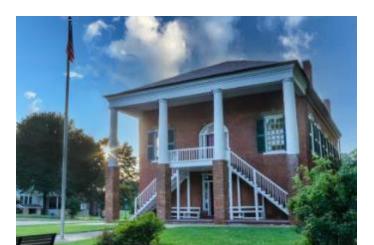
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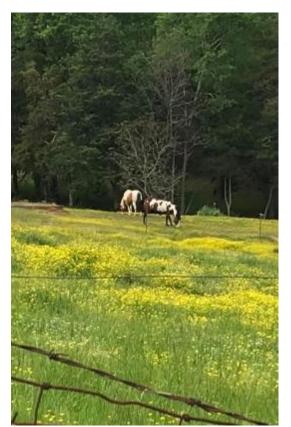
Note: This edition of the Banks County 2023 Comprehensive Plan is a <u>working draft</u>. There are elements still being developed (Implementation Chapter and Appendix), and all portions of the document are subject to change based on comments and suggestions still being received and as the staff proofreads the document.

The revised version of this document is expected to be made available by September 19.

For any questions or comments, please contact <u>ahazell@gmrc.ga.gov</u>, using "Banks Plan" in the subject line.











Banks County 2023 Comprehensive Plan

September, 2023 DRAFT

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INTRODUCTION

PURPOSE

The purpose of planning and community development is to provide guidance for everyday decisionmaking by local government officials and other community leaders. Within Georgia, comprehensive plans are seen as both a useful tool for long-term government efficiency and for ensuring sound land use development. Over time, such documents foster a wise use of fiscal and environmental resources, help coordinate community improvements across agencies, and enables citizen input in both fostering a vision for the future and outlining a practical means for achieving that vision. Further, as a measure designed to ensure State programs are being utilized wisely, State regulations require local governments to maintain their comprehensive plans to have access to various forms of State assistance.

This document, the 2023 Banks County Comprehensive Plan, represents the culmination of the efforts to plan the well-being of the county. The residents and various stakeholders worked to identify the critical, consensus issues and goals for the community, and implementing the plan will help the government and its partners address those critical issues and opportunities while moving towards realization of the unique vision for its future. Thus, local planning recognizes that assets can be improved, liabilities can be mitigated, and opportunities can be cultivated.

Scope

This document addresses the local planning requirements and community development of Banks County, Ga. The Cities of Homer and Maysville have developed their own independent comprehensive plans, however the County and the Cities have worked together to ensure the plans do not present any strong conflicts. In the development of this document some consideration has been given to neighboring areas and political entities that influence conditions within the county, but all the cited issues, objectives and opportunities discussed herein are solely focused on the unincorporated parts of the Banks County.



Plan Elements

This comprehensive plan serves to meet the requirements and intent of the Georgia Department of Community Affair's "*Minimum Standards and Procedures for Local Comprehensive Planning*," as amended in 2013, and the Georgia Planning Act of 1989. In accordance with those standards, this plan contains at a minimum the following elements:

- *Community Goals/ Vision)*
- Statement of Needs and Opportunities
- Community Work Program
- Environmental Compliance Factors
- Assessment of Broadband Capacity and Needs



PLANNING PROCESS

Since the comprehensive plan is intended to represent a consensus vision for the community, Georgia's planning standards require opportunities for public participation, including public forums, a means for stakeholders to submit written comments, and an advisory committee involved throughout the process.

The planning process for the Banks County Comprehensive Plan began in late 2022 as community leaders considered the scope of work and identified nominees for the Advisory Committee. During this time, the Georgia Mountains Regional Commission (GMRC) worked with local government staff to evaluate needs and performance of local services, utilities, and programs. The GMRC also spoke with neighboring communities and select State agencies to identify any opportunities for collaboration or conflict and assess development forces that might affect Banks County and its municipalities.

In addition, surveys were made available to everyone around the turn of the year. Announcements were made in public meetings and in the media, with the link to the survey available off the Planning department's page of the Banks County web site. Surveys would remain available through July to ensure area residents and stakeholders have ample opportunity to provide their comments and voice their goals for the community. (*A summary of results and comments provided in the appendices.*) Over 300 respondents took the survey, with the results providing insight into the prevailing concerns and desires of area residents.

Several public forums were also held at the County Courthouse Annex, inviting the public to view draft material, participate in discussions about key issues, and ask questions about the process. Residents were also invited to submit their comments at any time via the GMRC staff contacts or to the County Planning Director.

Public meetings	ahead for updates of
Comprehensive	Plans in county, Maysville

Regional Conversions (2008) is united Taxin. Oscars the Town of Homes and the Usy of Narwells with the update of their Oscarsheemend documents that index days and pow- dame found work programs. In the community, we do in the community on the main provide on more than and provide on more than and provide on more than and provide on more than and provide on the others in the community on the under provide on poticies in the community on the	Initial meetings will with famigh the losion of the locateent, the planning pro- tants, and how the compro- tentine plan in used in help party comparently policies	can do a perjunction in the fraces. Classes, are recurranced to participate in a many crust as possible. In additure, there are don the dotted and the appro- ments of the thread per- turbance of the second per- turbance of the second model is through lane. All Mark strength lane is non- social is strength and performance of the second performance of the model is strength lane. All Social and an open its ma- ness with a vessel indexed in the second.	reget; solo (in and with the real method account free real. MERTING DATES The Basic County File Meeting with the heid free days, base 5, or the Amer Heiding, touched of 19 Meeting with the heidi free days, base 5, or the Amer Heiding, touched of 19 Meeting with Decid Heiding and Decid Heidi free Meeting of B part, on The Meeting, base 50, of Maysville City Heidi Sound at 4 Heimer Street



The GMRC also coordinated the process with those for the municipalities of Homer and Maysville, working to ensure the respective documents would prove compatible in addressing common or shared issues.



COMMUNITY VISION

The *Minimum Standards* defines a community vision as something "... *intended to paint a picture of what the community desires to become, providing a complete description of the development patterns to be encouraged within the jurisdiction.*" Visioning helps communities consider the "big picture" while defining their ideal future and the best path to that future. As a process, this requires people to reflect on their current state and consider what elements of their community they wish to preserve, and which elements they wish to improve.

COMMUNITY PROFILE

Banks County was created in 1858 from portions of Franklin and Habersham Counties. The original county courthouse, completed in 1863, still stands with the giant oaks out front memorialized by the *"From the Acorn to the Oak"* depicted at the bottom of the County seal. A smaller community compared to some most peers, the early economy in Banks County was exclusively agricultural, but some manufacturing (textile production or animal processing) arrived by the 1960's. However, situated between the burgeoning metro areas of Gainesville, Athens and Greenville, SC, meant major industry and prominent service hubs were attracted elsewhere, with major medical facilities and educational institutions sited outside of Banks County.

Most of the development in the area has followed the arterial corridors of Interstate 85 to the southeast and GA 365 to the west. While the latter runs just outside the county boundaries, I-85 does feature two exits within Banks County and that area, fostering the commercial power center known as the Banks crossing area. Featuring an outlet mall and a variety of retail, dining, and service industries, banks Crossing is the employment and sales tax hub for Banks county. Which is critical given that between the two arterial corridors there is limited commercial or industrial development and very minimal public utilities to serve such.

There are several municipalities within Banks County, though the county seat of Homer, which lies near the center, is the only one wholly within Banks County. All the others straddle the line and feature significant portions of their community outside of Banks' jurisdiction. Lula (west) and Baldwin (north) are the largest municipalities in the group, containing active commercial centers and utility options of their own. Maysville (south) is the only other city chartered as a Banks County municipality and is poised for growth in the near future given their proximity to the evolving I-85 corridor.

	Total Population				
				Change	
	2010	2020	2022	#	%
Banks County	<u>18,395</u>	<u>18,082</u>	<u>19,328</u>	<u>933</u>	<u>5.1%</u>
Alto town (pt.)	516	352	372	-144	-27.9%
Baldwin city (pt.)	741	645	700	-41	-5.5%
Gillsville city (pt.)	28	91	94	66	235.7%
Homer town	1,141	1,273	1,526	385	33.7%
Lula city (pt.)	158	315	337	179	113.3%
Maysville town (pt.)	926	1,046	1,159	233	25.2%
Balance of Banks County	14,885	14,360	15,140	255	1.7%



VISION AND GOALS

A vision for the community's future must be included in the comprehensive plan. The community vision is intended to provide a complete picture of what the community desires to become. The community vision must be based on public input, the assessment of current and future needs and be supported by the goals, policies and objectives in the comprehensive plan. In addition, there must be consistency between the community vision and the Georgia Department of Community Affairs Quality Community Objectives as well as consistency with the community visions of other communities within the region.

The vision statement for Banks County originated from previous planning cycles, derived from the various comments and suggestions raised during public meetings and through the available survey processes. The updated statement reflects the slightly modified principles and values desired by existing stakeholders, with an emphasis on desires to remain rural as best as possible and maintain a level of affordability. Any amendments were derived from the words used by residents to illustrate values they feel describe the county as it is today *AND* that they desire to see embodied a generation from now.



VISION STATEMENT - BANKS COUNTY

Banks County, Georgia, will be...

- ✓ A rural community that celebrates small-town charm and a country lifestyle, where residents can enjoy our natural resources and the pastoral setting that defines our hometown. Banks County will continually invest in the quality of local schools, parks, public safety, and other elements that provide the social infrastructure to make our hometown a great place to raise a family.
- ✓ A community that works to promote our agricultural industry, sustain our natural resources, and celebrate the rural, Appalachian foothill culture that defines our heritage. We will strive to deepen our rural roots by protecting our resources and community assets while embracing growth that complements our existing character.
- ✓ A community built on the principles of open, honest, and fiscally sound governance. We will invest in education and leadership, working to provide our citizens with quality services provided in a cost-efficient manner that clearly ties with community goals.



DEVELOPMENT STRATEGY

The land use management policies and capital improvement programs for local governments shape development patterns that affect growth and the management of sensitive social and environmental areas. Communities should assess their current and projected conditions to identify needs regarding the built environment and how to efficiently provide services to the community in the future.



DEVELOPMENT TRENDS AND INFLUENCES

I-985/ GA 365 in Hall County, and I-85 in Jackson County, are rapidly becoming industrial growth corridors. Hall County is projected to add another 100,000 residents within the next 25 years, and Jackson County another 50,000. To maximize their economies for such potential growth, both Hall and Jackson Counties and their partners are actively working to utilize the highways as harbors for goods production and related industrial activity. Already the combined home to large employers such as Kubota, SK Batteries, Amazon, this activity will increase once Gainesville welcomes the Georgia Port Authority's next inland port – A rail port just used to expedite freight transport between northeast Georgia and the port of Savannah. The Georgia Dept. of Transportation, meanwhile, is actively planning for the eventual widening of I-85 and the possible inclusion of high-speed passenger rail within the same vicinity. Banks County has already been fielding inquiries about potential development at their two I-85 interchanges, and this pressure is likely to increase as more commercial and industrial interests seek to capitalize on the arterial highways.



Industrial development along I-85, and an inland port comparable to one proposed for Gainesville.

One regional trend is *the growing importance of the shipping and warehousing industry*. As both households and businesses rely more heavily on the direct delivery of goods, the facilities needed to store and manage transport of these goods are becoming more common and more dispersed. Though the largest distribution centers remain clustered near key arterial intersections, smaller facilities are locating in more diverse suburban and rural locations. Such developments can impact traffic patterns, exacerbate flood issues in sensitive areas, and attract other comparable uses. They can also provide another non-residential source of property taxes, some employment, and equate to faster delivery of goods.

US 441 in Banks County has potential for economic development similar to GA 365. While much less developed at the moment, and with Banks County actively searching for ways to preserve its rural character, US 441 may not see as much industrial activity introduced in the next generation, but it will



grow increasingly vital as a freight corridor and is expected to absorb some development near the Baldwin/ Cornelia area and further south in Banks Crossing. That access to I-85 and the regional retail centers at Banks Crossing invites future growth, pending Banks County's plans to manage development.

Though Banks is served for communications access, *there remains an ever-increasing demand for broadband capacity across all sectors of the community*. Similar to how water and sewer lines were once the anchor draws for economic development, today most businesses and residents seek access to the highest speed and capacity of broadband service due to the increasing importance of the internet in all aspects of our lives. Schools, medical offices, retail outlets, governments, and even religious institutions rely on their online activities to facilitate operation. Residents use the internet for entertainment, to pay bills, to communicate with others, work from home, and for varieties of shopping. This means local governments are all the more dependent on supporting a service that not only provides high capacity but also can reach as much of their community as possible.

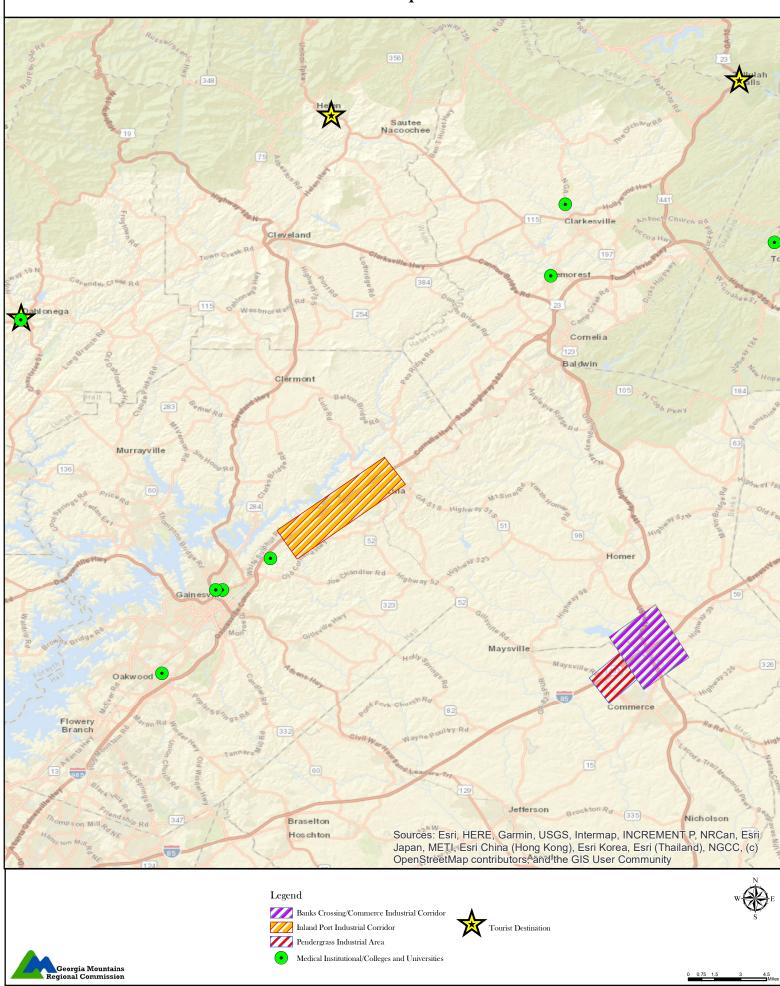


Broadband capacity and elder care services will become increasingly important to Banks County.

An ongoing social phenomenon that remains a factor for the region is *the aging population and its impact on various markets*. With residents living longer and most households featuring fewer children, the elderly will represent an increasing share of the area population, which affects the demands for medical services, specialized transport and recreation, and the dynamics of local labor pools. People delaying retirement can offset some labor shortages from youth departing a region, but older workers will also have different skillsets and demands of the workplace. Communities in areas expecting to see marked shifts in this demographic should plan accordingly for their particular needs.

An assessment of the region's economy finds *tourism remains strong despite the pandemic, but some agriculture markets are in flux.* The presence of the mountains, waterfalls, and lakes within the area's many parks, National Forests, and wildlife management areas means there will always be high demand for and from visitors to the area. Several communities remain heavily tourist-oriented, including nearby Helen, while many others still count on visitors for a significant part of their economies. As a result, there are abundant opportunities for retail and hospitality services, including short-term rentals, in select areas. Conversely, some livestock and row-crop agricultural operations have struggled over the past decade. Poultry farming remains healthy due to the volume of supporting industry, but some farmers in the region have not found successors to take over their operations or decide to sell off their property regardless, because of the land's value to developers. This will affect not only development patterns but also shape local economies, as well.

Area Development Forces





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. This 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.

The Department Heads for Banks County were surveyed for their thoughts on the existing levels of performance and needs for their department in order to sustain levels of service as the county grows and changes. Based on responses received, only a few departments across the five local governments currently have long-range plans and budgets for capital projects. This means that there are many facilities, vehicles, and pieces of equipment for which there is no strategy for eventual replacement. There are efforts underway to address this, but the local governments may wish to transition to an accounting program that improves asset management and allows department heads and elected officials to better monitor long-term capital improvement needs.

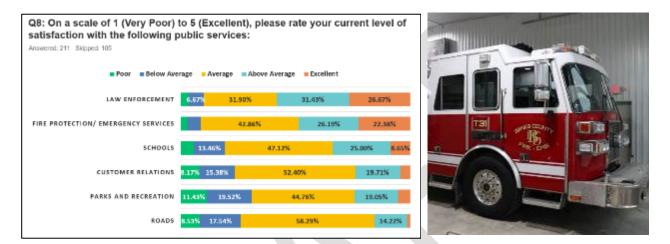
		Levels of Service		
Department	Long-range plan and budget?	Regard as currently sufficient?	How soon will capital improvements be needed?	
Fire/ Emergency Services	Yes	No	1-5 years	
Tax Assessors	No	Yes	1-5 years	
Clerk of Superior Court	No	Yes	1-5 years	
Finance	No	Yes	1-5 years	
Human Resources	No	Yes	1-5 years	
Commissioners	No	Yes	1-5 years	
Probate Court	No	Yes	1-5 years	
GIS	No	Unsure	1-5 years	
Public Utilities	Yes	No	6-10 years	
Board of Commissioners	No	Yes	6-10 years	

Critically, only a few departments suggested they could provide comparable levels of service beyond five years without needing some form of capital investment. Some departments even felt their existing level of service needed improvement as soon as possible, let alone if Banks County's population grows. Like many communities, Banks County has struggled to stay ahead of the curve financially as new development comes into the area. It can take time for tax revenues to catch up to the impacts of growth on utilities, infrastructure, schools, and more.





Participants in the public survey scored most governmental services average or above average. Roads and Parks and Recreation drew the lowest overall scores, with the former being cited for both traffic congestion and safety at key points in the local network. Residents expressed concern the improvements planned along US 441 at Banks Crossing may prove ineffective at mitigating safety issues and truck traffic, while others worry that a general increase in through and freight traffic will create hazardous conditions across most State routes throughout Banks County. With regard to parks, residents suggested some improvements to existing facilities might be warranted, but also suggested new facilities outside of Homer should be explored in the future.



Broadband Assessment

The growing importance of access to reliable and high-speed, high-capacity internet connections cannot be overestimated. Unserved and underserved areas of Georgia will not remain economically competitive without sufficient internet infrastructure, as this technology becomes the default utility for all manners of communication. To address this issue the Georgia General Assembly amended the provisions of local planning in Georgia by passing the "Achieving Connectivity Everywhere (ACE) Act" to facilitate the enhancement and extension of internet access in communities. The ACE Act requires all local governments to incorporate the "promotion of the deployment of broadband internet services" into their local plan. Once these are in place the Georgia Department of Community Affairs and the Department of Economic Development will identify and promote facilities and developments that offer broadband services at a rate of not less than 1 gigabit per second in the downstream to end users that can be accessed for business, education, health care, government.



One of the first products to come out of the Georgia Broadband Initiative was an inventory of general conditions across the State regarding access to high speed/ high-capacity broadband technology. Utilizing demographic data from the US Census Bureau and cross-referencing that information with knowledge of broadband infrastructure, the Department of Community Affairs produced maps depicting the state of broadband accessibility in rural areas.

Due to its sparse development patterns, Banks County exhibits some of the most deficiencies in broadband distribution. To address this, in 2020 Banks became the second Broadband Ready county in Georgia, participating in the State program to help support network expansion and upgrades. Banks received more than \$7mm dollars for network improvements in underserved areas.



Underserved areas in Banks County in light yellow.

Based on survey results, public comments, and stakeholder input, there remains a strong need for improved internet access in rural Banks County. While improved service into the rural residential areas would be ideal, the priority would be to provide stronger capacity and additional options within the projected suburban areas between Homer and Banks Crossing and especially along the I-85 corridor where the County wishes to pursue economic development.

PUBLIC COMMENT AND COMMUNITY ASSESSMENT

The Banks County online surveys yielded more than 300 unique responses, while the public meetings combined had more than 70 additional participants offering input. Combined, their comments and ideas provided insight into the prevailing interests and concerns of the general populace of Banks County and the overall area. This information was collected and presented to the Advisory Committee, contributing to the basis for selecting Plan priorities and objectives.



One facet of the public input process asks residents and stakeholders to assess their community's respective Strengths, Weaknesses, Opportunities, and Threats. In doing this analysis, communities can more effectively define their objectives and actions to better achieve the desired vision.

Via both the online surveys and during public forums, participants were asked to identify those things they considered key assets about their community as things they didn't want to change or were critical to achieving positive growth. On the whole, participants cited a preference for things that preserved the area's rural character and strengthened Banks County's capacity as a safe and affordable residential hometown. While there were preferences for some changes that might introduce new commercial or



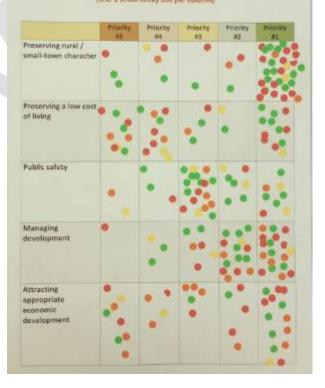
employment opportunities, participants were adamant about mitigating prospective growth so that it does not come at a substantial cost to local quality of life.

STRENGTHS/ KEY ASSETS	WEAKNESSES/ LIABILITIES
 Rural character Small-town charm Banks Crossing I-85 Active agriculture School system Emergency services Affordability Safety 	 Congestion at Banks Crossing Limited utilities Limited land use controls Limited funds
OPPORTUNITIES/ UNIQUE POSSIBILITIES	THREATS/ OUTSIDE RISKS
 Available land I-85 access More parks and recreation facilities Economic development along I-85 corridor 	 Crime/ Gangs Impacts of growth/ Uncontrolled growth Traffic Lack of affordable housing

The bulk of public comments received were in consensus with their preference for maintaining safety and a rural lifestyle in the face of oncoming growth, and that while some change was desired, the form of that change and growth should be managed to sustain key job centers and commerce without disrupting the sense of community already in place. Many respondents expressed concern regarding the prospects for increased crime accompanying growth in the area, especially in the short-term if law enforcement departments were understaffed to meet growing need. There was also concern about the nature of criminal activity evolving as the community became more suburban.

Many folks expressed concern about the County remaining affordable, citing recent issues with tax increases for school funding (yet still seeing staff turnover) while also finding new construction to often be outside the price range regarded as affordable to many local employees. The County will need to find a way to maintain the balance of the property tax base so as not to overburden residential taxpayers, while also not enticing too much development that lures excessive amounts of residential development. The following topics have been mentioned as critical issues for the coming yoars. All will be addressed in some way, but to make the most efficient use of time and resources it's best to know which issues the citizens consider most important.

Please rank the following issues in terms of importance to you. (Use 1 small sticky dat per column)





The following issues and opportunities were the most commonly raised themes during the public input process. As best as possible, and with acceptance of the limitations of local government finances and abilities, Banks County should strive to act on the priorities listed below.

- Maintain Public Safety
- Maintain Rural Character
- Minimizing Impacts of Growth
- Target Low Property Taxes and Budget Efficiency
- Support Local Labor Force
- Update Land Use Policies
- Coordinate Land Use with Utilities
- Identify Acceptable Sites for Industry
- Support Agriculture



AREAS REQUIRING SPECIAL ATTENTION

Analysis of prevailing development trends assists in the identification of preferred patterns for future growth. More specifically such analyses can identify those areas requiring special attention regarding management policies, such as natural or cultural resources likely to be intruded upon or otherwise impacted by development. As part of this process, stakeholders and local governments are encouraged to evaluate the presence of subsets of their communities subject to special circumstances such as:

- ✓ *Areas where rapid development or change of land uses is likely to occur*
- ✓ Areas where the pace of development has/ may outpace the availability of community facilities and services, including transportation
- ✓ Areas in need of redevelopment and/or significant improvements to aesthetics or attractiveness
- ✓ Large, abandoned structures or sites, including possible environmental contamination.
- ✓ Areas with significant infill development opportunities (scattered vacant sites).
- ✓ Areas of significant disinvestment, levels of poverty, and/or unemployment substantially higher than average levels for the community as a whole

Upon consideration of development trends and land use issues in Banks County, the following priorities stand out for the 2023 planning period:

- The I-85 corridor that links Atlanta with Greenville is the critical nexus for Banks County. The two intersections along the interstate within Banks County provide different opportunities for economic growth as well as conflicting interests in balancing traffic and development with the desire to remain rural. The Banks Crossing interchange is an established commercial and light industrial hub, so most folks in Banks County are vested in seeing that remain an economic engine for sales and property taxes. This area has room for infill development and minor expansion without necessitating major investment. The Martin Bridge Road interchange, however, remains a mostly undeveloped node, allowing it to serve as a low-traffic access point for local users. While the interchange has the potential for varying industrial or commercial options, residents and local stakeholders would prefer to refrain from having to build up the infrastructure and utilities in this area until capacities are met at Banks Crossing. (See *Banks Crossing* and *Martin Bridge Road Interchange* areas)
- Banks County has limited service capacity for public sewer, with most clustered at the County lines where municipalities offer the utility. The upside of this distribution is that Banks County has cause to concentrate development in and around these areas as the foremost way to manage density and optimize utility investments. Policies should work to provide opportunities to develop within these areas in ways that will alleviate development pressures in more rural parts of the county. (See *Municipal Service* areas)
- Throughout Banks County the most notable areas of significant natural resources would be the rivers and tributaries and the various natural woodland and wildlife areas. This includes various wetlands and groundwater recharge areas, plus the perennial surface waters and reserved forests. These are critical not only for ecological reasons but also because the County has affirmed its desire to protect and promote its rural-ness! The areas currently exhibiting high degrees/volumes of natural land should be protected from development for as long as possible. (See *Environmentally Sensitive Areas*)



Environmentally Sensitive Areas

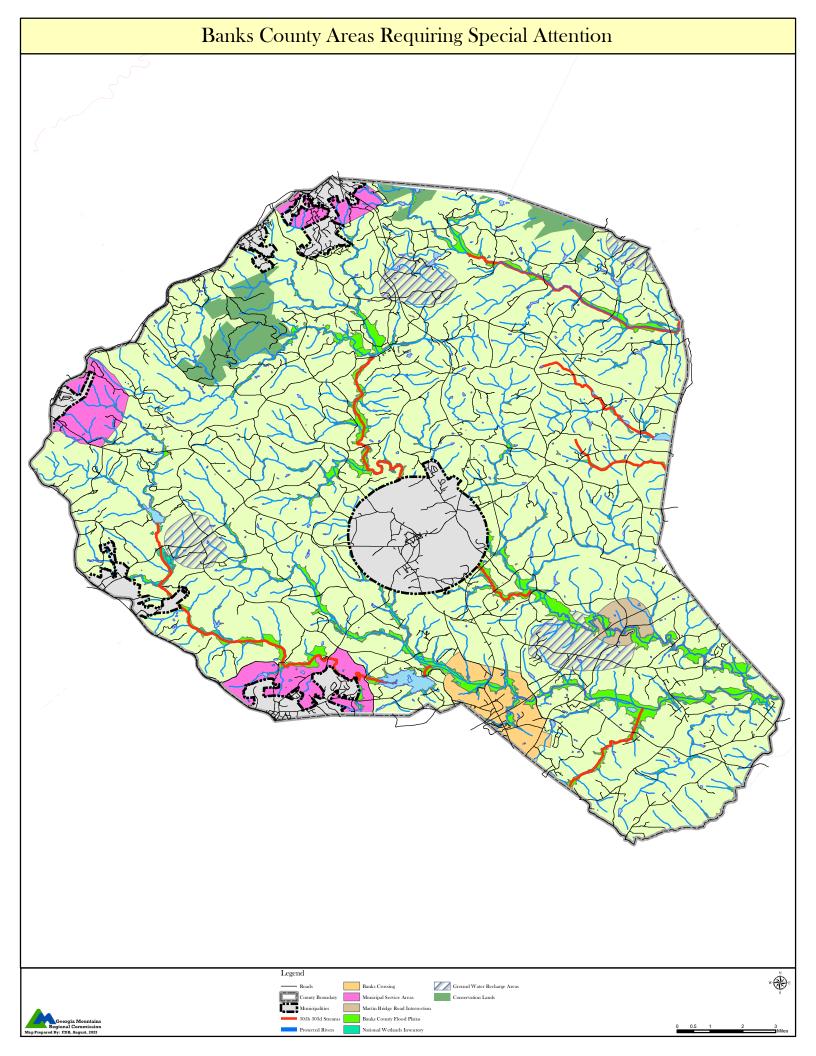
Local governments in Georgia must demonstrate compliance with applicable State and federal environmental resource protection measures, and local water withdrawal and discharge permit holders must illustrate any measures required to restore or maintain local water quality. There are several listed stream segments within Banks County, predominantly for fecal coliform (bacteria) and for sedimentation. As the area grows the county must work to ensure stream banks and buffer areas are protected, and that agricultural operations are employing best practices to keep livestock from getting into the waterways. The following summarizes the policy requirements applicable to Banks County, which is currently in compliance with their respective State water management plan (Savannah-Upper Ogeechee) and with the Department of Natural Resource Part V development criteria.

	Banks County		A HUMAN
State Environmental Planning Criteria	Applicable	Minimum regs. in place?	A A A A I P A
Water Supply Watersheds	Y	Y	WAR AN AREA MADE IN A REPORT
Wetlands	Y	Y	
Groundwater Recharge Areas	Y	Y	
Protected River Corridors	Y	Y	
Steep Slopes	Ν	NA	al a survey
Protected Mountains	Ν	NA	an and a constant
Coastal Areas	Ν	NA	
Clean Water Act Compliance		Actions Needed?	
303(d) listed waterbodies	Y	N	
305(b) listed waterbodies	Y	N	

State Listed Water Bodies in Habersham County (2020)

NAME	LOCATION	SIZE	CAUSE	SOUDCE
NAME	LOCATION	(miles)	CAUSE	SOURCE
Supporting or Assessment				
Webb Creek	Holbrook Creek to the Hudson River	4.0		
Little Nails Creek	Headwaters to Mountain Creek	3.0		
Silver Creek	Headwaters to the Hudson River	5.0		
Tributary to the Hudson	Tributary 0.9 miles upstream Grant Mill	2.0		
River	Road to the Hudson River			
Nails Creek	Headwaters to Ragsdale Creek	3.0		
Ragsdale Creek	Headwaters to Nails Creek	5.0		
Carlan Creek	Tributary 0.4 miles upstream SR 63 to	6.0		
	Crockett Creek			
Grove Creek	Reservoir 59 to Reservoir 51	11.0		
Non-Supporting				
Hudson River	Mountain Creek to Webb Creek	13.0	FC	UR, M
Holbrook Creek	Headwaters to Garrison Creek	4.0	Bio F	NP
Grove Creek	Reservoir 51 to Hickory Level Creek	1.0	Bio F	NP
Middle Fork Broad River	Nancy town Creek to Hunters Creek	13.0	FC	NP
Legend			•	
* Assessment Per	FC F	ecal Coliform		
NS Not Supporting NP Nonpoint source			onpoint source po	llution
Bio F Biota – Fish Im	pairment		- •	
Source: Georgia EPD 202	20			

Source: Georgia EPD, 2020





RECOMMENDED CHARACTER AREAS

Character area planning is designed to focus on the physical appearance (aesthetics) and function of a particular area. Development strategies are tailored and applied to each individual area. The goal is to enhance the existing character/function or promote a new, more desirable character for the future. Character areas identify portions of the community that have a unique or special character that needs to be preserved or require special attention because of unique development issues.

A key component of the comprehensive planning process is the development of a Character Area Map that reflects the communities' vision for future growth and development over the planning period. This vision was developed through an extensive public visioning process and expresses the unique character of various portions of the county. The various character areas, when combined, form a single map that is intended to guide future development by organizing common themes of development patterns throughout the county. They promote the desired development patterns guiding the design of structures and physical development. They also provide a framework for changes to development regulation and policies. Finally, they help to guide future zoning decisions.

The descriptions and locations of the various character areas employed in Banks County are designed to accommodate the following factors:

- Maintain rural character, and minimize utility and infrastructure costs, by concentrating non-residential development to select corridors and established municipalities/ urbanized areas.
- Continue to optimize the Banks Crossing area as the preferred location for large commercial and industrial scale development.
- Given regional growth trends, prepare for a potential 500-1,000 new housing units in the next 5 years, plus the variety of other uses to support those residences. (Assume some to occur within municipal boundaries)
- Prioritize the protection of local waterways.
- Maintain/ Employ policies that support *active* agricultural uses.

Note: Some of this material incorporates that from the original character areas derived from the 2008 Banks County Comprehensive Plan, developed by consulting firm MACTEC. Any material retained from that document has been kept at the direction of the County to maintain continuity of character area definitions and application.

CONSERVATION

The Conservation character area describes primarily public or privately-owned land intended to remain as open space for preservation and recreation needs and are not suitable for urban or suburban development. Land can be owned outright or subject to conservation easements. This character area includes major parklands, undeveloped natural lands and environmentally sensitive areas such as undeveloped, natural lands with significant natural features including steep slopes, floodplains, wetlands, watersheds, wildlife management areas, conservation areas, and other environmentally sensitive areas not suitable for development of any kind. Banks County examples of this character area include Wilson Shoals Wildlife Management Area and floodplain areas adjacent to the Hudson and Grove rivers.



Preserve includes the floodplain area of the Hudson River corridor

Development Patterns and Land Uses

- Undeveloped areas left in their natural state
- Passive recreation (for environmentally constrained areas)
- Active recreation (for non-environmentally constrained areas)
- Agriculture (low impact only see Banks CountyWatershed Protection Ordinance)
- Preserve natural resources, habitats, views, and rural/agricultural character
- Protect open space in a linear pattern, typically following the flood plain of river and stream corridors and accommodate greenways
- Maintain a high degree of open space
- Prevent degradation to natural resources
- Minimize impervious surfaces
- Prohibition of uses that are prone to pollution
- Provide opportunities for low-impact recreation (e.g. canoeing, fishing, hunting, hiking, etc.) and environmental education

Implementation Strategies

- Promote the use of mechanisms to preserve viable farmland including conservation easements, conservation tax credits, Transfer or Purchas of Development Rights
- Incorporate map of state-required stream and river buffers into the County review process.
- Encourage use of agricultural Best Management Practices for Protecting Water Quality
- Encourage the use of the Georgia Stormwater Management Manual's Stormwater Better Site Design Standards section to conserve natural areas, reduce impervious surfaces and better integrate stormwater treatment in site planning and design
- Discourage expansion of the R&B Landfill
- Develop a Greenspace Plan that outlines a countywide system of interconnected greenway/trail corridors and defines specific priorities for property acquisition to develop the system.



RURAL AGRICULTURAL



Rural Agricultural character shown above is defined here by a horse barn and pastureland along SR 51 east of Homer



Wide-open spaces define the Rural Agricultural character shown above

The Rural Agricultural character area includes predominantly rural, undeveloped land that is suited for agricultural and large-lot residential uses. These areas are intended and designed to remain rural; housing tends to be scattered across the landscape on very large lots and is typically not in proximity to major transportation networks, commercial areas, or sewer infrastructure. Development in the area should respect the community's rural tradition and active farms and maintain its rural, open spaces.

Residential uses are expected to take the form of larger lots or "conservation subdivisions." A conservation subdivision allows homes to be clustered on smaller lots, without increasing the density allowed under a property's existing zoning, in order to maximize open space and viewsheds. The concept is an alternate response to development pressures for lower density residential neighborhoods in rural areas.

The Rural Agricultural character area comprises much of the northern/northeastern portions of the County, including the following communities: Berlin, Columbia, Hollingsworth, Silver Shoals, and Washington.



Poultry farms dot the landscape throughout the Rural Agricultural character area

Banks County 20203 Comprehensive Plan



Development Pattern and Land Uses

- Agricultural
- Single family residential (minimum lot size of five acres or conservation subdivisions with a net density of one unit per five acres)
- Passive recreation
- Civic uses/Public/Institutional (at rural scale only)
- Protect farmland, open space and environmentally- sensitive areas by maintaining large lot sizes (minimum lot size of five acres) or conservation subdivisions with a net density of one unit per five acres and develop with significant amounts of protected open space and natural conservation areas
- Preserve economic function of agriculture, livestock and forestry
- Promote and protect historic resources
- Preserve rural character, viewsheds, hillsides, other natural features/resources
- Preserve natural hydrology and drainage ways
- Discourage extension of public sewer infrastructure into these areas
- Carefully design roadway alterations to minimize scenic and environmental impacts
- Minimize impervious cover
- Discourage excessive clearing and grading in order to protect trees, topography and water quality

Implementation Strategies

- Adopt a Conservation Subdivision Ordinance
- Adopt and encourage the use of the Georgia Stormwater Management Manual's Stormwater Better Site Design Standards section to conserve natural areas, reduce impervious surfaces and better integrate stormwater treatment in site planning and design
- Adopt typical cross-sections and/or development standards specific to Rural Agricultural and Rural Residential character areas that identify appropriate roadway width and configuration and that require paved roads to use drainage swales in lieu of curb, gutter and sidewalk.
- Limit extension of public sewer infrastructure into Rural Agricultural character areas
- Continue to follow BMPs for any land disturbance activities, including tree harvesting and utility construction
- Prepare and adopt a Rural Conservation District to provide for the long-term protection of large areas of property not suitable for development, including farmland, major recreation areas or historic sites, and environmentally sensitive natural resource systems
- Promote the use of mechanisms to preserve viable farmland including conservation easements, conservation tax credits, Transfer of Development Rights (TDR) and Purchase of Development Rights (PDR)
- Have annual "State of Agriculture" report provided to County Commission



EMERGING SUBURBAN

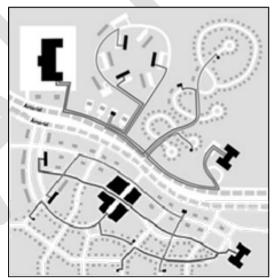
The Emerging Suburban character area addresses areas around the cities of Baldwin, Maysville and Lula, Alto and Baldwin that have experienced some residential development and are poised for additional growth. There are additional Emerging Suburban character areas east of Homer and in central/south Bushville, which are described separately in this chapter.

Generally, the Emerging Suburban character area seeks to protect hillsides and natural resources while accommodating neighborhoods that should provide a range in housing sizes and types as the area builds out over the next 20 years, with sidewalk connections for residents and vehicular connectivity between neighborhoods and to the existing street network.

For the most part, non-residential uses (local goods and services) should be accommodated in downtown areas appropriate intersections designated or at as Community Activity Node on the Future Development Map. It is also appropriate, however, for small, neighborhood-scale, traditional neighborhood commercial and mixed use to occur in town centers created as part of an overall community master planned development. Wastewater collection and treatment services will be essential for ensuring longrange sustainability in this character area.



Development should blend in with surrounding areas and are encouraged to protect existing trees



The Emerging Suburban character area seeks to encourage the connectivity depicted on the bottom of the diagram and discourage conventional suburban sprawl shown in the top of the diagram.





Development Patterns and Land Uses

- Single-family residential
- Mixed Use (when part of a master plan or outlined by a subarea master plan)
- Multi-family (when part of a master plan or outlined by a subarea master plan)
- Commercial/ Office (along arterial roads)
- Passive and active recreation
- Public/Institutional
- Encourage master-planned, traditional neighborhood development communities that blend walkable neighborhoods with schools, parks, recreation, retail businesses and services that are linked in a compact pattern that encourages walking and minimizes the need for auto trips within the subdivision
- Limit hillside development and protect natural and scenic resources
- Accommodate a variety of housing choices
- Promote street design that fosters traffic calming such as narrower residential streets, on-street parking and street trees
- Require multiple stub out streets to allow for future connectivity when adjacent properties develop
- Provide connected system of streets within new subdivisions and connect to existing subdivisions and street networks where possible
- Provide safe facilities for pedestrians, schools buses, and bicyclists using the road right-of-way including sidewalks and street trees
- Connect to a network of greenways/trails, wherever possible
- Provide adequate open space with active and passive recreation opportunities for area residents
- Maintain the natural tree canopy as much as possible
- Connect to existing neighborhoods, where possible, to provide alternate routes

Implementation Strategies

- Adopt a Landscape and Buffer Ordinance
- Development of a county-wide Parks and Recreation Plan
- Prepare and adopt a Traditional Neighborhood Development (TND) ordinance specifically tailored to meet the needs of Banks County
- Prepare and adopt street connectivity requirements that require connected system of streets within new subdivisions and connect to existing subdivisions, including requiring multiple stub out streets to allow for future connectivity when adjacent properties develop
- Require sidewalks or alternative pedestrian path system in all new developments located outside of rural areas



BANKS CROSSING



Existing commercial development in Banks Crossing's Tanger Outlet



New commercial development located in Banks Crossing

The Banks Crossing character area is the retail center of Banks County. Located on both sides of U.S. 441 near the U.S. 441/I-85 interchange, the area includes a portion of the Tanger Outlet Center and other commercial uses that benefit from close proximity to I-85. It also includes adjacent industrial and residential uses. Served by sewer, Banks Crossing has the potential to experience additional growth and development. Existing development along the largely built-out portion of U.S. 441 in the area is automobile-oriented strip commercial development characterized by single-use, generally one-story buildings that are separated from the street and sidewalk by parking lots with few shade trees. The Banks Crossing Corridor and Growth Corridor character areas describe the specific issues and implantation measures related to the U.S. 441 and SR 59 corridors that in conjunction with the Banks Crossing character area defining narrative.

New development is intended to preserve but enhance the area's role as the commercial hub for the County. Development patterns that reflect more urban traits, such as buildings placed closer to the sidewalk, the use of pocket parks and other shared public spaces, and a mix of uses is desired for this area, including for sites suitable for redevelopment Developments that offer a variety of quality housing choices are also appropriate for this existing employment and activity center. "Big box" retail should be limited to this area and should be designed to fit into mixed- use planned development that shares parking with surrounding uses and is linked with sidewalks.

The County is working with GDOT to coordinate some improvements that will create an upgraded intersection and new road orientation for access to the Outlet Mall and the proposed new industrial park and convention facility. This will help Banks crossing evolve into a more defined economic center and give visitors additional meeting space.





Development Pattern

- Commercial (retail and office)
- Higher density residential uses (when part of an
- approved master plan)
- Light industry (adjacent to existing industrial uses)
- Educational institutions
- Encourage attractive and high-quality building and site design, including lighting materials, building height and signage
- Reflect a unique identity for the area
- Accommodate both residents and tourists
- Include a relatively high-density mix of commercial and retail centers, office, services, and employment to serve a regional market area
- Encourage redevelopment that reflects a mix of pedestrian-friendly uses and ample landscaped common areas
- Include a diverse mix of higher-density housing types (town homes, apartments, lofts, and condominiums) that can serve a broad range of incomes, including workforce and affordable housing
- Provide strong, walkable connections between different uses
- Provide wide curb lanes or bike lanes to permit bicycling
- Connect to nearby networks of greenspace or multi-use trails, where available
- Establish a connected street network for new development that links to existing streets
- Depict clear physical boundaries and transitions between the edge of the character area and the surrounding rural and low-density areas
- Incorporate landscaping of commercial sites/parking lots
- Discourage strip development
- Reflect a campus or unified development where a horizontal mix of uses is desired
- Require shared driveways and inter-parcel access
- Clearly define road edges by locating buildings at roadside with parking to the side or rear
- Prohibit billboards and limit business sign height/size to minimize "visual clutter"
- Encourage compatible architecture styles that maintain the regional character
- Encourage parking lots to incorporate on-site stormwater mitigation or retention features, such as pervious pavements

Implementation Strategies

- Adopt a gateway and signage master plan for the Banks Crossing area
- Examine the potential for Commercial Improvement Districts, Business Improvement Districts and Tax Allocation Districts along important corridors and growth areas
- Expand Banks Crossing sewer service area
- Implement an overlay district to regulate building placement, design and size, sign placement, size and materials, landscaping, access and other elements that contribute to the look and function of the corridor
- Prepare and adopt Big Box ordinance to specify design parameters, maximum square footage requirements, a plan for re-use, etc.
- Prepare and adopt necessary code amendments to require inter-parcel access, limit curb cuts, and require sidewalks with new development
- Encourage the redevelopment of existing underutilized shopping centers with mixed use development



Martin Bridge Road Interchange

This area represents the Martin Bridge Road interchange with I-85. Currently rural and sparsely developed, the Martin Bridge Road area has potential to develop as an employment center pending water and sewer infrastructure expansion. It should also be managed so as not to let any commercial or light industrial activity overrun the area, mitigating the impact of any new development.

The County envisions the I-85 corridor providing jobs and economic opportunities for a mix of light industrial, wholesale trade, distribution, assembly, processing, office, limited commercial and other supporting uses. In addition, the area has the potential for attracting high-tech uses that can contribute to the area becoming an employment center. Industries here should not generate excessive noise, particulate matter, vibration, smoke, dust, gas, fumes, odors, radiation, or other nuisance characteristics common with heavier industrial uses.

Initial development should be constrained to immediate proximity to the interchange, with an emphasis on traffic patterns that do not intrude into the county but are almost exclusively dedicated to the interstate. Any utility investment should be kept to a minimum, based on costefficiency, and not planned to attract much broader development.



Employment center development located in Hall County provides an example of quality office park/warehouse development that incorporates landscaping and highquality building materials that are appropriate



I-85/Martin Bridge Road interchange area provides opportunity for employment center development





Development Pattern

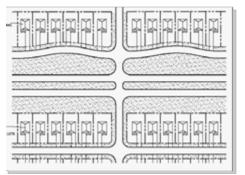
- Light Industrial
- Distribution and Warehousing
- Campus-style office
- Limited supporting commercial uses
- Accommodate diverse employment opportunities for County residents that include low intensity manufacturing, wholesale trade and distribution activities balanced with campus-style office development
- Accommodate limited supporting commercial uses to serve employees
- Prohibit strip commercial development and typical interstate highway interchange commercial development such as a proliferation of fast-food restaurants, hotels and convenience stores, unless such uses are limited and part of a coordinated, mater plan that integrates these uses into the overall design of an employment center.
- Depict clear physical boundaries and transitions between the edge of the character area and the surrounding rural and low-density areas
- Reflect a campus or unified development
- Provide access management measures to maintain traffic flow (e.g. shared driveways and interparcel access for similar uses on adjacent properties)
- Address traffic impacts and circulation in site design
- Incorporate parking lot landscaping
- Encourage parking lots to incorporate on-site stormwater mitigation or retention features, such as pervious pavements
- Encourage compatible architecture styles that maintain the regional character
- Limit grading and clearing during site development
- Protect air and water quality and prevent adverse impacts to natural resources and surrounding population
- Provide adequate buffers and limit visibility of industrial operations/loading docks/parking from the public right of way
- Control signage (height, size, type) to prevent "visual clutter"

Implementation Strategies

- Coordinate with Martin Bridge area property owners to develop a master plan for developing the interchange area.
- Update Banks County Economic Development Blueprint for Martin Bridge area
- Implement an overlay district to regulate building placement, design and size, sign placement, size and materials, landscaping, access and other elements that contribute to the look and function of the corridor
- Update development standards for industrial zoning districts
- Examine the potential for Commercial Improvement Districts, Business Improvement Districts and Tax Allocation Districts along important corridors and growth areas



EAST HOMER / US 441



Access management is necessary along U.S. 441 Bypass to allow for development



U.S. 441 Corridor is currently relatively undeveloped and offers opportunities for a mix of residential uses and commercial nodal development

This character area is a largely undeveloped four-lane corridor east of Homer and works in conjunction with the Bypass Emerging Neighborhood and Commercial Activity Node character areas, but focuses specifically on the U.S. 441 corridor. Some development has occurred, but the area is predominantly rural in nature with large tracts of agricultural property.

The character area is intended to support commercial uses and mixed uses at major intersections, in particular 441 North and Old 441, 441 and McCoy Bridge, 441 and 51, and 441 South and Old 441 – all areas falling within Community Activity Node character area – to serve local residents, with higher intensity housing opportunities appropriate at locations between the nodes (see Bypass Emerging Neighborhood character area). This nodal development of commercial uses versus linear, "strip center" development common along U.S. highways is desired for this corridor in order to maintain U.S. 441's functionality as a bypass.

Controls on site design, including signage, building placement and size, and landscaping will help the area develop in a manner that is attractive, compatible with the surrounding rural character, and continues the theme of U.S. 441 being an important gateway to Banks County and its municipalities.

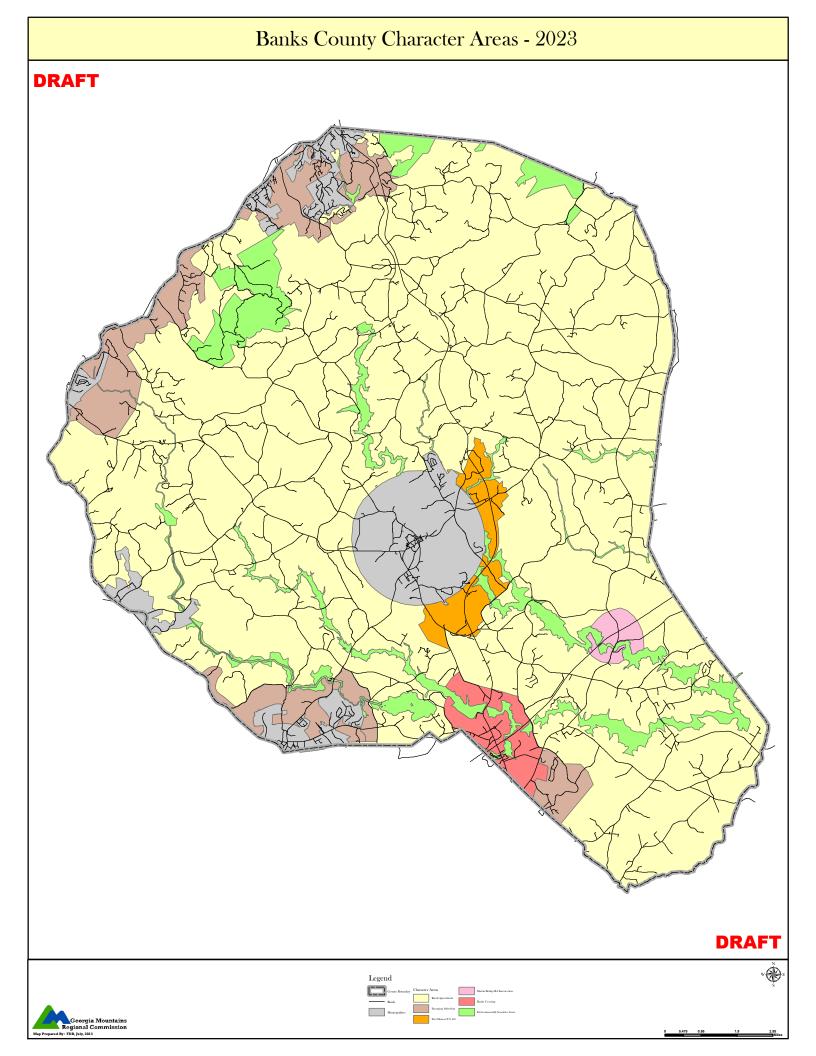


Development Patterns and Land Uses

- Commercial and retail uses
- Professional offices
- Mixed use development (including residential uses above ground-floor retail or office space, when part of a master plan or outlined by a subarea master plan)
- Multi-family residential
- Single-family residential
- Maintain traffic flow by limiting access points to uses along the corridor and by use of shared driveways and interparcel access
- Limit signs and billboards
- Cluster commercial and mixed use development at major nodes along the corridor
- Prohibit linear, "strip center" development along the corridor
- Depict clear physical boundaries and transitions between the edge of the character area and surrounding rural and low-density residential uses
- Provide sidewalk connections to adjacent residential areas
- Maintain or increase landscaping along the corridor with new development, including in and along parking lots to provide shade, reduce impervious surfaces, shield parking areas, and improve the appearance of individual sites and the entire corridor
- Encourage commercial and mixed use development that permits minimal building setbacks, parking to the rear of a building, and requires quality materials and design (related to the building, the site, and signage) as well as interior sidewalk connections
- Coordinate land use planning with bike, pedestrian and transit opportunities
- Better integrate stormwater treatment in site planning and design with additional site design standards

Implementation Strategies

- Examine the potential for Commercial Improvement Districts, Business Improvement Districts and Tax Allocation Districts along important corridors and growth areas
- Implement an overlay district to regulate building placement, design and size, sign placement, size and materials, landscaping, access and other elements that contribute to the look and function of the corridor
- Prepare an Access Management Plan with recommendations that include opportunities for driveway consolidation and inter-parcel access
- Prepare and adopt necessary code amendments to require inter-parcel access, limit curb cuts, and require sidewalks with new development





IMPLEMENTATION PROGRAM

While the Future Development Map illustrates the physical conditions expressed within the Vision, the Implementation Program is the overall strategy for achieving the Community Vision and for addressing each of the Community Needs and Opportunities. It identifies specific measures, both short and long-term, that must be undertaken by the community in order realize the community's goals.

The Implementation Program features four main components.

NEEDS, OPPORTUNITIES, AND MITIGATION STRATEGIES

These reflect an assessment of the conditions and factors influencing the area and people, stakeholder knowledge of the community and comments received throughout the planning process. To effectively realize their vision for the future a community must develop a well-defined implementation plan. By identifying the core issues and priorities of the community, the government and its partners can develop specific strategies that must be accomplished to fulfill the desired goals and objectives of the vision. It is critical that these issues and opportunities be clearly defined and understood by the stakeholders because they form the basis for the development of the community's long and short-term action plans.

POLICIES AND LONG-TERM ACTIVITIES

One type of action a community can establish to achieve its vision is the establishment of policy. These are those ongoing principles and practices that the community will observe in order to realize specific objectives. Some policies may complement single action-items while others may provide ongoing guidance and direction to local government officials for making decisions consistent with achieving the Community Vision or addressing Community Issues and Opportunities.

REPORT OF ACCOMPLISHMENTS

This is a review of the Community Work Program (CWP) from the previous five years. As a new CWP is produced every five years, the items within the previous CWP must be identified for their status as complete, in progress, either postponed or cancelled. Those items that have been postponed or are in progress must be shown in the next CWP where appropriate, while those items that have been postponed or cancelled must also include a reason for their status.

COMMUNITY WORK PROGRAMS

The third forward-thinking element of the Implementation Program is the CWP. 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.



NEEDS & OPPORTUNITIES

To achieve its stated vision a community must understand those obstacles and issues that must be addressed in order to reach the goals implied. The comprehensive planning process asks communities to assess the information outlined in an effort to identify issues and opportunities that should be considered when trying to plan for the future. In doing so the communities can more effectively define their objectives and actions so as to better achieve the desired vision.

The following represents a refined listing of Issues and Opportunities for Banks County. Some were carried over from the previous plan, but the list has been confirmed and/or refined based on the discussions and analyses throughout the current planning process. *(Also shows year proposed or listed as policy)*

NEEDS & OPPORTUNITIES	MITIGATION STRATEGIES		
To be filled in			





POLICIES & LONG-TERM ACTIVITIES

One type of action a community can establish to achieve its vision is the establishment of policy. These are those ongoing principles and practices that the community will observe in order to realize specific objectives. Some policies may compliment single action-items while others may provide ongoing guidance and direction to local government officials for making decisions consistent with achieving the Community Vision or addressing Community Issues and Opportunities.

In addition to establishing policy, communities may also establish long-term or ongoing programs and activities that support identified objectives. These measures compliment policies or may simply be action items that must be employed more than once. These are recognized here so as to distinguish their need and conditions apart from the single-action items and to identify any required special terms or context.

In addition, several items have been identified as policies, general objections and directions for the communities in regards to different areas of concern. These policies will be used as guidelines for general, long-term practices for each government.

To be filled in



REPORT OF ACCOMPLISHMENTS

Action	Status	Comment
Inventory broadband infrastructure and service areas in county	To be filled in	
Develop telecom improvement plan with broadband providers, North Ga. Network and GDEcD		
Develop monitoring report of code enforcement activity		
Performance review of code enforcement procedures and policies		
Adopt/Promote conservation design policies		
Develop bicycle and sidewalk/ pedestrian master plan (w/ Cities)		
Review and update development regulations & ordinances		
Develop and implement a Greenspace Plan		
Develop and implement a Parks and Recreation Master Plan		
Develop Workforce/ Starter housing strategic plan		
Develop annual monitoring report of enforcement activity		
Opportunity Zone Designation		
Wayfinding signage system		
Establish a Community Improvement District		
Develop a road improvement plan		
Pedestrian upgrades major thoroughfares		
Intersection Development at Walmart and Faulker		
Prepare to adopt a Traditional Neighborhood Development (TND) ordinance specifically tailored to meet the needs of Banks County		
Develop report assessing all State listed waters in need of resource protection		
Pottery Intersection Improvement		
Complete a Countywide Water Plan and implement recommendations of the plan		
Expand sewer service to include Martin Bridge currently underserved		
Adopt a collector street plan that provides a long-range plan for developer-driven construction of a connected street system for areas not included in the Rural Agricultural Reserve or Rural Residential character areas		
Update Comprehensive plan		



COMMUNITY WORK PROGRAM

The third forward-thinking element of the Implementation Program is the Community Work Program (CWP). 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.

Banks County					
Year	Action	Estimated Cost	Funding Source	Responsibility	
	To be filled in				



APPENDICES

COUNTY FACT SHEET

AREA LABOR PROFILE

SUMMARY OF SURVEY RESULTS

PUBLIC MEETING SIGN-IN SHEETS

QUALITY COMMUNITY OBJECTIVES



5