Need to attract new business for jobs, economy	<ul style="list-style-type: none">• Seek “village” appropriate markets and shops. <i>(Policy)</i>• Explore economic incentives to attract businesses, mixed-use options, and entertainment for enlarging downtown and the enhancement of bicycle and pedestrian options. <i>(Policy)</i>• Develop targeted business and branding strategy.• Host or attend annual meeting with Economic Development organizations.• Explore the possibility of hiring a City Manager or DDA professional to assist with development and marketing.
Desire to grow downtown commercial and service sectors	<ul style="list-style-type: none">• Research the need for a boutique hotel in the city to enjoy the city and region through tourism activities.• Explore Main Street, DDA and other downtown development programs to determine the best course of action for downtown growth. <i>(Policy)</i>• Develop targeted business strategy to limit large scale “big box” stores that would be out of character with the city’s vision statement.
Desire for additional businesses and services	<ul style="list-style-type: none">• Identify smaller-medium sized businesses and companies that would be suitable to the size and character of Young Harris.
Enhance the economic impact from alcohol sales	<ul style="list-style-type: none">• Consider options for brew pubs and other restaurants through targeted business strategy. <i>(Policy)</i>
Bypass Corridor development	<ul style="list-style-type: none">• Ensure connectivity to downtown is maximized when new developments are proposed. <i>(Policy)</i>• Weigh development options based on bypass growth and residential and commercial needs. <i>(Policy)</i>• Incorporate the area into an overlay district that promotes walkability and interconnectivity.• Consider design standards to help guide future development.

ECONOMIC STRATEGY

VISION FOR ECONOMIC DEVELOPMENT

The general vision for economic development for the whole of the county could be defined by the primary goal for the Towns County Economic Development Department: *“To increase and diversify the tax base of The City of Hiawassee, the City of Young Harris, and Towns County by attracting new industries, manufacturing, retail, tourism, and encourage the expansion of the existing industries.”* The overarching ideal is to continue enhancing existing business productivity for the sake of retaining or increasing job opportunities and local prosperity, and to find ways to add new businesses where possible in a manner that matches the character of the communities. Within the County and each municipality there may be more refined visions based on their specific needs and objectives, which tend to be more short-term and needs focused.

The more detailed goals within that vision for Towns County’s economy, however, rest largely in the following four categories:

- ✓ **Increased Tourism.** Already the primary driver of the economies for Hiawassee and the County as a whole, there remains potential for growth that could not only feed existing businesses but also support new businesses in a fashion that meshes well with other community development goals. This is essentially the low hanging fruit, and much work will be done on this front via the Tourism Authority.
- ✓ **Increased Goods Production.** While various factors limit Towns County’s ability to grow these sectors any notable achievements in this area can have profound effects on the local economy by bringing in revenues that have multiplier effects through local circulation. For rural communities like Towns County, pre-2020 studies indicate that for every 100 new jobs in production industries there is subsequent demand for 40-60 jobs in local supporting retail and service industries. Finding any growth in this sector would not only improve local job prospects but have profound impact on local tax revenues, as well.
- ✓ **Healthier and More Diverse Local Commerce.** This refers to the various retail, service, and office sector industries whose primary business comes from residents, example, grocers, doctors, and trade industries. Not only is Towns in need of employers/employees in some industries right now but that need is expected to grow both as the county seeks overall growth and as many established employees retire; Currently several sectors are struggling to find younger employees willing or able to locate in Towns County.
- ✓ **Strengthening Local Education.** While the Towns County School System is highly lauded there is a perceived and real gap between the general success of the local high school students and the prevailing need for specific labor skills in the area. A majority of the youth do not seek out long-term employment in the area upon graduation, and many employees filling local jobs are not considering Towns County as their final destination. The desire locally is to strengthen the connection between the secondary education system and local business needs, through fostering entrepreneurship opportunities, and building community attachment/loyalty, so that rising graduates better see potential careers close to home and know how to fill those needs in the most efficient manner.

SWOT ANALYSIS

The effectiveness of any planning process requires identifying the needs that must be addressed to achieve a community's goals and clarifying the targets for the local government. To do this the planning process asks communities to assess the information outlined to identify their respective Strengths, Weaknesses, Opportunities, and Threats. In doing this SWOT analysis the communities can more effectively define their objectives and actions to as to better achieve the desired vision.



The results of the Towns County SWOT analysis identified a great number of assets and resources available to help the communities in their efforts, starting with the various natural and outdoor amenities that make Towns County an attractive place to live and visit. Efforts that are rooted in the ideal of Towns County as a destination for things related to nature, Appalachia, the lake, and being in a small-town setting will be easily supported with available resources. These are also things the residents wish to preserve, so making these assets front and center of any economic development will also serve as an insurance any growth brought to the community will occur out of respect for Towns County's rural heritage.

There was also a strong recognition of key partners already present, such as the hospital and Young Harris College, as well as the existing attributes of a rural, country lifestyle where people view Towns County as affordable and safe. Residents come to and stay in Towns County for these reasons, at least some more will join them, and it's anticipated these attributes will appeal to prospective employers if properly marketed.

In terms of liabilities the two primary categories of concern are select labor force attributes and the absence of key business magnets such as an interstate, airport, or expansive broadband connectivity. The latter issues may not be easily overcome, if ever, so until the conditions regarding such infrastructure and facilities change the County will have to be smart in targeting industries with greater flexibility. Regarding the labor force conditions, the primary concerns of late are issues such as limited workforce housing, a need for increased skill sets, and a developing drug problem. The current Towns County workforce is aging and a byproduct of a very seasonal and service-oriented market, so retention rates of local graduates have been low and few goods production businesses will look at the community based on statistics alone. Again, Towns County will have to show initiative in reshaping the labor force over time, relying on private partners to help lead business recruitment based on those initiatives.

2021 ECONOMIC DEVELOPMENT STRATEGY

Towns County - Hiawassee - Young Harris

STRENGTHS <ul style="list-style-type: none">• Community Events; Sports, Music, Activities• Environment: Lake, Mountains• School System• Health Care• Accessibility to region• Fiber Optics• Low Crime Rate• Low Taxes• Active Civic Organizations• Georgia Mountains Regional Commission• Appalachian Regional Commission	WEAKNESSES <ul style="list-style-type: none">• Lack of Interstate• Lack of Airport• Labor force skills not matching job offerings• Limited utility access• Limited workforce housing• Volume of transitional & seasonal residents• Generational Poverty• Perception there is no need to change• Drug abuse issues• Exodus of youth/ “Brain Drain”• Lack of entrepreneur opportunities• Limited planning
OPPORTUNITIES <ul style="list-style-type: none">• Redevelopment; infill development<ul style="list-style-type: none">○ Old Home - Hiawassee○ Old Hotel○ Save-a-lot• Areas for new development<ul style="list-style-type: none">○ 288/76○ Hwy 76 land• Fresh branding• Access to Blairsville• Regional growth & resources• Level playing field• Underutilized public buildings• Partnerships• Tourism Authority• Hospital• Young Harris College• North Ga. Technical College• Blue Ridge EMC• Hinton Center• Chamber of Commerce	THREATS <ul style="list-style-type: none">• Blairsville – Incentives• Resistance to change• Lack of ordinances• Tax collection – Inconsistent; No penalty

IMPLEMENTATION

GOALS AND PRIORITIES

Based on the discussion and analyses the following represents the finalized list of priorities and recommended action items necessary for Towns County and its partners to achieve the level of future economic development desired. These goals encompass resolutions to the various issues and needs identified throughout this Strategy, but also promote objectives and action items that will help the communities advance their general business climate and/or the optimization of resources for improving the local labor force.

For the whole of Towns County there is a generalized overall vision regarding economic development that can be expressed using the Quality Community Objective for Economic Prosperity as defined by the Georgia Department of Community Affairs:

Encourage development or expansion of businesses and industries that are suitable for the community. Factors to consider when determining suitability include job skills required; long-term sustainability; linkages to other economic activities in the region; impact on the resources of the area; or prospects for creating job opportunities that meet the needs of a diverse local workforce.

The notion is that each and every community is seeking a desired level of economic expansion to ensure that local households have the chance to prosper. Within that, each community then identifies what they feel is the optimum level of prosperity and what steps they need to take to position themselves to steer the local economy toward that target.

As presented in this document, the categorization and order of elements progressing from the overall vision to the particular actions is as follows:

Goals: The overarching desired outcome from realizing all proposed action items

Priorities: The distinct elements to be addressed in order to achieve the stated goal

Action Items: The various measures and steps taken by each entity on behalf of each priority

WORK PROGRAM

The implementation program of this Strategy constitutes the inventory of final recommended actions items to be undertaken by the community. Defined as a Work Program, this identifies specific implementation actions the local government or other entities intend to take during the first five-year time frame of the planning period. This can include any ordinances, administrative systems, community improvements or investments, financing arrangements, or other programs or initiatives to be put in place to realize the plan goals.

2021 ECONOMIC DEVELOPMENT STRATEGY

Towns County - Hiawassee - Young Harris

TOWNS COUNTY – GOALS AND PRIORITIES	
T1 - Community Serving – develop an environment that is entrepreneur-friendly and intentionally incentives businesses which serve the needs of the residents of the County	
	Create and implement a Business Recruitment Plan designed to attract quality businesses that offer a livable wage
	Develop and implement marketing plan
T-2 – Improve Agricultural Business Focus	
	Develop strategy to solicit and promote agribusinesses
	Develop youth entrepreneurial program to include agricultural businesses
T-3 – Direct support for outdoor and small-town oriented tourism	
	Develop Strategy to align tourism with sustainable principles which make the best use of the county's natural and cultural attractions.
T-4 – Improve housing diversity supporting workforce demands (with Cities)	
	Develop comprehensive report on existing housing supply
	Identify parts of the county capable of supporting non-rural housing

2021 ECONOMIC DEVELOPMENT STRATEGY

Towns County - Hiawassee - Young Harris

TOWNS COUNTY – WORK PROGRAM				
Goal	Action Items	Estimated Cost	Funding Source	Responsibility
2021				
CP*	Report identifying long-term strategies regarding utilities and infrastructure	1,000	General Funds, DCA	County, EDD, GMRC, Cities
T3	Revisit, rethink and revitalize tourism products and services	5,000	Partners. County	County, Cities, Tourism Product Development Team, Chamber
CP*	Establish a regular time for county and city managers to meet with business owners	NA	NA	County, Cities, EDD, Chamber, JDA, GRMC
CP*	Identify additional Lake front recreation opportunities.	NA	NA	Hiawassee, Young Harris, County, Chamber, TPDT
T1	Complete preliminary housing survey	NA	NA	JDA, EDD
T1	Intergovernmental Agreement or MOU with JDA / Industrial Park	1,000	General Fund	County
T1	Ordinance Review and Update	1,000	General Funds, DCA	EDD. Planning Committee, GMRC
T4	Develop comprehensive report on existing housing supply	1,000	General Funds, DCA	EDD. Planning Committee, GMRC
2022				
CP*	Work with Hamilton Gardens to obtain funding for permanent staff	NA	NA	County, EDD, Hamilton Gardens
T3	Develop Hamilton Gardens sustainability plan	NA	Grants, General Fund	County, EDD, Hamilton Gardens, GA Mountain Fair Authority
T2	Educational facility – agricultural business development, youth entrepreneurship	105,000	Grant, General Fund County	EDD, County, JDA
T1	Marketing Plan, including website - County	5,000	General Fund County	County, EDD
T1	Marketing Plan including website, JDA	1,000	General Fund JDA, Partners	JDA, BREMC
T4	Identify parts of the county capable of supporting non-rural housing	1,000	General Funds, DCA	EDD. Planning Committee, GMRC
2023				
CP*	Build additional boat ramps and lakeside weigh-in (fish) station	TBD	General Fund, Grants	County
T1	Georgia Initiative for Community Housing Program	5,000	General Fund	County, EDD, JDA

*= Item from the Towns County Joint Comprehensive Plan

2021 ECONOMIC DEVELOPMENT STRATEGY

Towns County - Hiawassee - Young Harris

CITY OF HIAWASSEE – GOALS AND PRIORITIES

H1 - Strive to support and enhance the City's role as a destination for arts and entertainment

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| a | Develop arts and entertainment district plan that creates a clear vision with expectations and work plan |
| b | Transform the area around Town Square into a walkable, lively designation using visual and creative arts |

H2 – Ensure the City's policies and programs support local business activation and development

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|----------|---|
| a | Seek "Entrepreneur Friendly" designation for the city |
| b | Develop programs to ensure City is proactive in pursuing business development |
| c | Foster space for business incubation |

H3 – Pursue a Placemaking strategy that activates downtown and enhances the city's role as a commercial and social destination

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|----------|---|
| a | Define and implement a public art campaign |
| b | Establish a downtown beautification program |
| c | Establish Hiawassee as a safe, accessible, connected community for pedestrians and bicyclists |

H-4 – Improve housing diversity supporting workforce demands (with County)

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|--|--|
| | Develop comprehensive report on existing housing supply |
| | Identify parts of the county capable of supporting non-rural housing |

2021 ECONOMIC DEVELOPMENT STRATEGY

Towns County - Hiawassee - Young Harris

CITY OF HIAWASSEE – WORK PROGRAM				
Goal	Action Items	Estimated Cost	Funding Source	Responsibility
2021				
H1a	Public visioning forum for arts and entertainment district	0		Hiawassee & DDA
H1a	Develop <i>Evening in the Garden</i> Fund Raiser	3,000	DDA General Fund	DDA
H1b	Grow Hiawassee Night Market	2,000	DDA General Fund	DDA
H1b	Develop list of targeted businesses for town square	0	0	DDA
H2a	Seek Entrepreneur Friendly designation	1,000	City General Fund	Hiawassee, DDA
H2a	Develop one-stop program for entrepreneur support	0	0	DDA
H2b	Develop and implement marketing program	5,000	DDA General Fund	DDA
H2b	Develop and implement façade grant program	10,000	DDA Beautification Fund	DDA
CP*	Implement a City Water Restrictions Ordinance	1,000	Hiawassee General Fund	Hiawassee
H4	Develop comprehensive report on existing housing supply	1,000	General Funds, DCA	EDD. Planning Committee, GMRC
2022				
H1b	Stabilize & restore 71 & 79 Main Street	\$1,300,000	DDA, City, Grant	DDA, Hiawassee
H2b	Update codes for infill development	2,000	City General Fund	Hiawassee, DDA
H3a	Designate Public Art program committee	0	0	Hiawassee, DDA
H3a	Develop a youth art program (include selfie spot)	1,000	DDA General Fund, Grants	DDA
H3b	Develop and implement beautification master plan, includes planters and benches	5,000	DDA Beautification fund	DDA, Hiawassee
CP*	Report identifying long-term needs for medical services	0	0	Hiawassee, DDA, JDA
CP*	Report identifying revenue opportunities for the City	2,000	Hiawassee General Fund	Hiawassee
H4	Identify parts of the county capable of supporting non-rural housing	1,000	General Funds, DCA	EDD. Planning Committee, GMRC
2023				
H1b	Installation of public restrooms	30,000	City General Fund	Hiawassee
H2c	Develop business Incubator Facility	200,000	DDA Capital Fund	DDA
H3b,c	Install painted crosswalk patterns	1,000	DDA Beautification Fund	DDA, Hiawassee
CP*	Develop and Implement traffic calming plan with GDOT; Reduce citywide speed limits to 35 mph	1,000,000	Transportation Grant	Hiawassee

*= Item from the Towns County Joint Comprehensive Plan

2021 ECONOMIC DEVELOPMENT STRATEGY

Towns County - Hiawassee - Young Harris

CITY OF YOUNG HARRIS – GOALS AND PRIORITIES	
Y1 - Maintain a development strategy to revitalize downtown Young Harris	
a	Implement a Downtown Master Plan
b	Create a public art campaign
Y2 – Adapt/ Refine policies and programs to facilitate desired economic development	
a	Improve marketing and communications
b	Review and update development regulations
c	Develop annexation strategy
Y-3 – Improve housing diversity supporting workforce demands (with County)	
	Develop comprehensive report on existing housing supply
	Identify parts of the county capable of supporting non-rural housing

2021 ECONOMIC DEVELOPMENT STRATEGY

Towns County - Hiawassee - Young Harris

CITY OF YOUNG HARRIS – WORK PROGRAM				
Goal	Action Items	Estimated Cost	Funding Source	Responsibility
2021				
Y1a	Develop property inventory; Market underutilized properties	NA	NA	EDD, Young Harris
Y1b	Create a public art committee	NA	NA	Young Harris, EDD
Y1b	Identify locations for public art	NA	NA	Young Harris, EDD
Y2b	Create development regulations committee	NA	NA	Young Harris, EDD
Y2b	Survey stakeholders re; development regulations	NA	NA	EDD
Y2c	Solicit long-term dev. plan from YHC	NA	NA	Young Harris, YHC
CP*	Report summarizing financial incentives for economic development	NA	NA	EDD, GMRC
CP*	Develop Creative Place Making strategy	5,000	General Funds	EDD, GMRC
CP*	Create an overlay ordinance for the bypass corridor	2,000	General Funds, DCA	Young Harris, EDD, GMRC
CP*	Draft proposed design standards for the city	5,000	General Funds, DCA	Young Harris, EDD, GMRC
Y3	Develop comprehensive report on existing housing supply	1,000	General Funds, DCA	EDD. Planning Committee, GMRC
2022				
Y1a	Develop pocket parks throughout the city	45,000	Grants, Partners,	Young Harris
Y2c	Conduct report outlining utility capacities beyond city limits	1,000	General Funds, DCA	Young Harris, EDD, GMRC, EMC
Y2a	Website, Branding, Logo, Signage	5,000	General Funds	Young Harris, EDD
Y2a	Create a unified, modern news distribution and promotional program	1,000	General Funds	Young Harris, EDD
Y2a	Create and promote regular events that attract people to downtown	1,000	Partners,	Young Harris, EDD, YHC
CP*	Implement Annual Econ. Dev. Forum	NA	NA	EDD, GMRC
CP*	Report assessing ED-related staff needs	NA	NA	EDD
CP*	Develop a Bike/Ped Plan for the city	3,000	GDOT	Young Harris, EDD, GMRC
Y3	Identify parts of the county capable of supporting non-rural housing	1,000	General Funds, DCA	EDD. Planning Committee, GMRC
2023				
Y1a	Develop Gateway corridor w/ appealing entrance points	75,000	Grants and SPLOST	Young Harris, YHC, GDOT
Y1a	Create a Welcome Center at old Kaiser Deen property	50,000	CBDG	Young Harris, EDD
CP*	Feasibility Study for Economic Development	1,000	Grant / General Funds	EDD
CP*	Develop Targeted Business Strategy Utilizing the Main Street Program	TBD	General Funds	EDD, DCA

*= Item from the Towns County Joint Comprehensive Plan