



LIVE WORK GROW

Murray County, Georgia

www.MurrayCountyGA-VisionPlan.com

January 14, 2010

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Community Meeting

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- J. Mac Holladay, CEO
- Alex Pearlstein, Senior Project Manager
- Matt Tarleton, Project Associate

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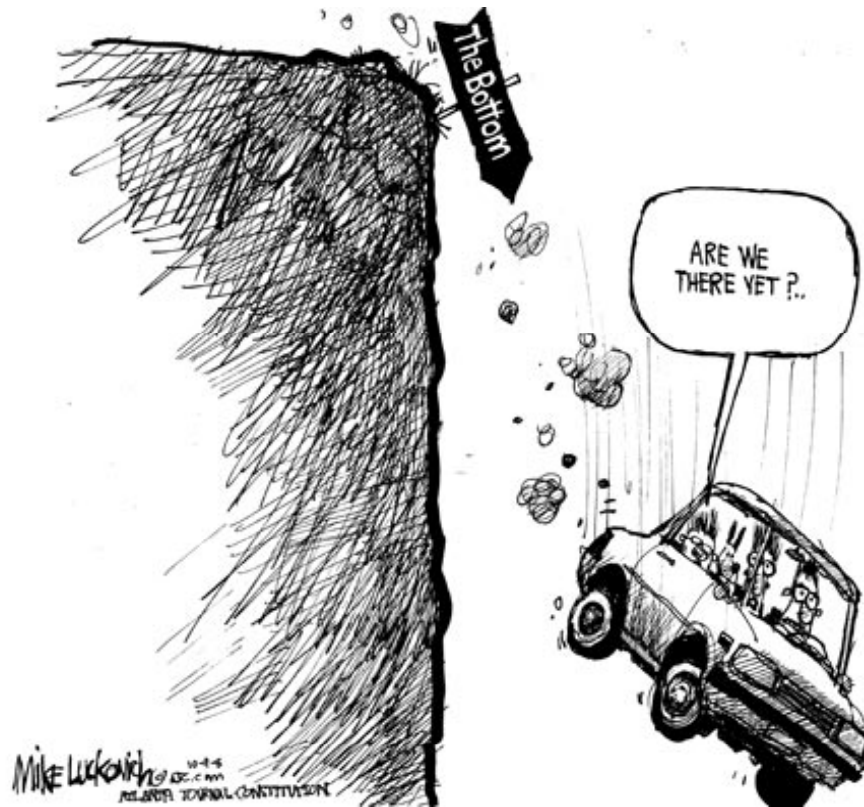
Agenda

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- Today's Economic Realities
- Overview: Murray County Visioning Process
- Community Assessment: Key Findings
- Strategic Vision Plan

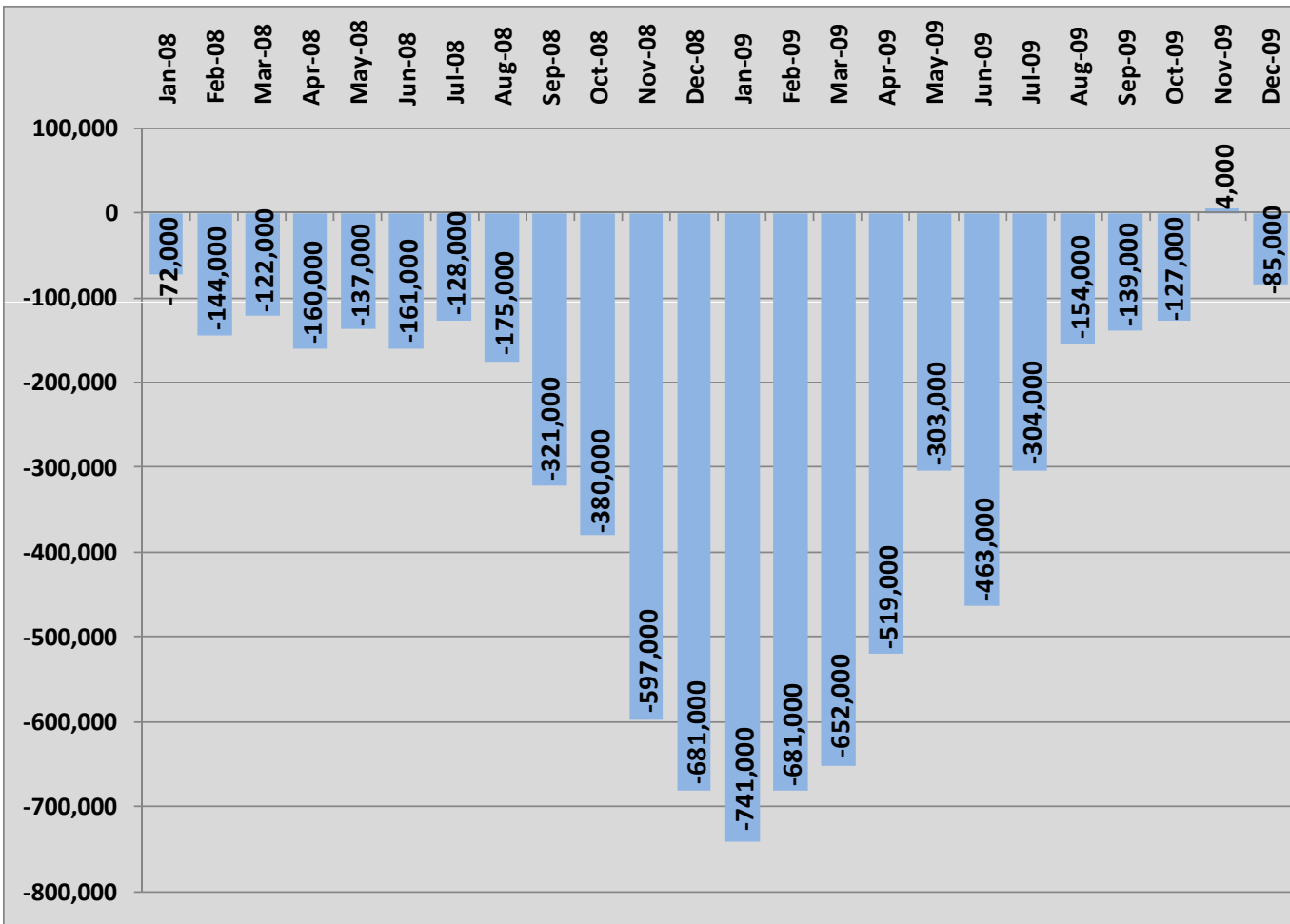
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Today's Economic Realities



The Great Recession: Jobs lost in 2008 & 2009

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**Total Jobs
Lost During
Current
Recession:
7.24 million**

15.3 million
unemployed

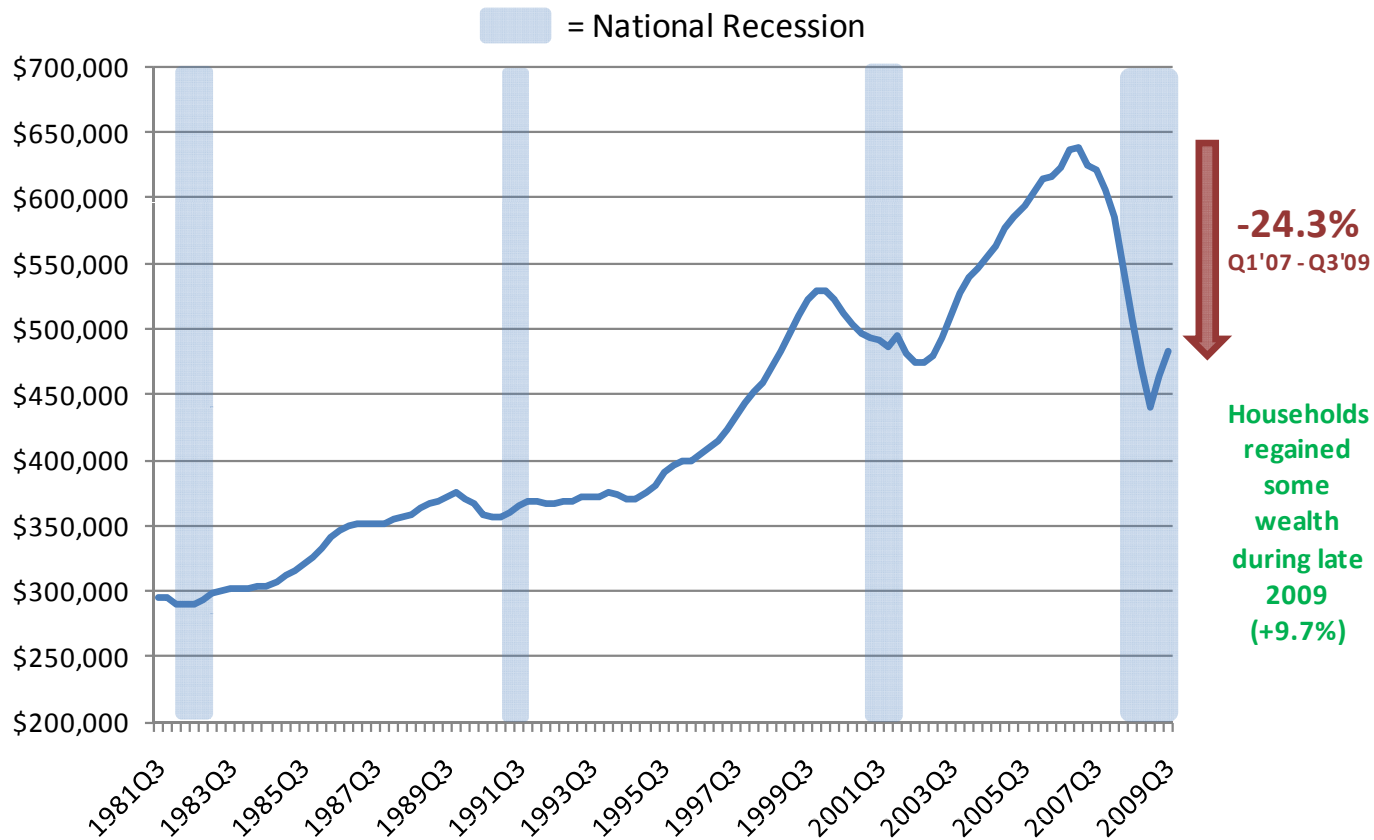
9.3 million working
part time, wanting
full-time work.

Source: Bureau of Labor Statistics, seasonally adjusted

Household Net Worth 1981-2009

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Average Net Worth of Households and Non Profits, United States
(Adjusted for Inflation, 2009 dollars)



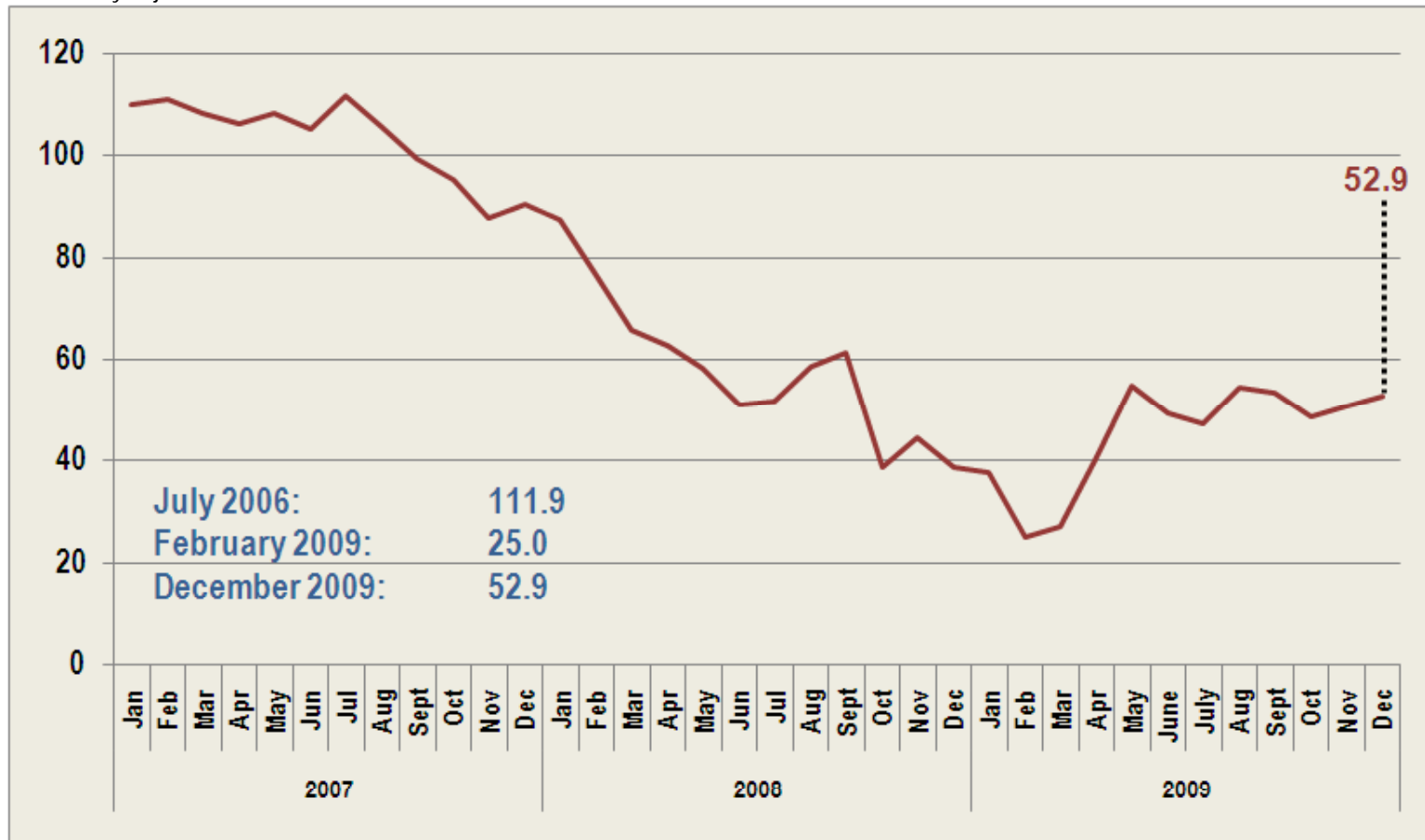
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Losing Confidence

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The consumer confidence index from a survey of 5,000 U.S. households:

Seasonally adjusted: 1985=100



Source: The Conference Board

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How Far Down? Recession Realities

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- Mortgage and financial crisis – continuing problems
- Huge decline in discretionary (especially retail) spending in 2009; holiday season beat expectations (driven by online purchases).
- The continuing decline in housing value, sales, and new construction
- Widely fluctuating consumer confidence – down 50% from 2007
- Job losses every month of 2008 and huge losses throughout 2009 – still falling
- Federal and state deficits soaring across the country
- Commercial Real Estate Market is falling rapidly
- Exports have dropped rapidly and are very low
- The continuing cost in Iraq and Afghanistan (human and fiscal) – new questions
- Enormous stock losses and continuing market volatility
- Fluctuating price of oil – rising now
- Citizen anger and distrust (AIG, Madoff, TARP, etc.)

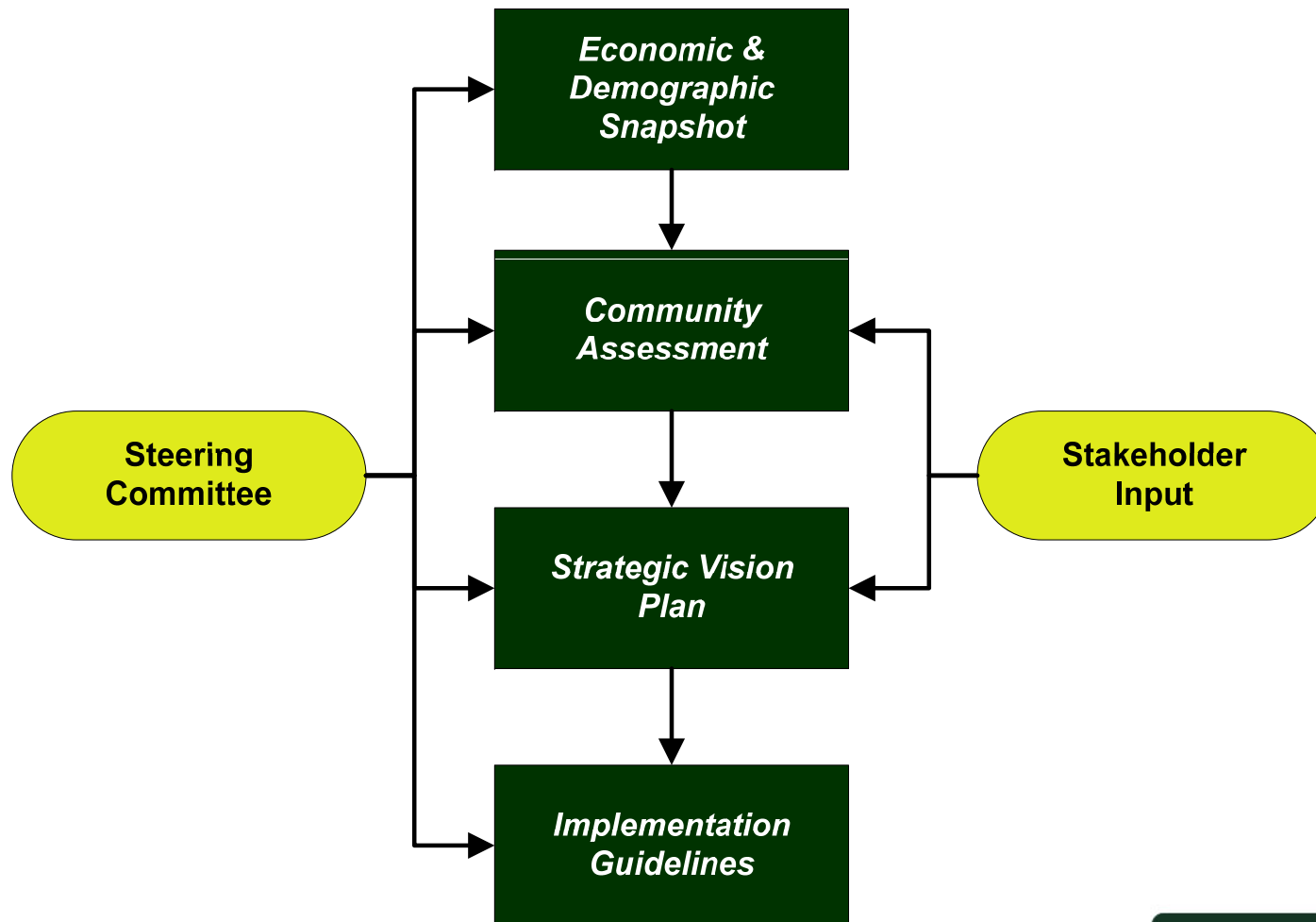
Source: J. Mac Holladay, October 2009

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Murray County Visioning Process

Visioning Process

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Steering Committee

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- Bernice Acuna, Murray County
- Pete Adams, Retired Educator
- Steve Anglea, Georgia Power
- Mitchell Awad, Eton Business Owner
- Jason Babb, Babb's Body Shop
- Craig Brock, Precision Loopers
- Elaine Butler, Murray County Family Support Council
- June Callahan, Beaulieu Corporation
- Billy Cantrell, Mayor, City of Eton
- Barnett Chitwood, N. GA Regional Development Ctr.
- Rev. Danny Cochran, Holly Creek Baptist Church
- Lesa Downey, Appalachian Community Bank
- Edward Dunn, Businessperson
- Lamar Dunn, Leonard Insurance Agency
- Karen Edmondson, Murray County Family Connection
- Shelia Elrod, Business Owner
- Joel Etheridge, BB&T
- Floyd Franklin, Ft. Mtn. Homeowners Assoc.
- Lloyd Frasier, N. Georgia Regional Development Ctr.
- Merinda Silvers Frost, Social Services
- Tyson Haynes, Mayor, City of Chatsworth
- John Holt, Murray Medical Center
- Alan Kendrick, Cohutta Banking Company
- Olivier B. LeMaitre, Cohutta Springs Conference Center
- Steve Loughridge, Murray County Schools
- Nathan Leonard, Acree Jenright Accounting
- Celeste Martin, City of Chatsworth
- Kaye McCurdy, Murray County School Board
- Heather McEntire, Realtor
- Mickey McNeill, Murray Co. Schools Superintendent (ret.)
- Steve Noland, USA Concrete
- Tommy Parker, Murray County
- Dan Penland, Cohutta Banking Corporation
- Jimmy Petty, Petty Dairies
- Phenna Petty, Murray County Schools
- Dr. Vickie Reed, Murray County Schools
- David Ridley, Commissioner, Murray County
- Rusty Ridley, 1st National Bank of Chatsworth
- Dinah Rowe, Chatsworth-Murray Co. Chamber of Comm.
- Matthew Sanford, Murray County
- Merinda Silvers-Frost, Angels at Heart Inc.
- Tom Starnes, Murray County
- Gary Tanner, Chatsworth Times
- Rev. Roger Vest, 1st United Methodist Church
- Jim Welch, Retired Commissioner

Community Assessment

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Builds upon the *Economic & Demographic Snapshot* presented to the community in September, going into greater detail on three critical elements of Murray County's competitiveness:

- People
 - Exploring Murray County's population dynamics
- Place
 - Analyzing quality of life, and key institutional and infrastructural elements of the community
- Prosperity
 - Assessing the realities of Murray County's economy

Performance in each indicator is compared to that of the state of Georgia, the United States and two competing counties: **Polk County, GA** and **Barren County, KY**.

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People

Strengths/Opportunities

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Strengths/Opportunities

- Strong population growth in recent decades, although population has declined by a small amount in recent years.
- Similarly, the County has experienced positive net migration throughout the decade, except for the most recent year (2007) in which more residents moved out of the County than the number of new residents relocating to the County.
- Relatively young population, with a smaller percentage approaching retirement age and a larger percentage between the ages of 20 and 34 than the national and state averages.
 - However, some of this young population is not well educated or not well engaged in the labor market.
- Student performance (percentage meeting proficiency standards) in Georgia CRCT testing has improved considerably in recent years in most subjects and grade levels.

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People

Weaknesses/Threats

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Weaknesses/Threats

- Only six percent of the population possesses a bachelor's degree or higher, while 36 percent has no high school diploma.
 - This is likely the County's greatest weakness and biggest threat to developing higher-wage job opportunities and a more diverse employment base.
- Low per capita income and low income growth contribute to higher poverty rates that are growing faster than the national and state averages.
- A relatively large percentage of teenagers (ages 16-19) are not attending school and not working (12 percent) – nearly double the national average.
- The County's rate of teenage pregnancy is nearly double the state rate and more than double the national rate, and has increased in recent years.
 - A relatively large percentage of mothers engage in risky behavior during pregnancy (either smoking or drinking alcohol).

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People

Weaknesses/Threats (CONT.)

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Weaknesses/Threats (CONT.)

- Although rising, per pupil expenditures are considerably lower than the comparison communities, the state, and the nation.
- The County experiences a high dropout rate, more than double the state average. Input participants expressed that there is a mindset among some residents that dropping out is acceptable.
- In addition to dropouts, the County's school system experiences a high rate of absenteeism.
- High school students are scoring lower on the SAT on average than in comparison communities and across the state and nation.
- The lack of two- or four-year public higher education institutions in Murray County is a serious detriment to the area's ability to retain and attract young people and especially businesses, while limiting preparation for local occupations-in-demand.

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Prosperity

Strengths/Opportunities

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Strengths/Opportunities

- Strong labor force participation.
- Relatively low wages are attractive to labor-intensive sectors.
- Recent growth in professional and technical services, and finance and insurance employment despite current national economic conditions.
- Relatively low rates of business bankruptcy.
- High average income for entrepreneurs in the County.
- Greatly improving lending climate for small businesses.

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Prosperity

Weaknesses/Threats

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Weaknesses/Threats

- Murray County has been more severely affected by the current recession with larger employment declines and higher unemployment rates than the comparison areas, the state, and the nation.
- A large percentage of residents (more than half) commute outside the County for work.
- Considerably lower average wages and stagnant wage growth impede growth in household income and the elevation of standards of living.
- The County's employment base is not well diversified and is heavily dependent upon at-risk manufacturing sectors.
- A large percentage of retail expenditures by residents is lost to surrounding counties, particularly Whitfield County.
- Relatively high rates of personal bankruptcy.
- Low levels of innovation, as measured by patenting activity.

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Place

Strengths/Opportunities

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Strengths/Opportunities

- Livable community with “small town feel” plus proximity to major market amenities.
- Relatively low cost of living and affordable housing.
- High rate of homeownership (though some homes were said to be substandard).
- Lower property and violent crime rates than the state, U.S., and Polk County.
- Reasonable access to Interstate-75 and potential to four-lane Highway 411 for enhanced access.
- Direct access to one of the main railroad lines in North Georgia.
- Accessibility to passenger airports in Chattanooga and Atlanta.
- Abundance of natural resources providing opportunities for recreation and tourism.

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Place

Weakness/Threats

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Weaknesses/Threats

- Abundance of sub-standard mobile homes negatively impacts the aesthetic character of the community. Many were grandfathered in and not subject to new regulations.
- Lack of quality multi-family rental housing.
- Despite relatively low crime rates, drug use is a problem among high school students and in the workplace, contributing to dropouts and high workplace turnover.
- Very limited health care capacity within the County: hospital beds, nursing home beds, and day care slots per capita are all considerably lower than the state average. Many residents must travel outside the County for health care.
- Lack of water and sewer connectivity inhibits the County's ability to attract commercial and industrial development. Much land is federally owned.
- Visitors attending events or exploring the natural resources in the County are often creating an economic impact in surrounding counties (particularly Whitfield County) where hotel capacity and dining options are more plentiful.

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Strategic Vision Plan

Strategic Vision Plan

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- The time for change is now.
 - Need is evident for a more sustainable economy and diversified growth.
- But we must acknowledge current realities
 - The County lacks existing capacity to implement comprehensive community and economic development strategies.
 - New resources must be generated to successfully implement new programs and processes.
 - The *Vision Plan* presents core objectives that provide the most “bang for the buck”.

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Strategic Vision Plan

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- There must be a recognition that attainment of the county's vision is a process that cannot and will not happen overnight.
 - The Vision Plan will “plant seeds” and initiate efforts that will take time to bloom.
 - But there will also be “early victories” that can build momentum and generate hope for the future.
 - Strong leadership will be critical to success.
- Successful implementation of these core objectives will open the door for more long-term opportunities.
 - For example, big-box retail and health care will be dependent on build up of critical mass of residents and consumers.

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Vision Statement

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“The Murray County of tomorrow will remain an inviting and livable community in the foothills of the beautiful North Georgia Mountains – a community where superior academic accountability and an educated, engaged workforce support a business-friendly, entrepreneurial, and diversified economy. By working together, Murray County’s residents will enjoy a successful, sustainable future through a renewed sense of community pride and achievement.”

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Goal 1

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*"...a more business-friendly,
entrepreneurial, diversified
economy"*

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"...a more business-friendly, entrepreneurial, diversified economy"

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- Objective 1: Strategically position Murray County to be competitive in the pursuit of a Volkswagen Group of America parts supplier and future high-impact employers.
 - Objective 1.1: Conduct site assessments and build a database of available properties in the county.
 - Objective 1.2: Prioritize sites for a Volkswagen parts supplier (and other key prospects), including the negotiation of targeted water and sewer extension to high-value, high-impact parcels.
 - Objective 1.3: Develop a website that markets available properties and promotes Murray County's economic, workforce and community assets.

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"...a more business-friendly, entrepreneurial, diversified economy"

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- Objective 2: Build coalitions and partnerships to support initiatives of regional significance
 - Objective 2.1: Sustain and leverage Murray County's presence in the Northwest Georgia carpet cluster.
 - Objective 2.2: Objective 2.2: Initiate regional and bi-state discussions to build a coalition to advocate for the widening of Highway 411.

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"...a more business-friendly, entrepreneurial, diversified economy"

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- Objective 3: Support the growth of mountain tourism through aggressive marketing and the development of a more diverse retail and food service environment.
 - Objective 3.1: Establish a retail incubator in Murray County.
 - Objective 3.2: Enhance existing efforts to encourage residents to think local and buy local.
 - Objective 3.3: Support the adoption of "liquor-by-the-drink" in Murray County and the City of Chatsworth.
 - Objective 3.4: Promote Murray County as a tourism destination.

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"...a more business-friendly, entrepreneurial, diversified economy"

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- Long-term Opportunities

- Pursue long-term arrangements for more widespread extension of water and sewer infrastructure to accommodate all types of development and land uses.
- Prepare shovel-ready sites to accommodate industrial development prospects.
- Prepare and incentivize parcels for development of mountain resort and/or vacation housing.
- Consider hosting an international delegation of executives from floor coverings manufacturers and a delegation of suppliers to existing floor coverings manufacturers.
- Pursue alternative financing mechanisms to support the county's entrepreneurs and small businesses (RLF and SBA 504).

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Goal 2

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"...superior academic accountability and an educated, engaged workforce"

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"...superior academic accountability and an educated, engaged workforce"

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- Objective 4: Enhance ongoing efforts to reduce high school dropout rates in Murray County.
 - Objective 4.1: Develop a "Reach Out to Dropouts" program modeled after national best practices.
- Objective 5: More effectively support the pursuit of higher education by Murray County's high school graduates.
 - Objective 5.1: Increase the capacity at Murray County and North Murray County High School to provide college counseling services for local students.
 - Objective 5.2: Implement the Gateway to College program (or a modified equivalent) in Murray County.

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"...superior academic accountability and an educated, engaged workforce"

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- Objective 6: Encourage greater parental involvement in students' academic performance.
 - Objective 6.1: Develop a parental involvement initiative modeled after the Parent Institute for Quality Education.
- Long-term Opportunities:
 - Standardized testing preparation
 - Technical college branch campus

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Goal 3

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“...a successful, sustainable future through a renewed sense of community pride and achievement”

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"...a successful, sustainable future through a renewed sense of community pride and achievement"

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- **Objective 7**: Maintain a charming, attractive, and prideful community by encouraging volunteerism, promoting social welfare and celebrating achievement.
 - Objective 7.1: Establish a Murray County Volunteer Network.
 - Objective 7.2: Continue comprehensive, coordinated efforts to promote social welfare in Murray County
 - Objective 7.3: Support efforts to publicly celebrate individual and organizational achievements.
- **Objective 8**: Enhance efforts to improve local aesthetics and formal outdoor spaces in Murray County.
 - Objective 8.1: Expand efforts to beautify public spaces in Murray County.
 - Objective 8.2: Complete the build-out of Veterans Park.
- **Long-term**: Comprehensive internal marketing program.

Closing Thoughts

Where do we go from here...

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- Change will not happen overnight, nor will it be without sacrifice, hard work and perseverance.
- Much greater levels of investment – both of time and money – will be necessary.
- The *Vision Plan* is only the “end of the beginning” of realizing Murray County’s preferred future.
 - The “real” work begins once strategies in theory become strategies in practice.

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Moving forward in Murray County...

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- Murray County must acknowledge that its traditional economy is not sustainable.
 - This would necessitate a significant rethinking of how children are educated; how business is attracted, retained, and expanded; and how the County's future is planned.
- Murray County must continue to be seen as a welcoming and inclusive community in order to be a destination-of-choice for the workers that will drive tomorrow's economy.
- Most importantly – as was said by one respondent after another in community input – Murray County residents must believe that a different, dynamic, and prosperous future is **possible**.

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“All the issues feed into each other. The poverty rate, educational attainment, the lack of tourism, the lack of industry; (they) all impact each other. I really feel like we need a group of people that will not lose steam, that will not get discouraged and keep focused on what we’re trying to do and, in that, somehow increase community involvement too. Attitude is contagious. That group of people that’s excited and buys into this will build this and it will grow. We can’t just look at poverty rate or jobs – it’s a whole-scale change. The magnitude is scary and that’s enough to discourage you right there, but it’s worth it.”

“We need to step not only outside of the box, but out of the box factory.”

Community Input Participants

"If it ain't broke, don't fix it" is the slogan of the complacent, the arrogant, or the scared. It's an excuse for inaction, a call to non-arms. It's a mindset that assumes (or hopes) that today's realities will continue tomorrow in a tidy, linear, and predictable fashion. Pure fantasy."

Colin Powell, Former Secretary of State

Excerpt from Leadership



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Thank you.

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