



What In The Heck Is Going On Out There???



A 2023 Generational Grounding



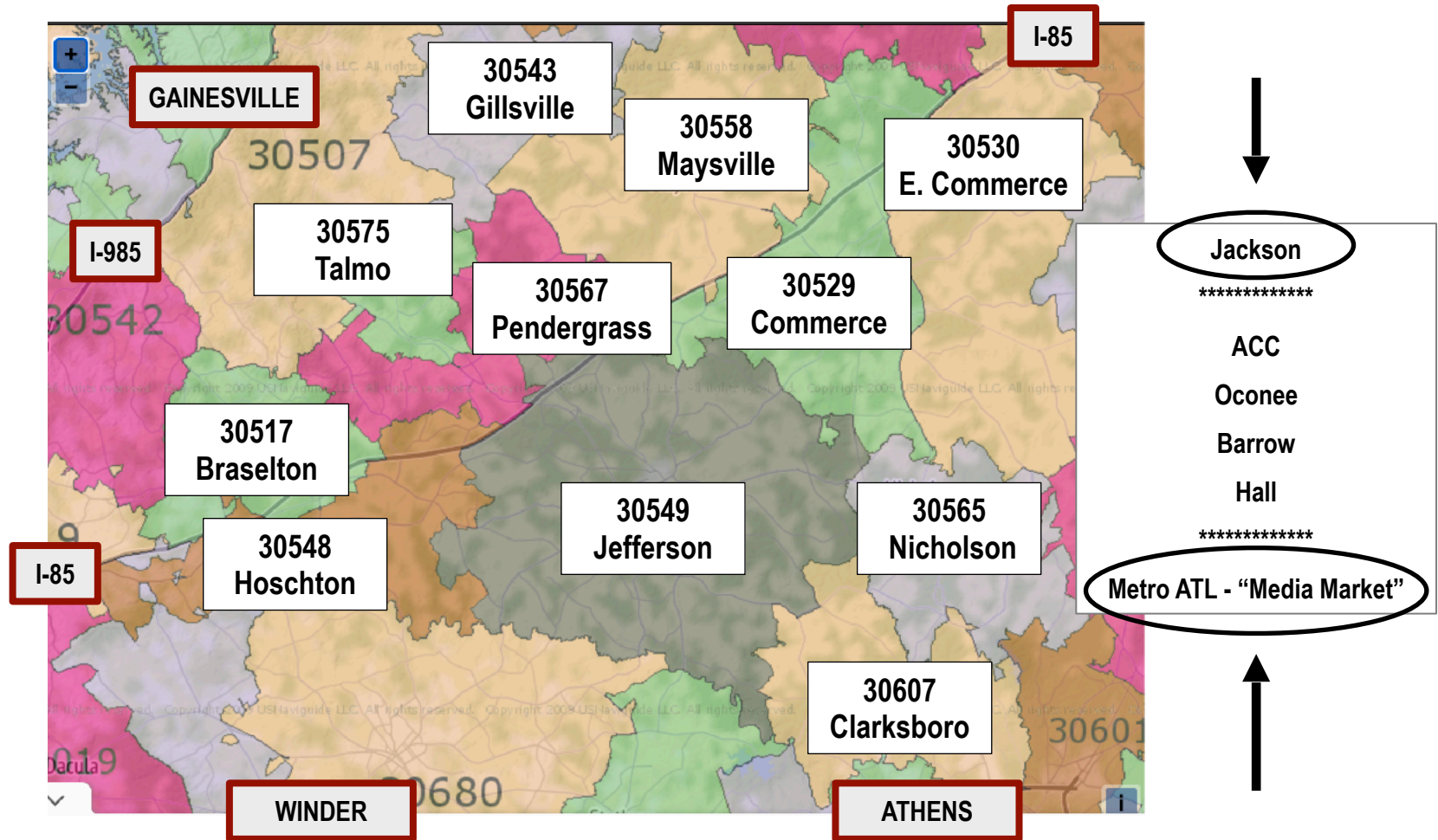
Millennials will make up nearly 60% and GenZers over 25% of the U.S. workforce by 2025

Generation	Birth Years	Ages in 2023	U.S.	Georgia
Matures	1925-1942	Age 81+	14M	0.8M
Boomers	1946 - 1964	59 - 77	74M	2.0M
GenXers	1965 - 1977	46 - 58	52M	1.8M
Millennials	1979 - 1994	29 - 44	80M	2.4M
GenZers	2000 – 2014	9 - 23	58M	1.4M
Alphas	2015+	New Born - 8	39M	1.3M

'Tweeners
Age 24-28
22M U.S.
0.7M GA

75 Million U.S.
2.2 Million GA
projected by 2030

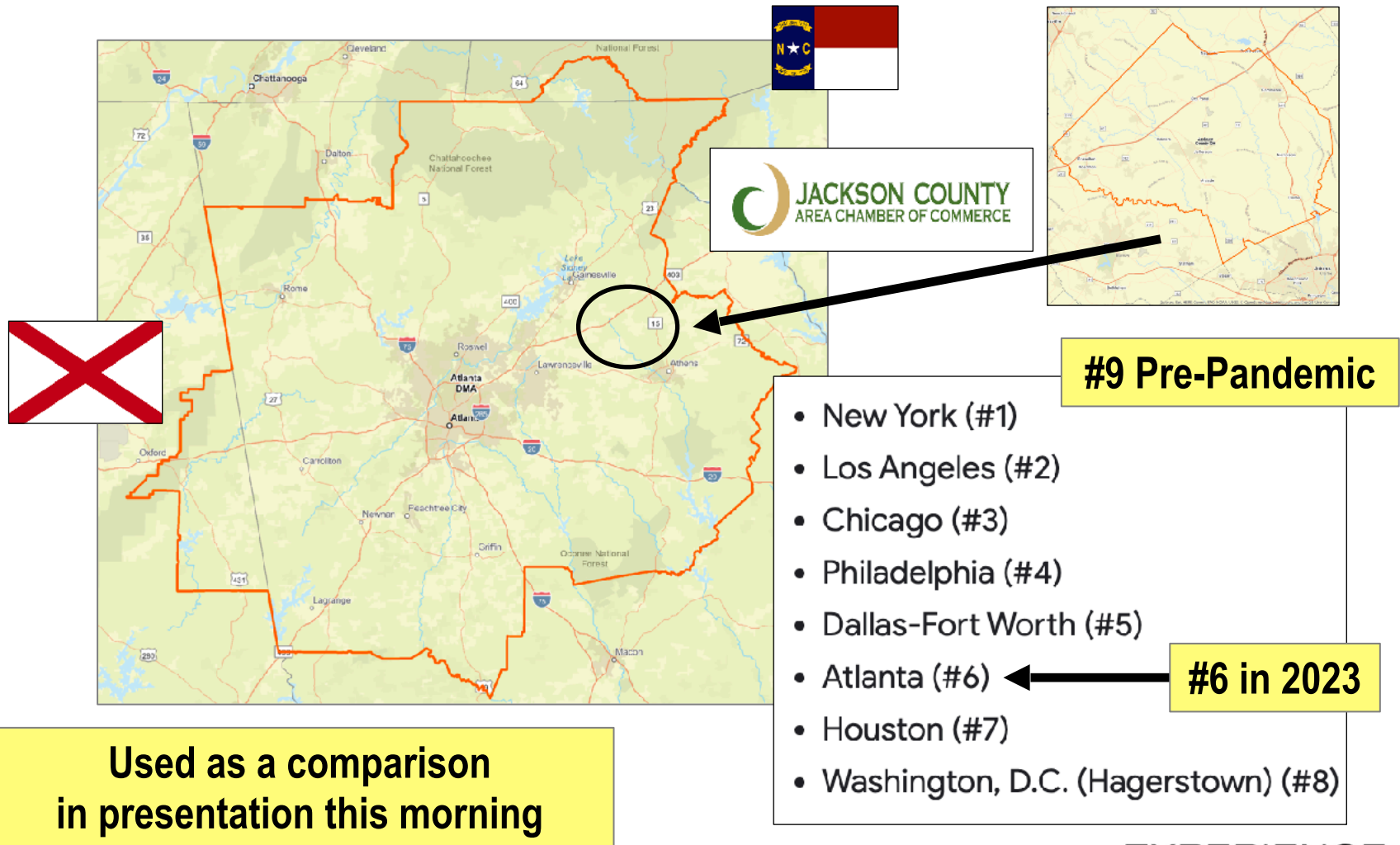
Where We Will Journey Through This Evening



EXPERIENCE
Insight + Strategy + Engagement

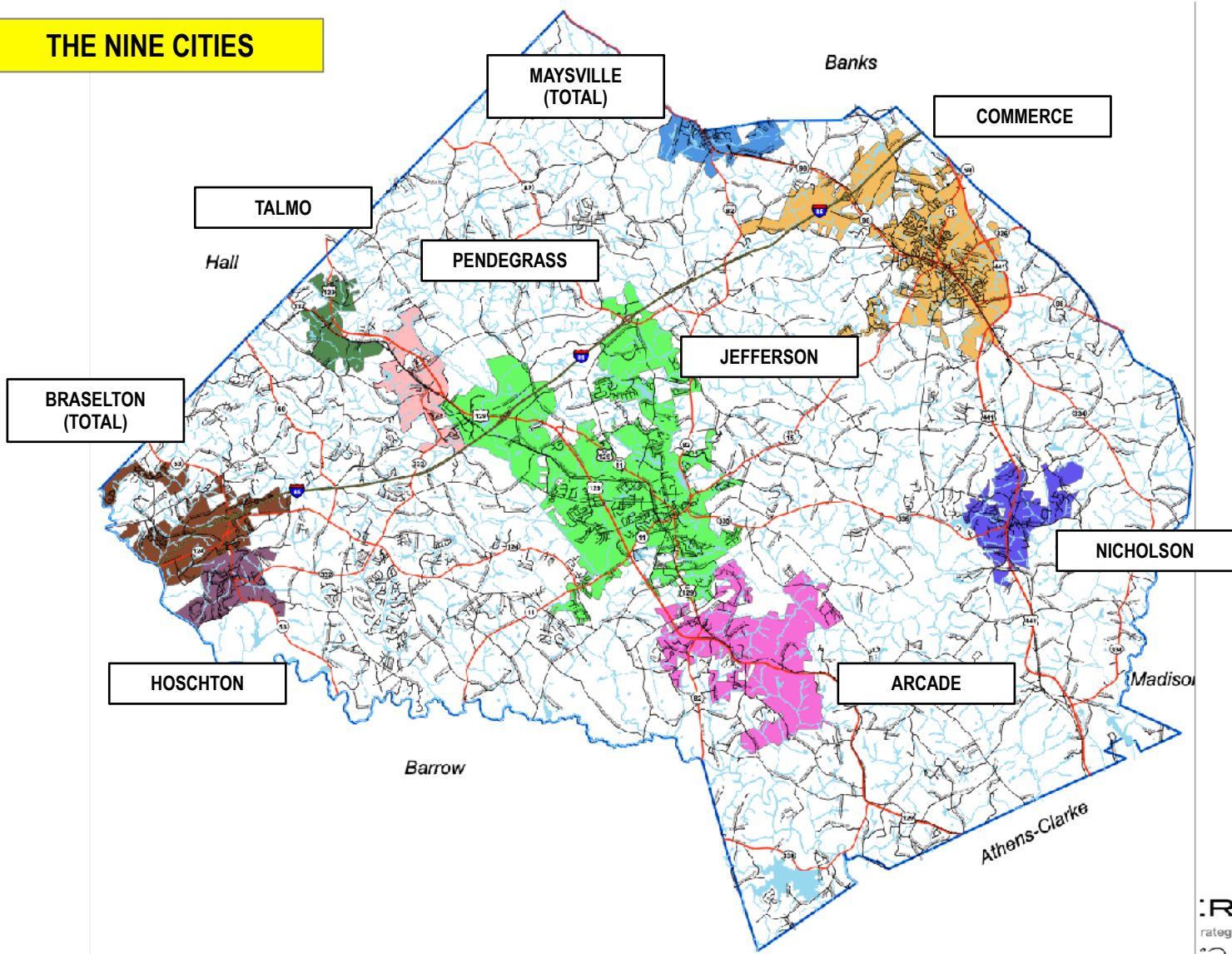


Metro Atlanta - DMA or Media Market



A Few Perspectives On The City Level Too...


THE NINE CITIES



EXPERIENCE
Strategy + Engagement

Opinion. This report is strictly confidential.



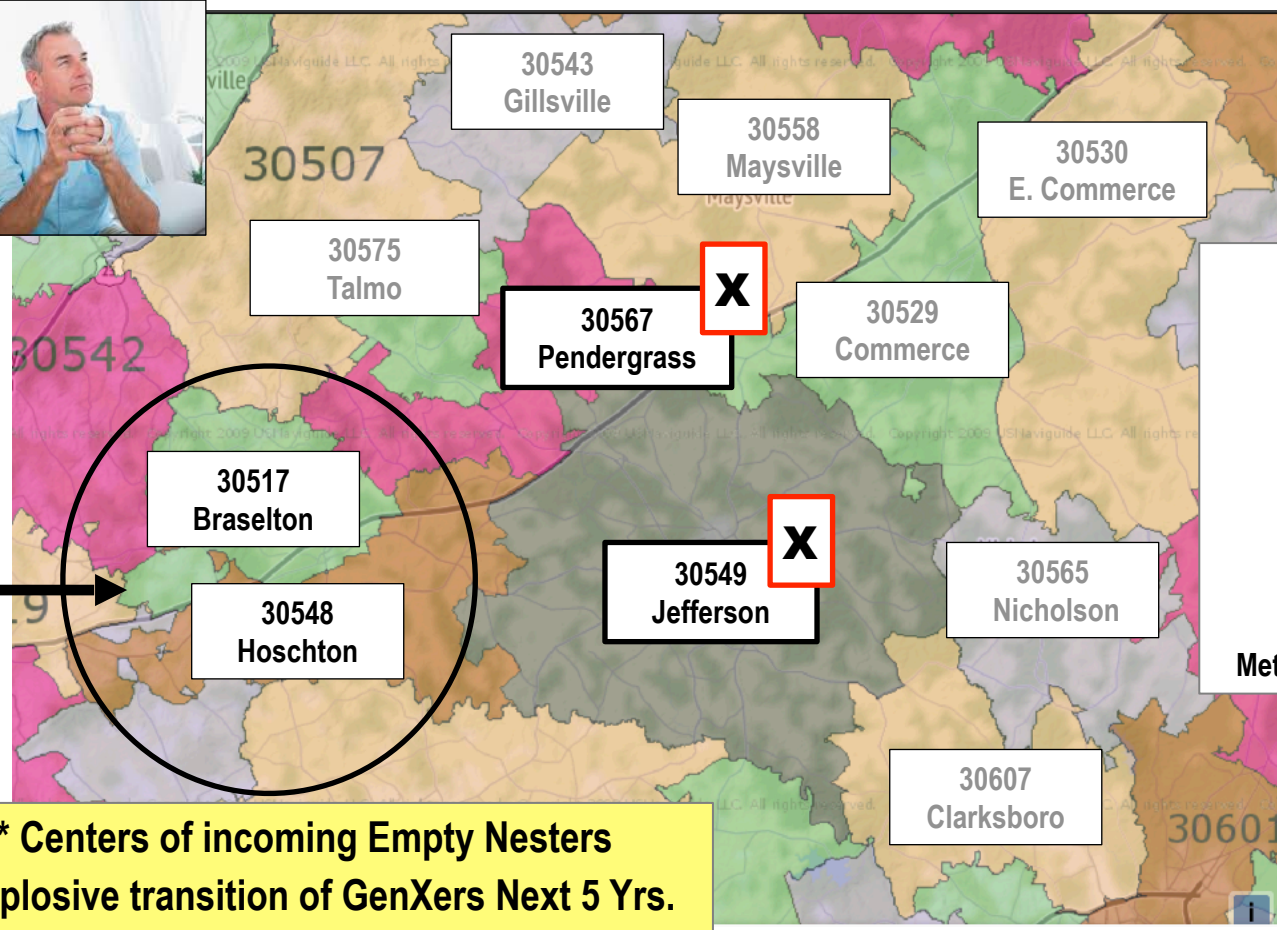
A wide-angle photograph of a green field with three hay bales under a cloudy sky. The sky is filled with soft, white and grey clouds, and the horizon is a straight line in the distance. The field is a vibrant green, and the hay bales are dark green and cylindrical.

Change Elements From A Broad Perspective



#1

A Center of Empty Nester / Retired Boomer Growth



Jackson

ACC
Oconee
Barrow
Hall

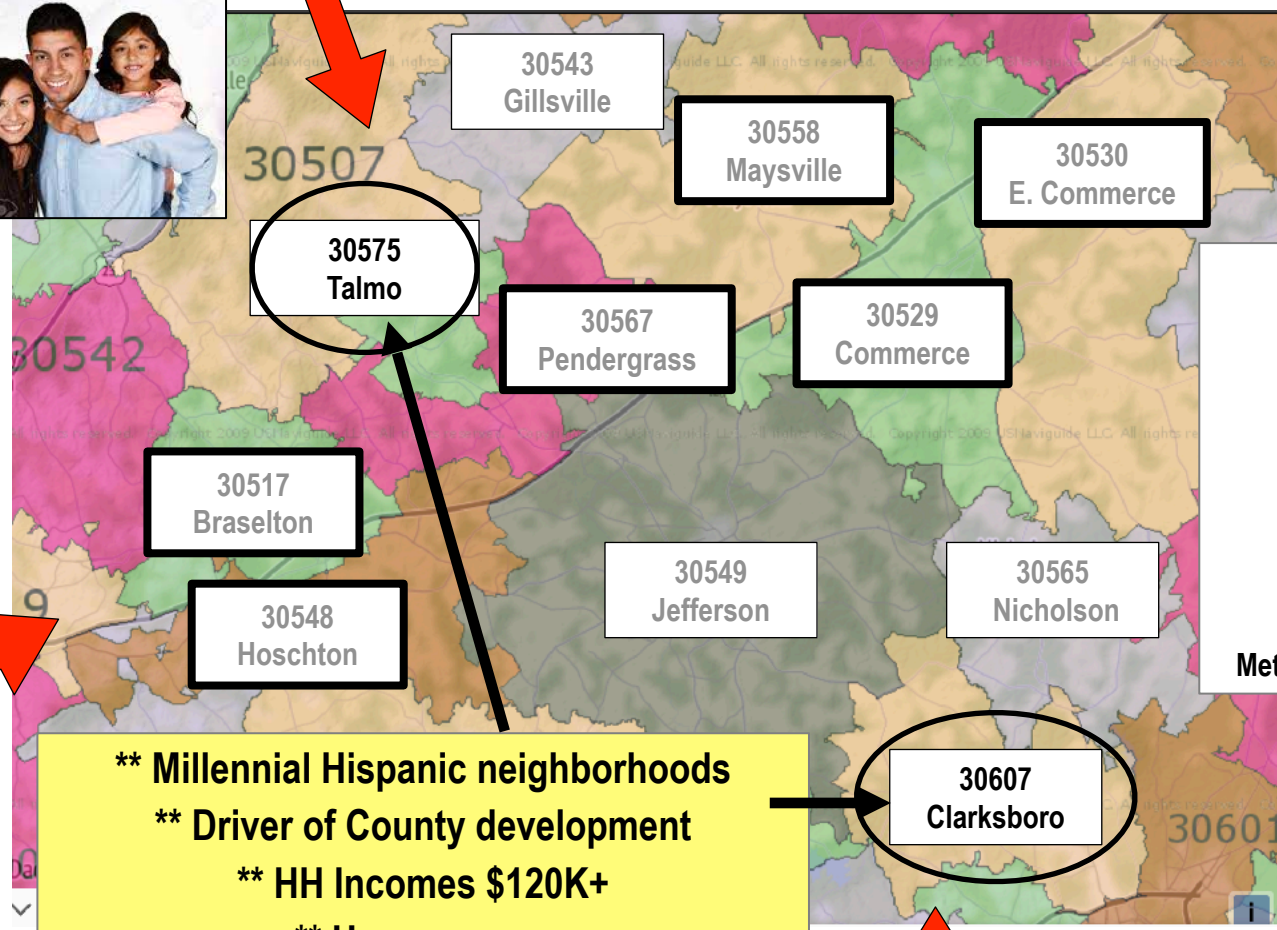
Metro ATL - "Media Market"

- ** Centers of incoming Empty Nesters
- ** Explosive transition of GenXers Next 5 Yrs.
- ** High incomes
- ** Age 50+ Gen X & Boomers
- ** Newcomers purchasing higher priced housing



#2

A Middle Class Family Anchored Labor Base



Jackson

ACC
Oconee
Barrow
Hall

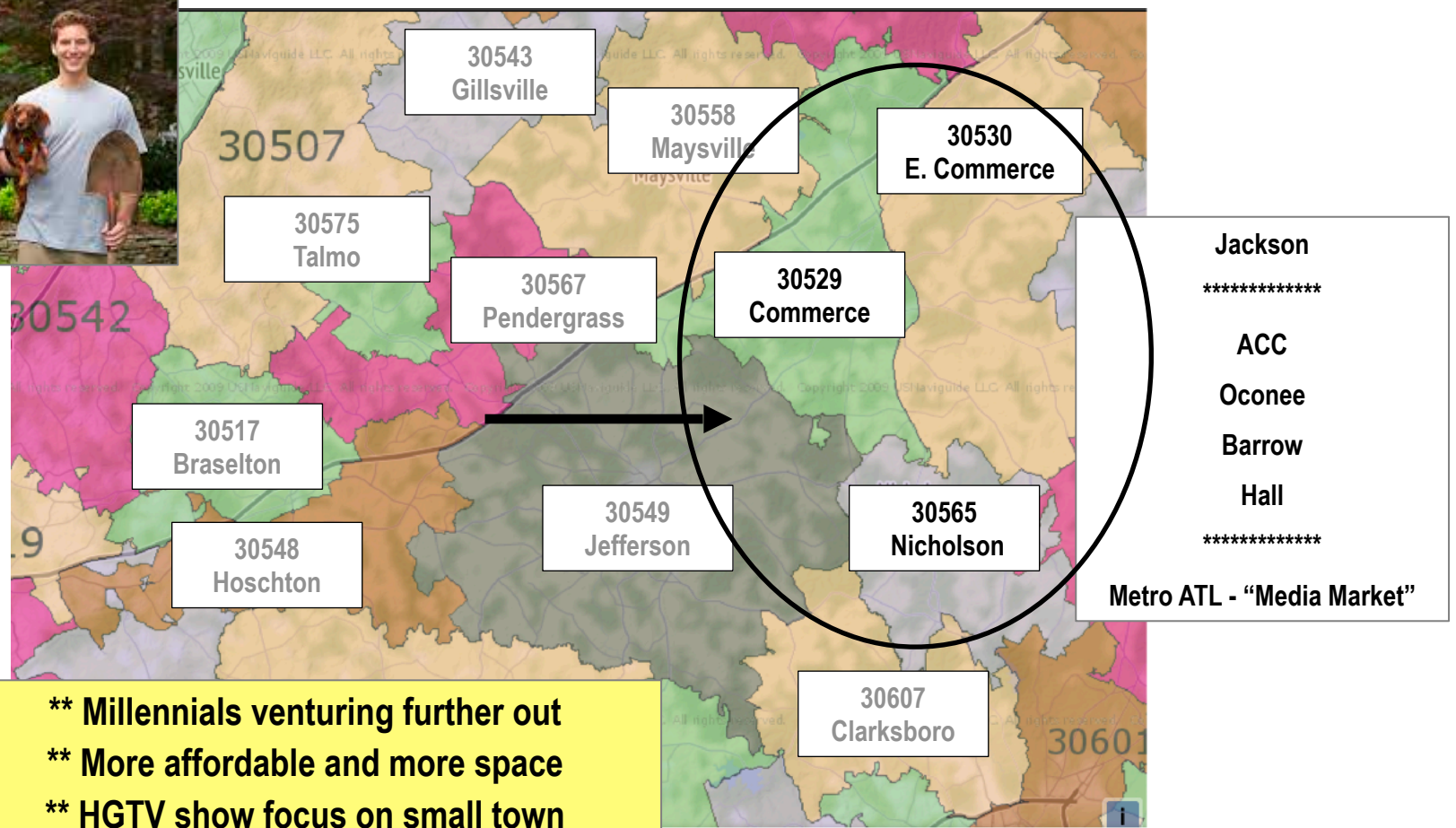
Metro ATL - "Media Market"

**** Millennial Hispanic neighborhoods**
**** Driver of County development**
**** HH Incomes \$120K+**
**** Homeowners**
**** Not first-arrivals in U.S.**



#3

Incoming Millennials Purchasing Long-Term Homesteads



**** Millennials venturing further out**
**** More affordable and more space**
**** HGTV show focus on small town**
**** Digital work-from-home**
**** Home value growth reflecting it!!!!**

Jackson

ACC
Oconee
Barrow
Hall

Metro ATL - "Media Market"



“NOOOOO... Not Another Gwinnett County!”



LOCAL EXITS
140 WEST
Jimmy Carter Blvd
1/2 MILE

LEFT
Pass ONLY
EXPRESS LANE ENTRANCE
1/2 MILE



30 Years+ Ago

EXPERIENCE
Insight + Strategy + Engagement



Office Districts Suffer, Neighborhoods Boom

BY KONRAD PUTZIER
AND KATE KING

While office towers sit empty and nearby businesses struggle to pay their bills, residential neighborhoods in the biggest cities are bus-

dicted that big cities would

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work. As people spend more time at home, they frequent

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CANTON



Hartwell

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Jackson County May 2023

Last 12 Months Retail Spending (Consumers) vs. Retail Sales (Stores)

115+ BOLD RED
Retail Drawing Cards

< 80 BOLD BLUE
Retail Gap / Revenue Loss

SINGING THE BLUES



Retail Category	Last 12 Months Spend (\$)	Last 12 Months Sales (\$)	Percent Spend Captured
New Car Dealers	274,426,000	76,277,800	27.8
Motorcycle, Boat & Off-Road Vehicles	23,160,600	17,673,200	76.3
Auto Parts & Tires	24,022,300	15,327,800	63.8
Furniture Stores	15,203,000	6,145,900	40.4
Flooring Stores	5,308,500	4,533,500	85.4
Home Appliance Stores	4,434,100	1,657,700	37.4
Home Electronics Stores	15,891,100	2,015,500	12.7
Home Centers (Home Depot, Lowes)	47,867,600	38,445,800	80.3
Hardware Stores	7,062,300	2,594,800	36.7
Lawn, Garden, Farm Supply Stores	11,146,200	14,321,200	128.5
Grocery Stores	156,755,300	141,675,700	90.4
Farmers Markets / Specialty Food	1,717,300	2,808,500	163.5
Pharmacies & Drug Stores	67,596,200	40,586,200	60.0
Gas Stations	109,547,800	143,778,500	131.2
Clothing Stores	35,410,000	69,001,300	194.8
Shoe Stores	6,280,700	21,281,300	338.8
Jewelry Stores	10,956,400	5,013,900	45.7
Sporting Goods Stores	9,575,300	2,171,100	22.7
Hobby, Toy & Game Stores	4,466,700	1,729,700	38.7
Book Stores	2,485,100	1,004,700	40.4
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Full-service Restaurants	67,889,500	32,708,700	48.2
Limited Service Restaurants	59,308,800	45,861,400	77.3
Coffee Houses & Cafes	9,083,700	5,988,600	65.9

EXPERIENCE Engagement



**Jot down a few
of your
thoughts...
Your Ideas
COUNT**

EXPERIENCE
Insight + Strategy + Engagement

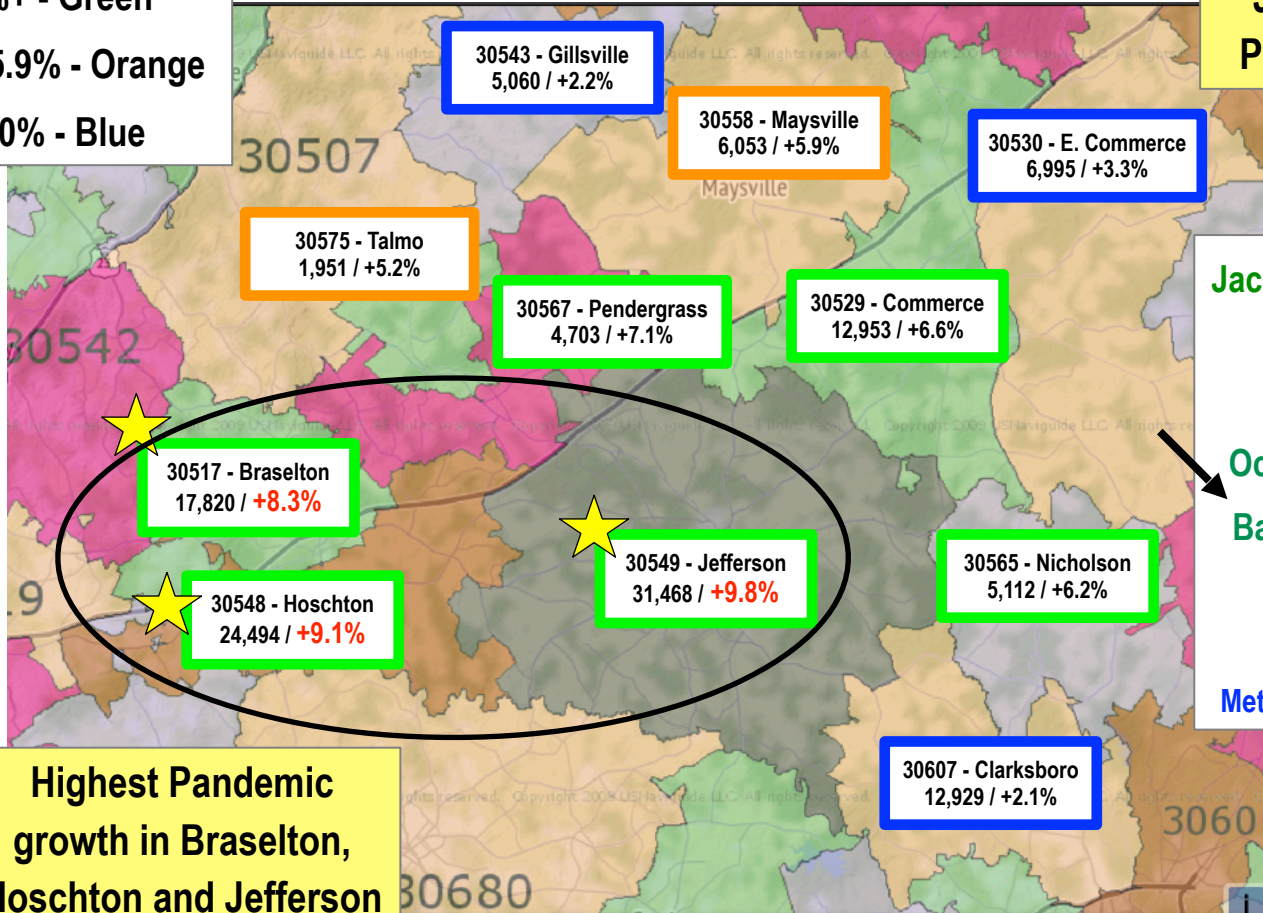


POPULATION



2023 Population and Pandemic Growth 2020-2023

6.0%+ - Green
 4.0% - 5.9% - Orange
 < 4.0% - Blue



Jackson County
 Posted #1 Growth

Jackson - 82,702 / +9.0%

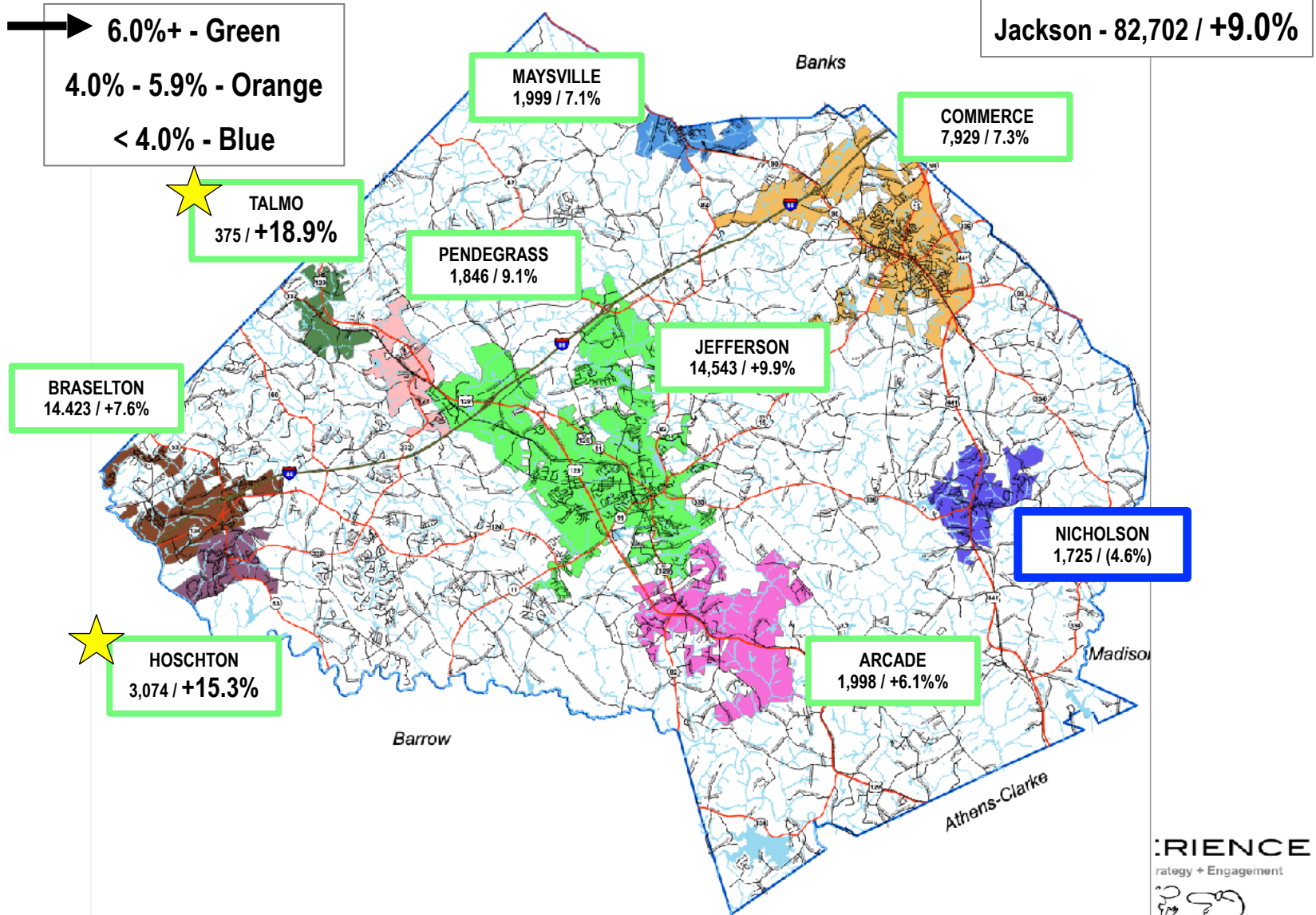
 ACC - 130,136 / +1.1%
 Oconee - 44,300 / +6.0%
 Barrow - 88,762 / +6.3%
 Hall - 210,635 / +3.7%

 Metro ATL - 7,421,502 / +2.6%

Highest Pandemic
 growth in Braselton,
 Hoschton and Jefferson
 ZIP Codes

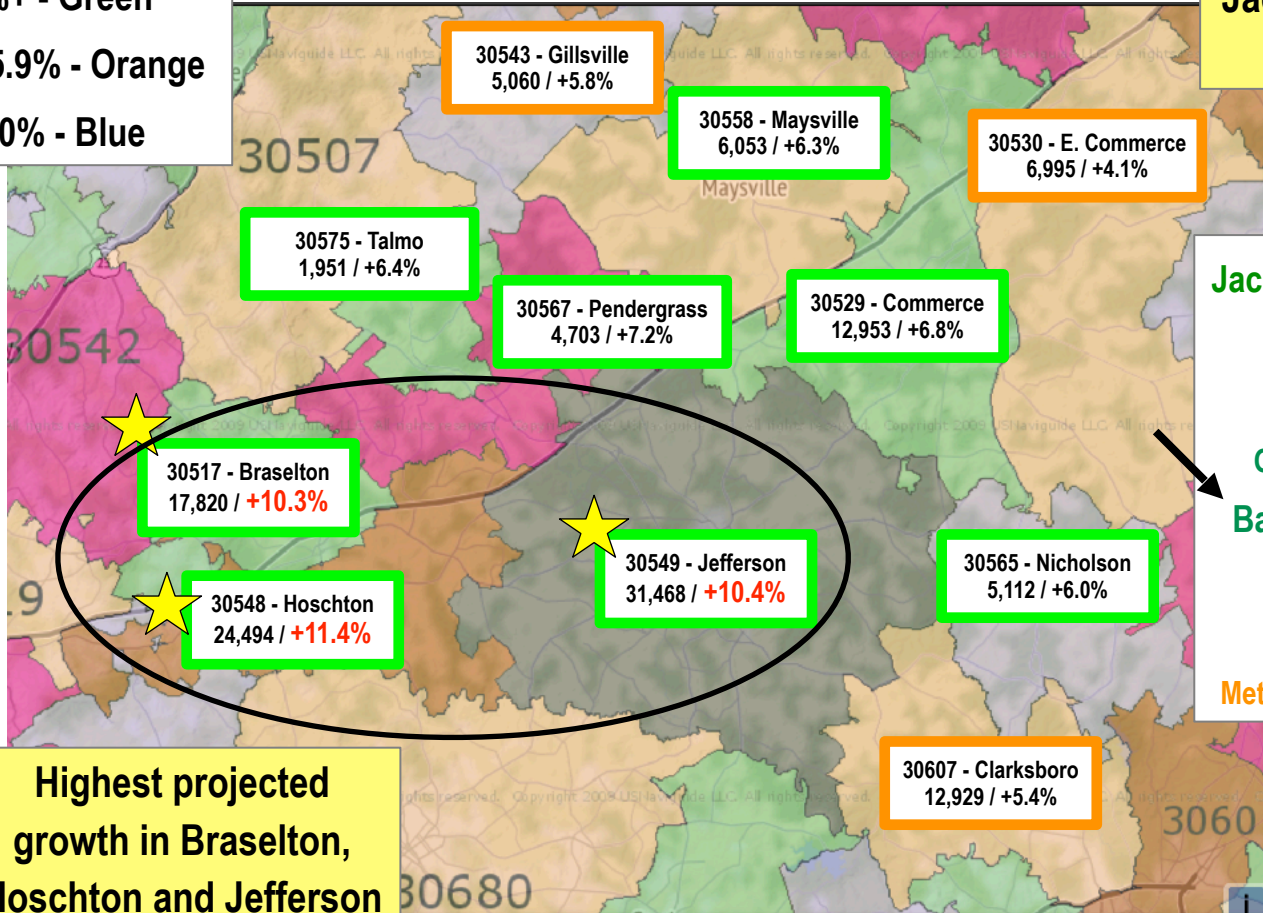


2023 Population and Pandemic Growth 2020-2023



2023 Population and 5 Year Forward Growth Through 2028

6.0%+ - Green
 4.0% - 5.9% - Orange
 < 4.0% - Blue



Jackson remains #1
 Barrow is #4

Jackson - 82,702 / +9.8%

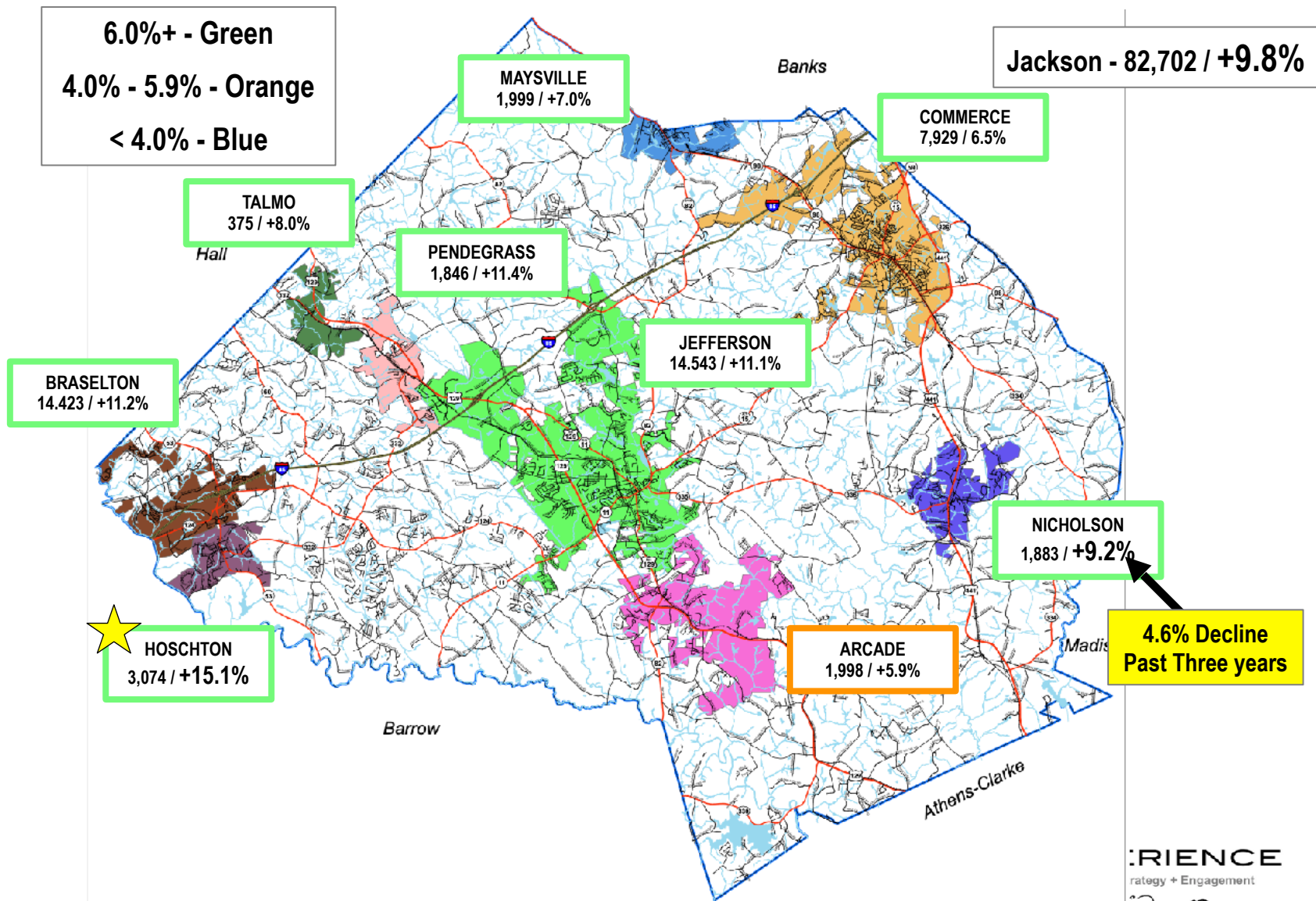
 ACC - 130,136 / +3.1%
 Oconee - 44,300 / +8.0%
 Barrow - 88,762 / +8.6%
 Hall - 210,635 / +5.2%

 Metro ATL - 7,421,502 / +4.6%

Highest projected growth in Braselton, Hoschton and Jefferson ZIP Codes



2023 Population and 5 Year Forward Growth Through 2028



DEMOGRAPHIC HIGHLIGHTS

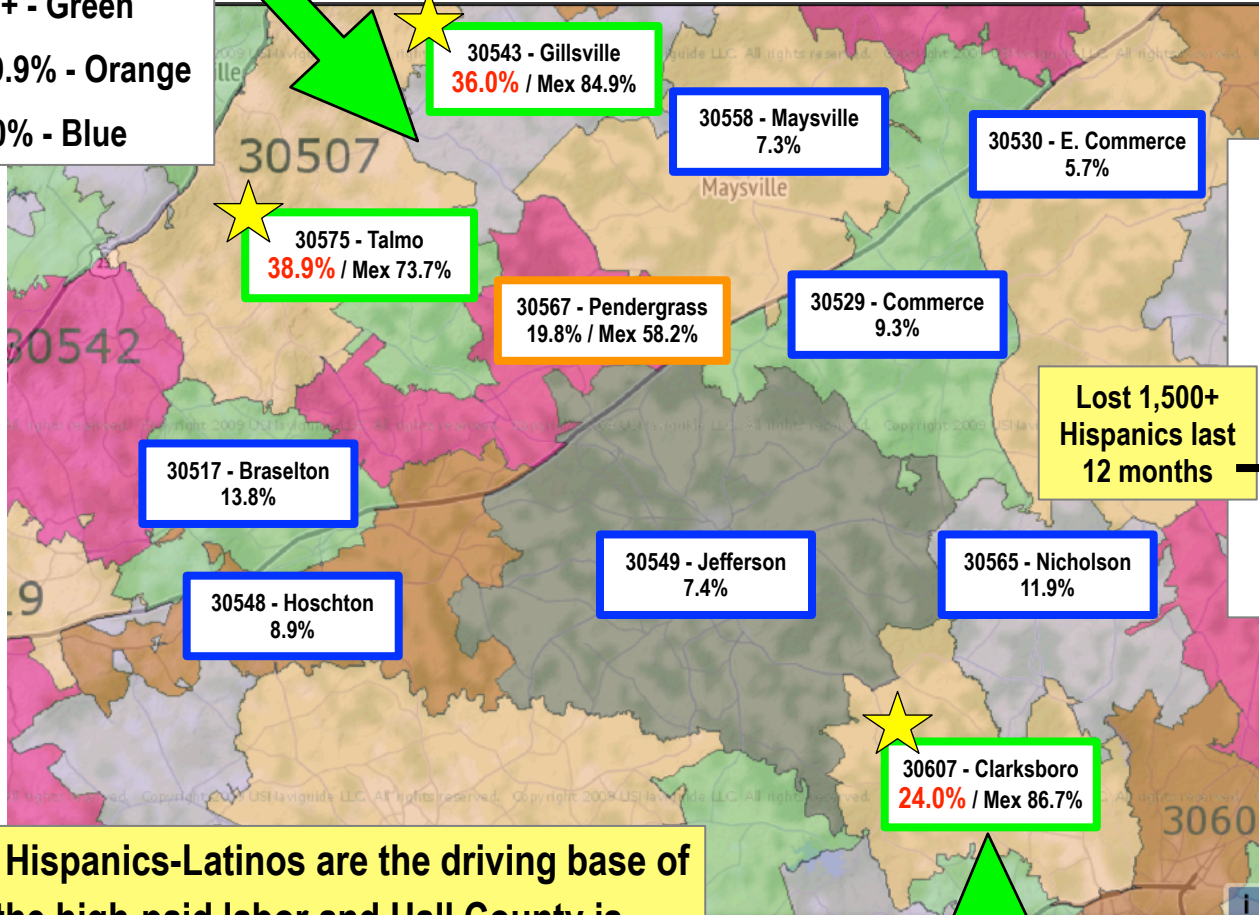


2023 Percent Hispanic-Latino



Departure from Hall County

20.0%+ - Green
 15.0% - 19.9% - Orange
 < 15.0% - Blue



Lost 1,500+ Hispanics last 12 months

Jackson - 9.9%

 ACC - 11.7%
 Oconee - 6.5%
 Barrow - 15.6%
 Hall - 30.0% ★

 Metro ATL - 12.7%

And Hispanics-Latinos are the driving base of the high-paid labor and Hall County is becoming a resource for it

In flow from Jobs in ACC / Oconee



Jackson County 2023



\$77,419
MEDIAN Income
Not Hispanic



\$77,419
MEDIAN Income
Hispanic

Not A Typo!

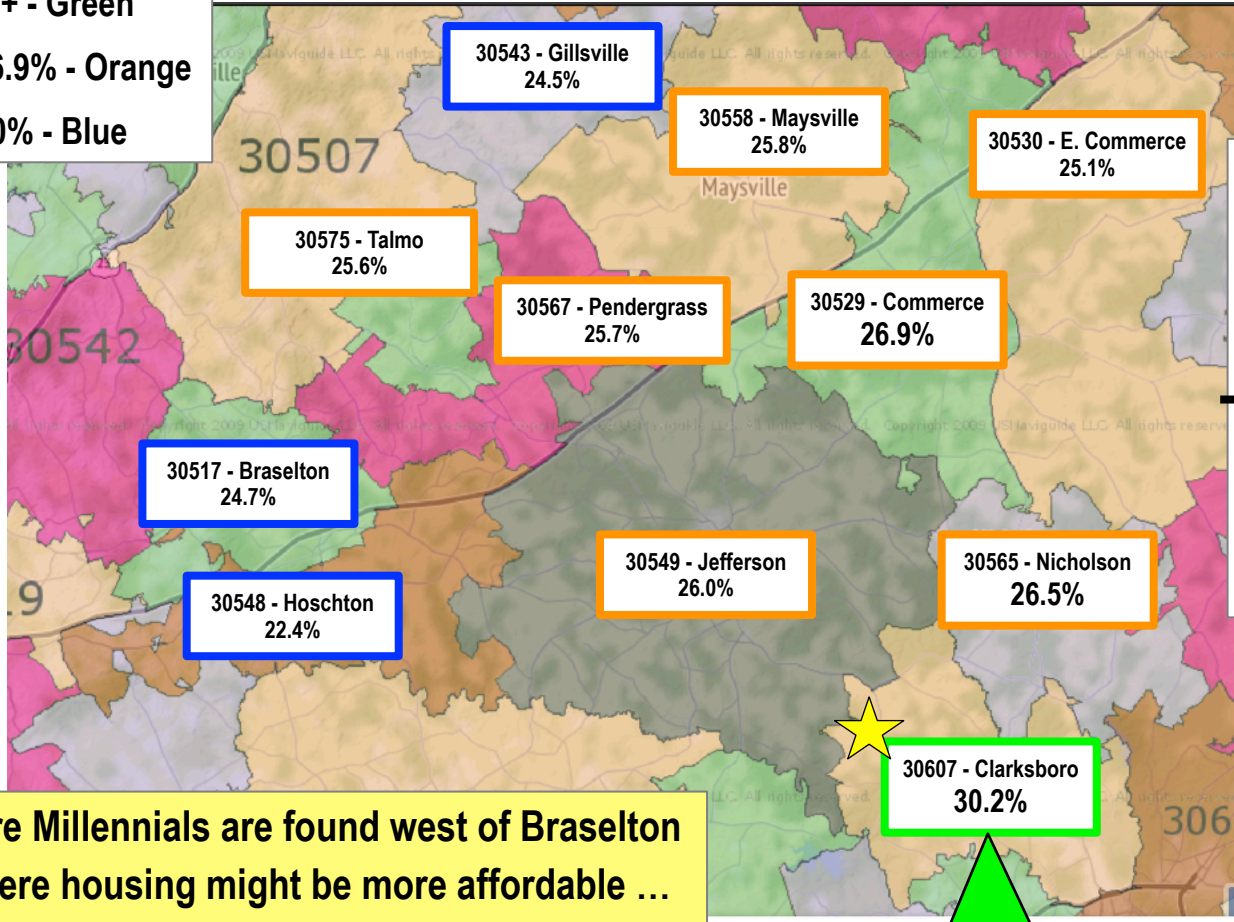
Source: U.S. Census Bureau 2023 - 4/1/2023 Update

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2023 Percent Millennials Age 25-44

27.0%+ - Green
 25.0% - 26.9% - Orange
 < 25.0% - Blue



Highest percentage Generational Group in Jackson County

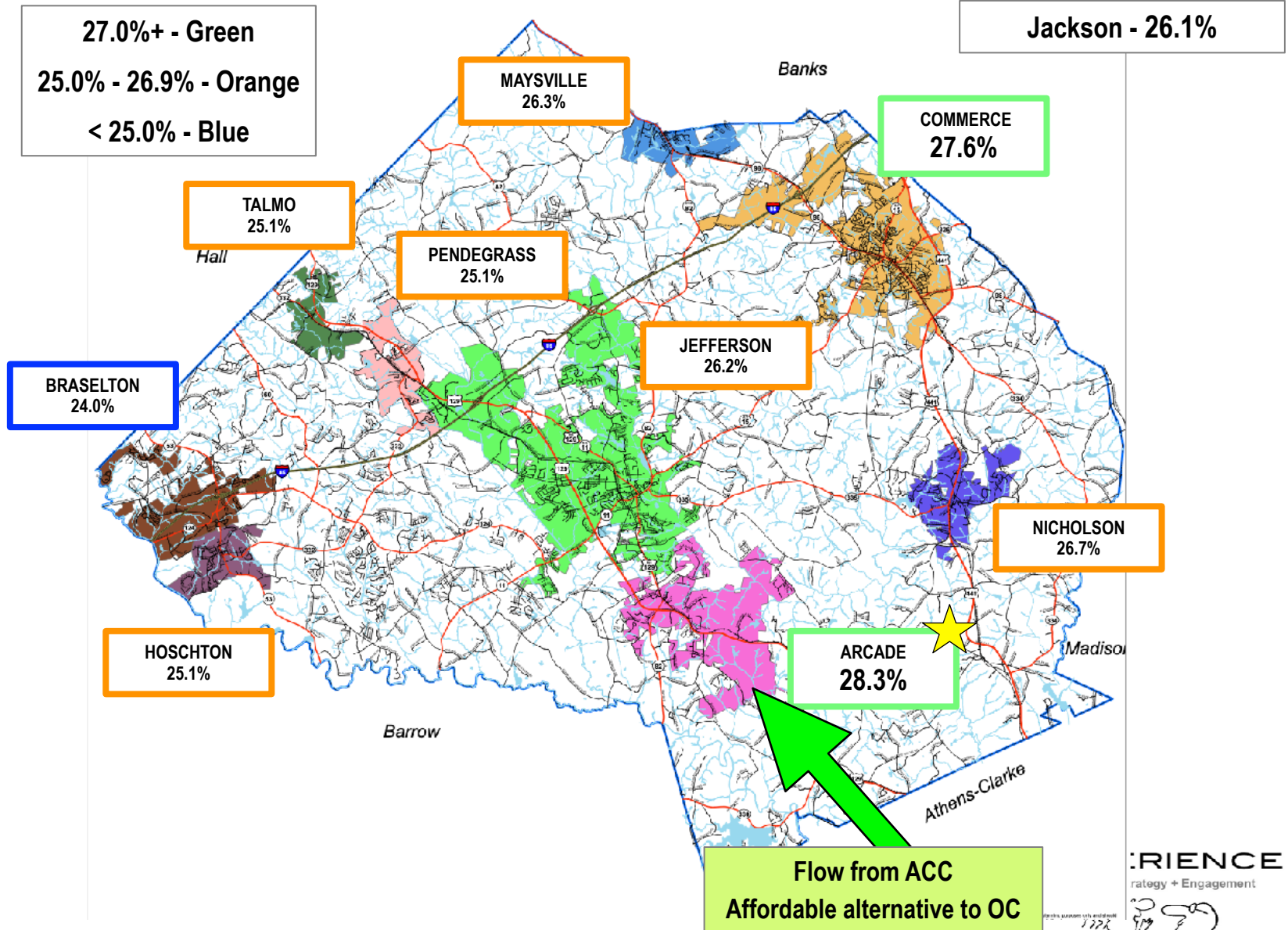
- Jackson - 26.1%
- *****
- ACC - 28.5% ★
- Oconee - 21.8%
- Barrow - 28.0% ★
- Hall - 25.0%
- *****
- Metro ATL - 26.9%

More Millennials are found west of Braselton where housing might be more affordable ... highest concentration adjacent ZIP to ACC

Flow from ACC
 Affordable alternative to Oconee County



2023 Percent Millennials Age 25-44



Millennial Support Components

**Your Largest
Generational Group**



Significant Town Squares



House & Home



**\$108M Spent
\$70M Captured
(50% Home Depot)**

Schools



Fitness Gyms



Co-working Space



Any In Planning & Development???

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Knitting Clubs & Knitting Cafes!



MOLLY'S COFFEE COMPANY
2ND BIRTHDAY!

7.10.22 | 8830 MACON HIGHWAY | 10AM-2PM

MOLLY'S COFFEE CO.

Any In Planning & Development???

2023 Percent Boomer/Matures Age 65+

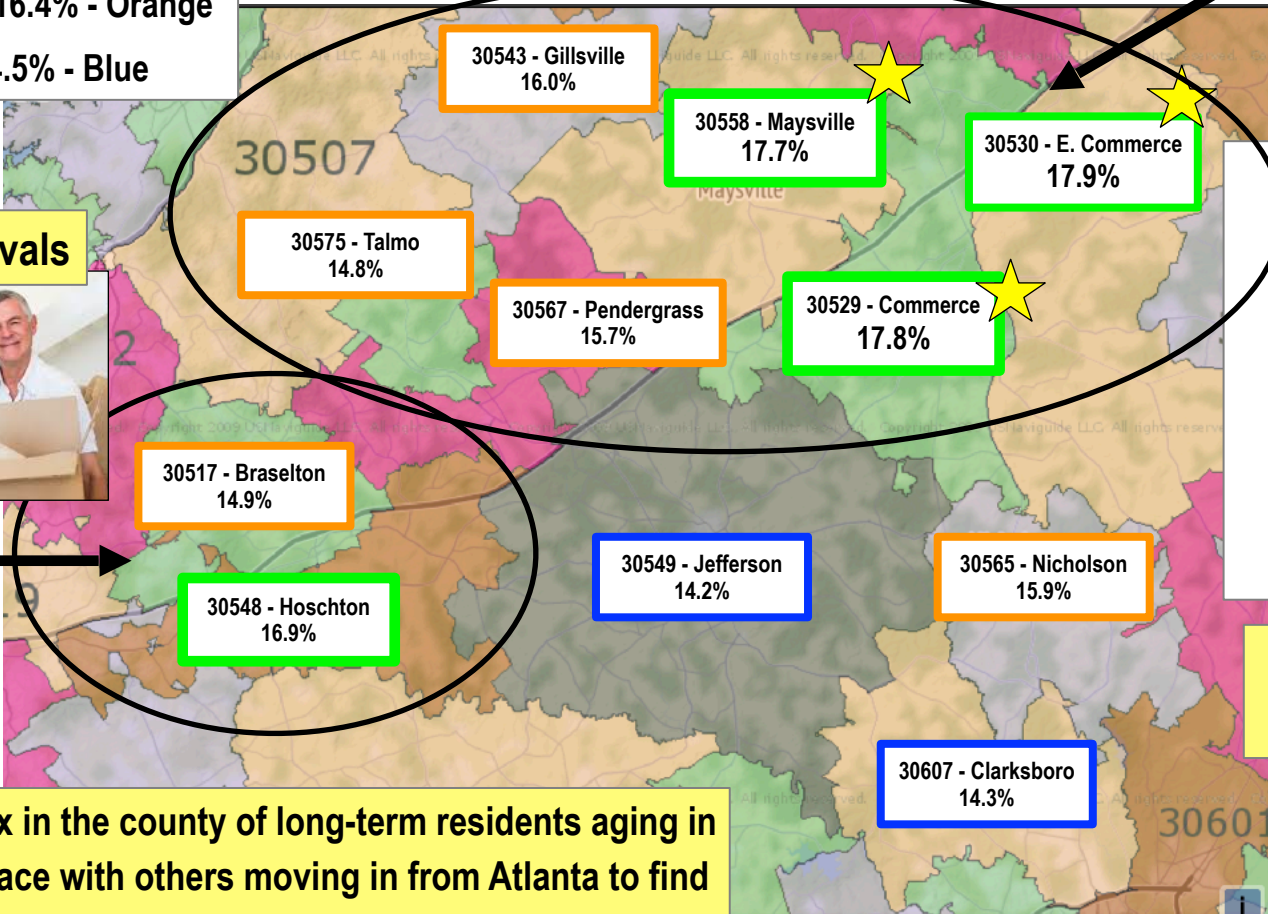
16.5%+ - Green
 14.5% - 16.4% - Orange
 < 14.5% - Blue



Local Roots



New Arrivals



- Jackson - 15.5%
- *****
- ACC - 12.7%
- Oconee - 17.4% ★
- Barrow - 14.1%
- Hall - 16.8%
- *****
- Metro ATL - 15.0%

Oconee posts more professionals and academics retiring

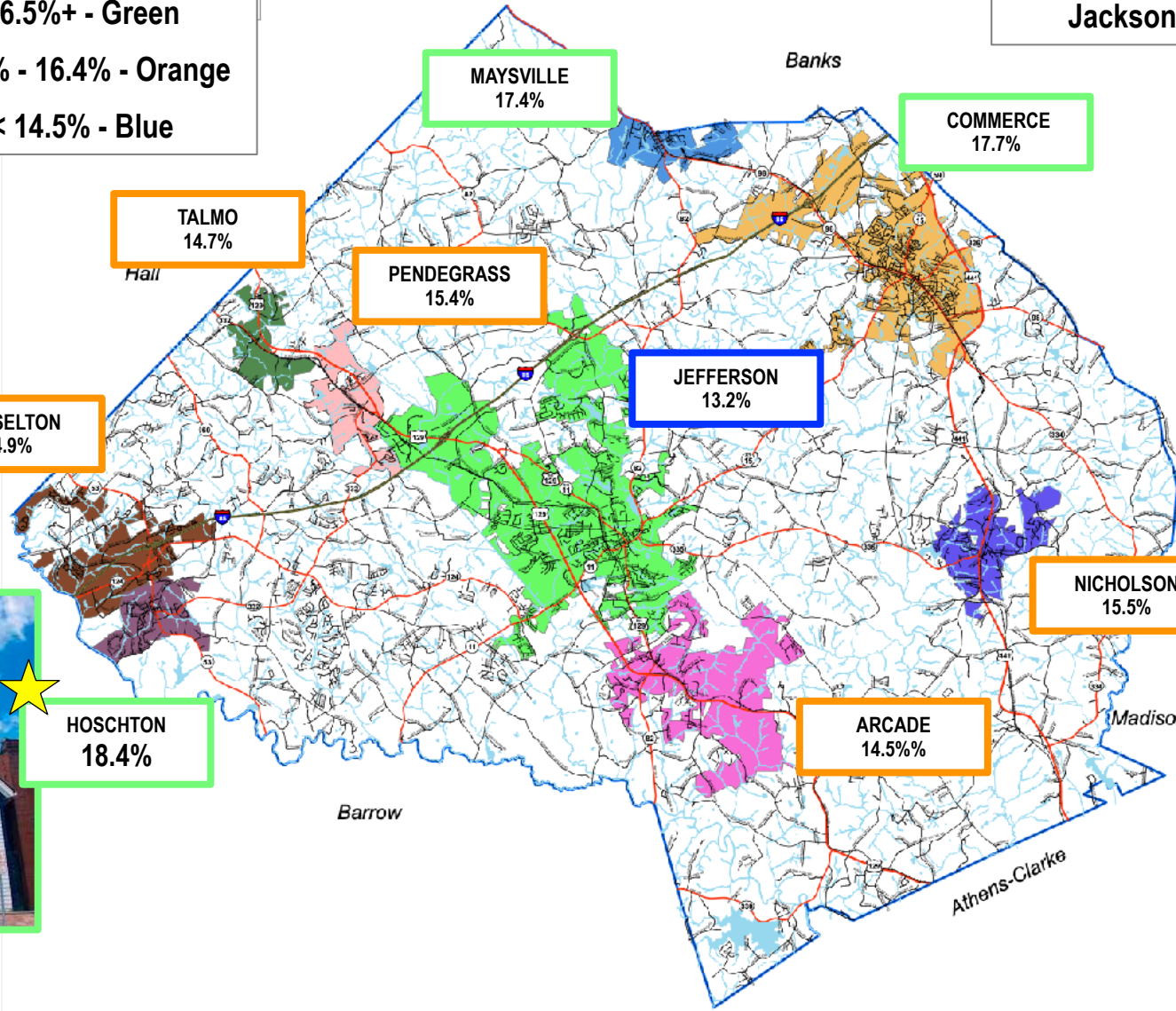
Mix in the county of long-term residents aging in place with others moving in from Atlanta to find lower cost alternatives



2023 Percent Boomer/Matures Age 65+

16.5%+ - Green
 14.5% - 16.4% - Orange
 < 14.5% - Blue

Jackson - 15.5%



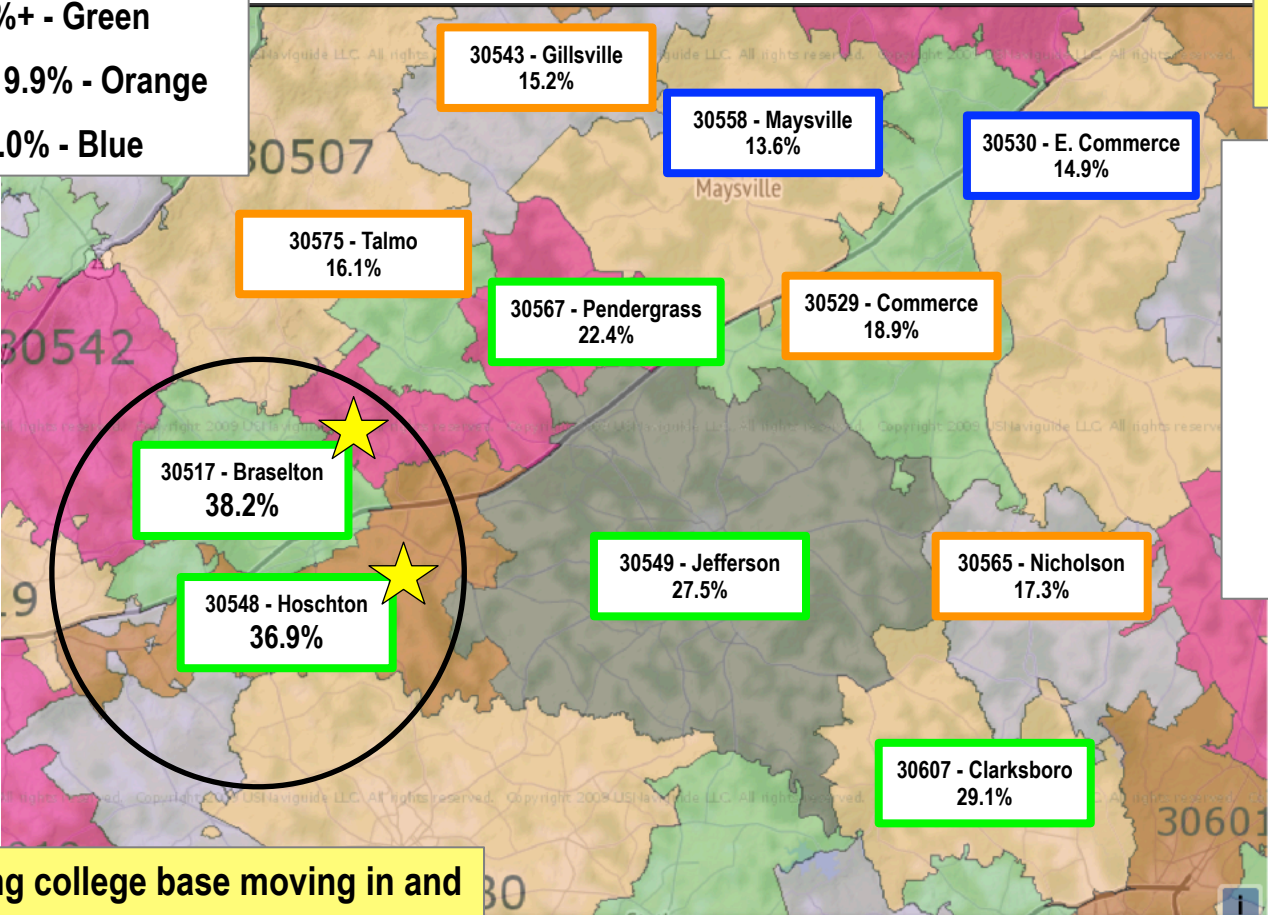
HOSCHTON
18.4%



2023 Percent 4 Year+ College Degree

20.0%+ - Green
 15.0% - 19.9% - Orange
 < 15.0% - Blue

Highest % not in ACC...
 but Oconee County



Jackson - 24.2%

 ACC - 46.5%
 Oconee - 50.6% ★
 Barrow - 21.5%
 Hall - 25.2%

 Metro ATL - 42.0%

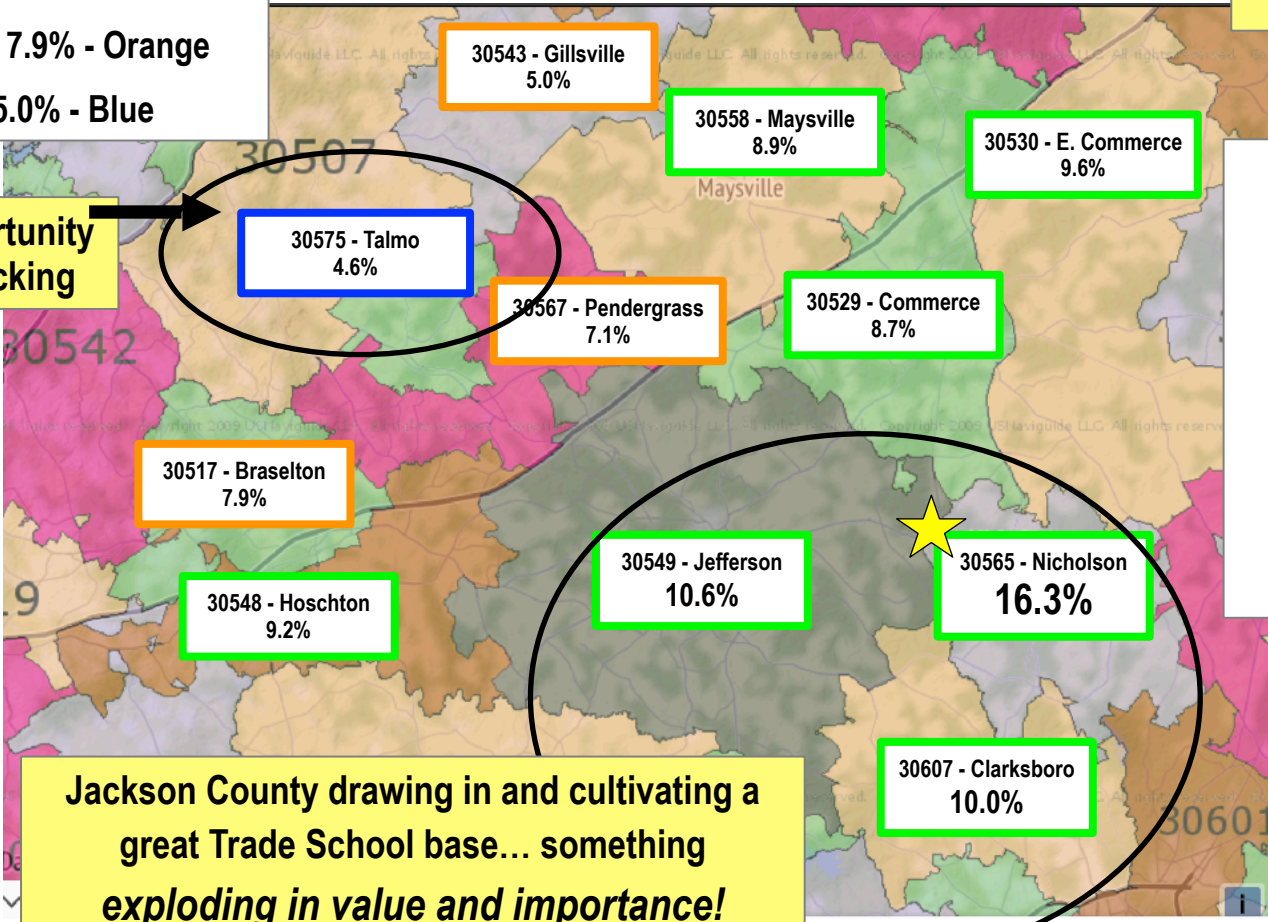
Strong college base moving in and expanding in Braselton & Hoschton



2023 Percent 2 Year Trade Degree

8.0%+ - Green
 5.0% - 7.9% - Orange
 < 5.0% - Blue

Jackson #1 in area...
 Barrow & ACC not far behind



Opportunity Knocking

- Jackson - 9.7% *****
- ACC - 8.5%
- Oconee - 7.4%
- Barrow - 8.6%
- Hall - 6.6%
- *****
- Metro ATL - 7.7%

Jackson County drawing in and cultivating a great Trade School base... something *exploding in value and importance!*



A Changing American Economy In The Works

**20%+
MORE**



**2022 Trade 2 Yr. Grad
Starting Salary**

Top Earners - \$73K

Average - \$48K



**2022 College 4 Yr. Grad
Starting Salary**

Top Earners - \$61K

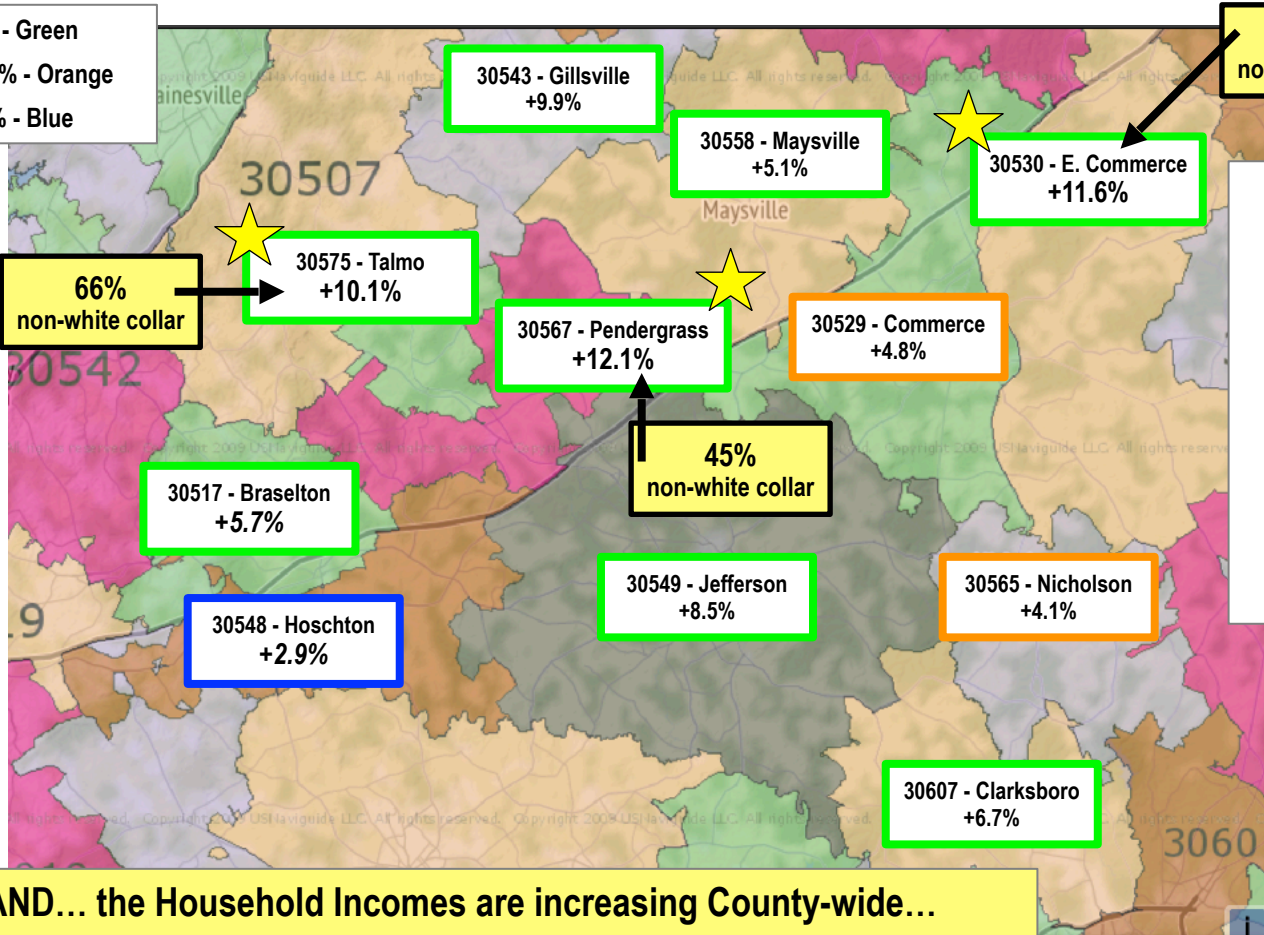
Average - \$39K



Average HH Income Change 2023 vs. 2022

Jackson County Posts The Highest Percentage Increase

5.0%+ - Green
 4.0% - 5.9% - Orange
 < 4.0% - Blue



49%
non-white collar

66%
non-white collar

45%
non-white collar

Jackson - +5.8% ★

ACC - No Change

Oconee - +5.3%

Barrow - +1.5%

Hall - +2.8%

Metro ATL - +2.2%

AND... the Household Incomes are increasing County-wide...
Especially those working service and blue collar jobs

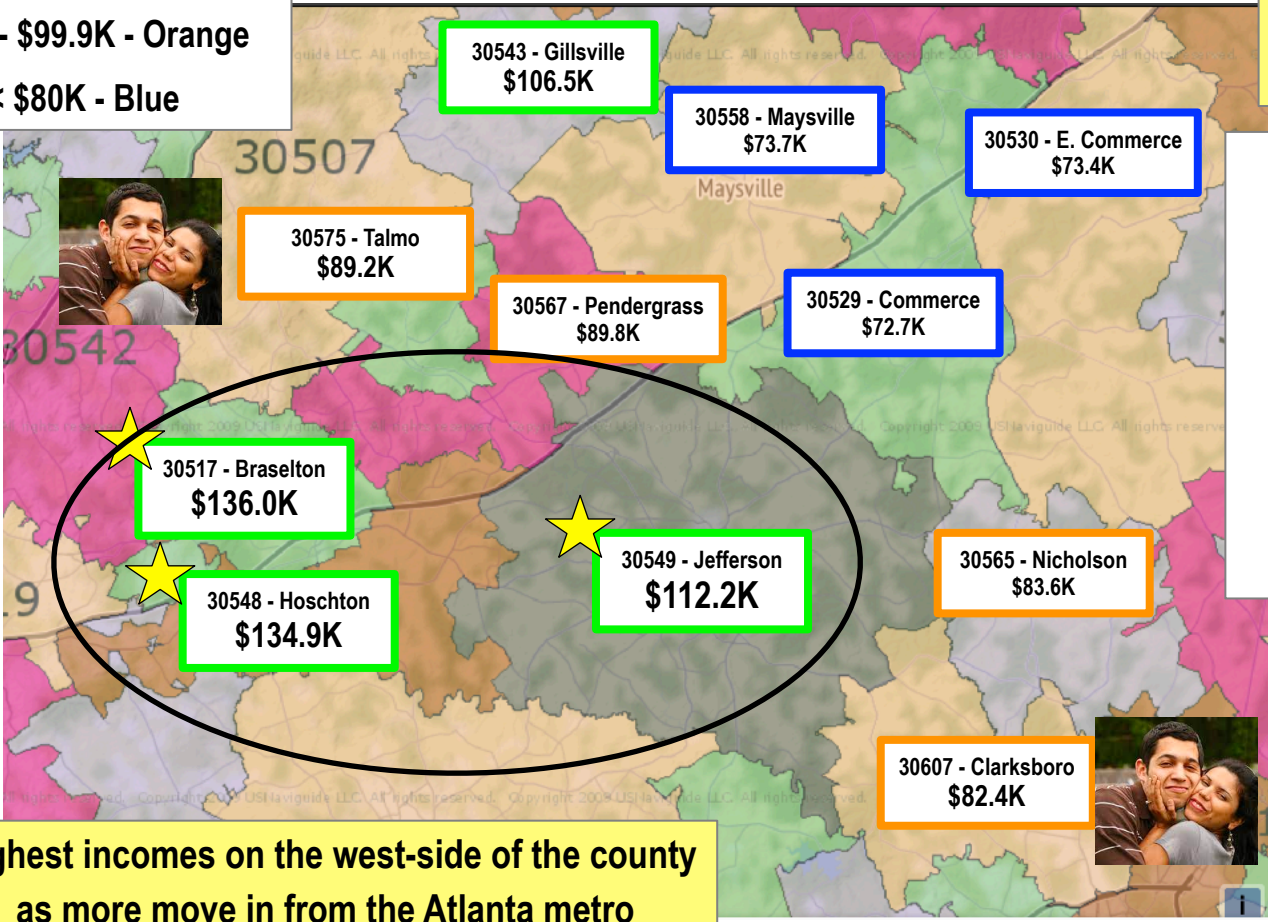
EXPERIENCE
 Insight + Strategy + Engagement



2023 Average HH Income

\$100K+ - Green
 \$80K - \$99.9K - Orange
 < \$80K - Blue

Highest county-wide
 remains in Oconee



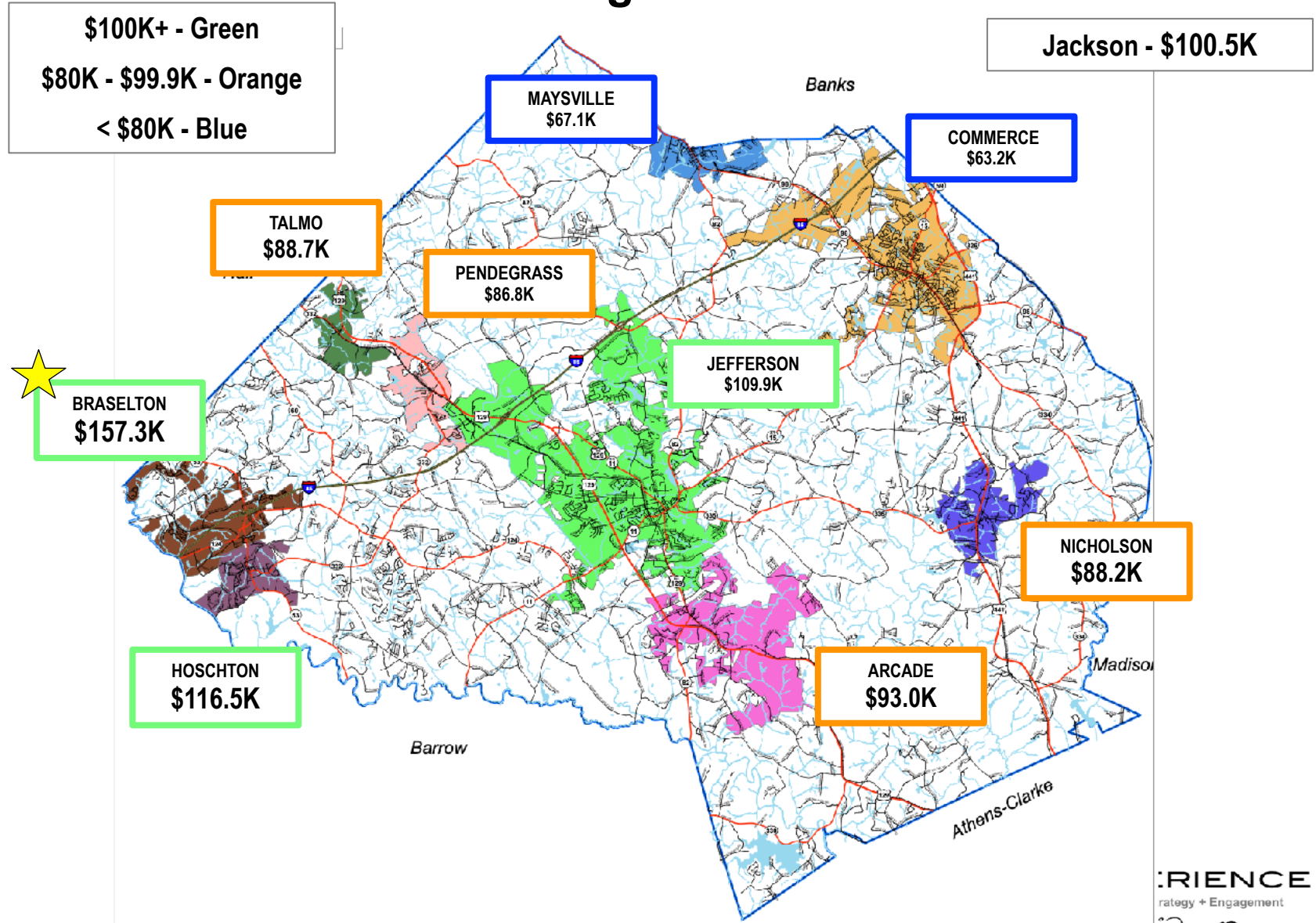
Jackson - \$100.5K

 ACC - \$70.4K
 Oconee - \$146.8K ★
 Barrow - \$87.0K
 Hall - \$109.6K

 Metro ATL - \$109.7K

Highest incomes on the west-side of the county
 as more move in from the Atlanta metro

2023 Average HH Income



Office Stocks Are Pummeled As Vacancies Rise, Rents Fall

BY PETER GRANT

Share prices for some of the largest office landlords have dropped to near historic lows, reflecting a sluggish return to office space and a rise in the number of investors betting that these stocks will keep falling.

SL Green Realty's share price

“Many companies are taking less space than before because many employees are working from home part of the week.”

office, the was sus- the rest al-estate e under soaring ng rents.

Even when they do sign new leases, many companies are taking less space than before because many employees are working from home part of the week. Other firms are flooding the sublease market with unwanted workspace as they brace for a slowing economy and the prospect of laying off workers.

Before the pandemic, one of the strongest sources of growth in the office market were technology companies

Please turn to page A6

broader stock market is higher.

“We’ve all seen office stocks being crushed and great concern about the future viability of office,” said Vornado Chief Executive Steven Roth on the company’s first-

The return of employees to offices showed signs of a rebound earlier this year. But it has stalled at roughly 50% of pre-pandemic usage levels. Leasing



THE WALL STREET JOURNAL

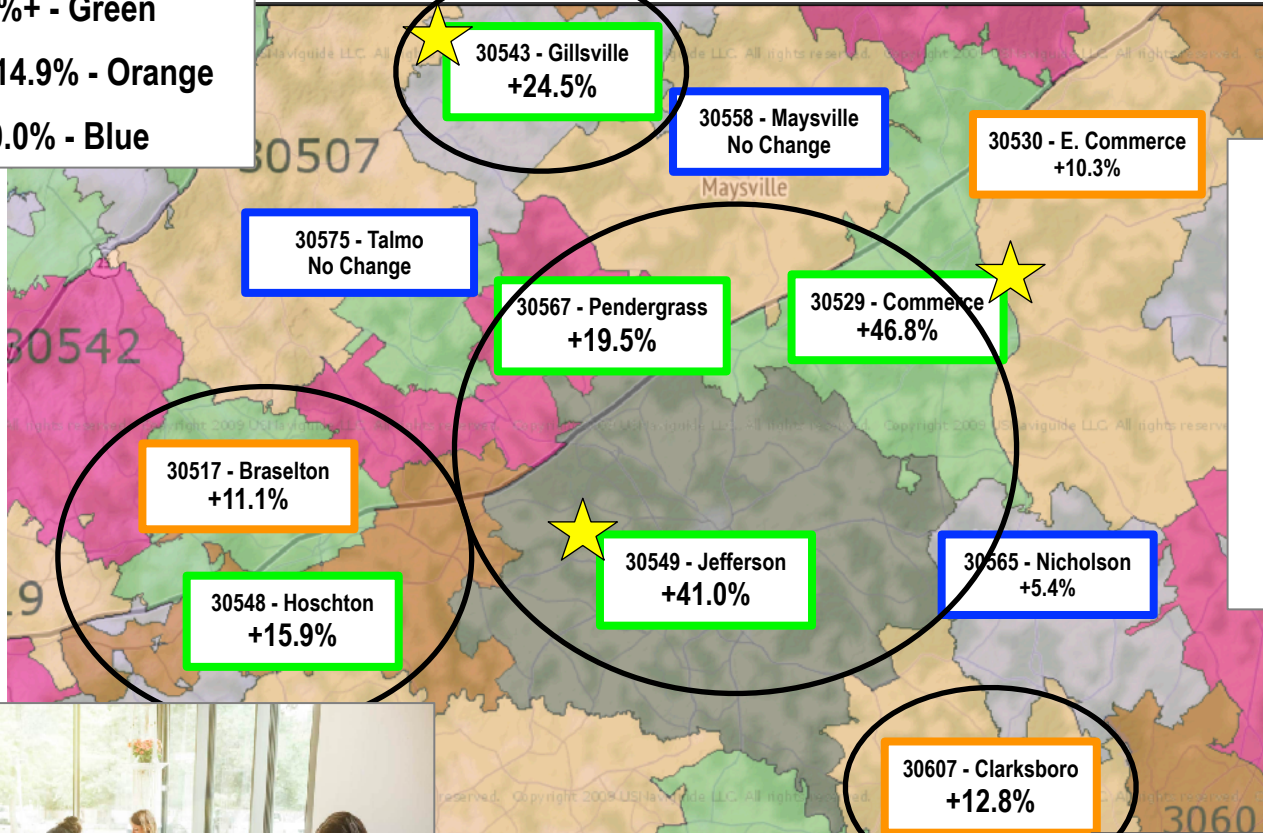
WSJ



2023 vs. 2022

Work-from-Home 2+ Days Per 5 Day Work Week

15.0%+ - Green
 10.0% - 14.9% - Orange
 < 10.0% - Blue



Jackson - +26.7%

ACC - +37.3%
Oconee - +39.1% ★
Barrow - +17.8%
Hall - +5.4%

Metro ATL - +16.1%

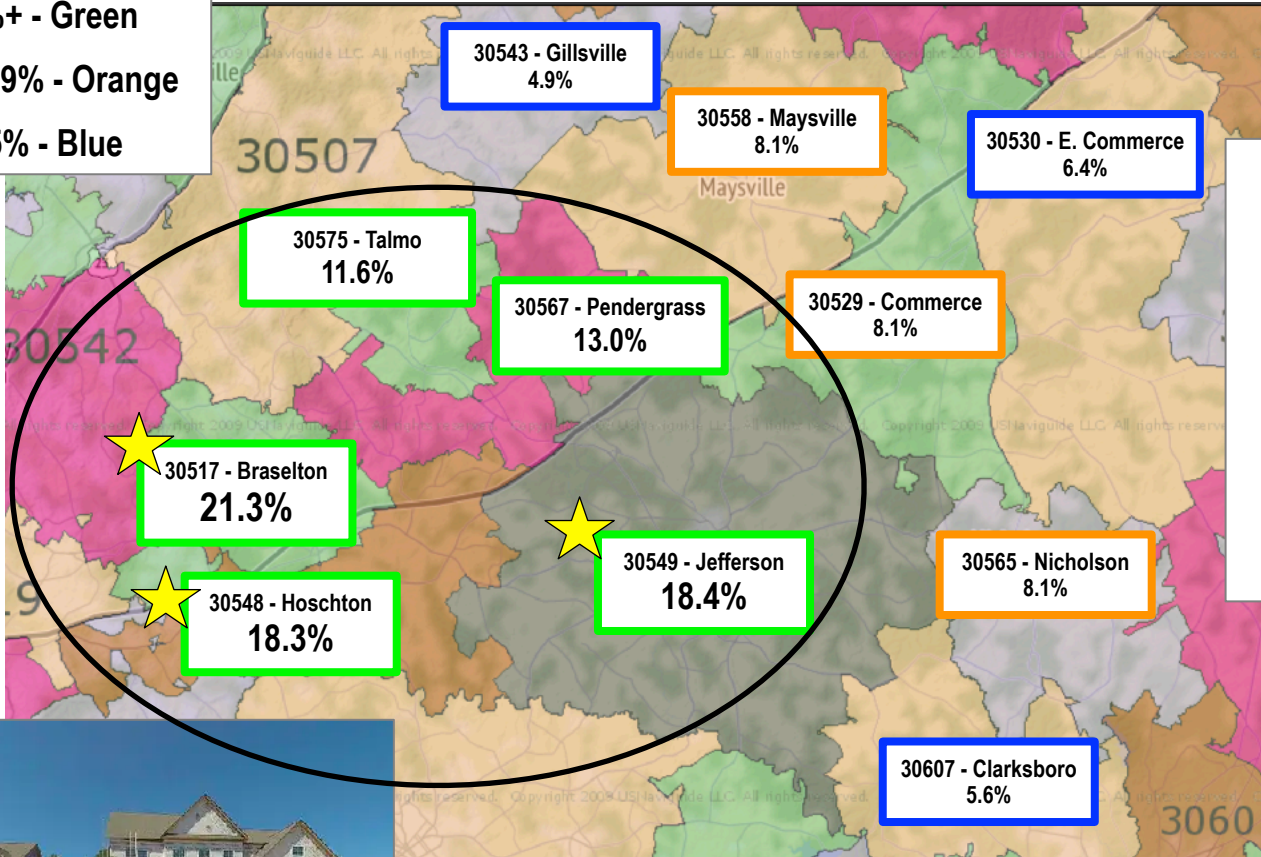


AND... work-from-home is exploding in Jackson County which offers NO CO-WORKING SPACE



Percentage of Homes Built Since 2014

10.0%+ - Green
 7.5% - 9.9% - Orange
 < 7.5% - Blue



Jackson - 15.6% ★

ACC - 4.8%

Oconee - 12.8%

Barrow - 11.5%

Hall - 10.6%

Metro ATL - 7.7%

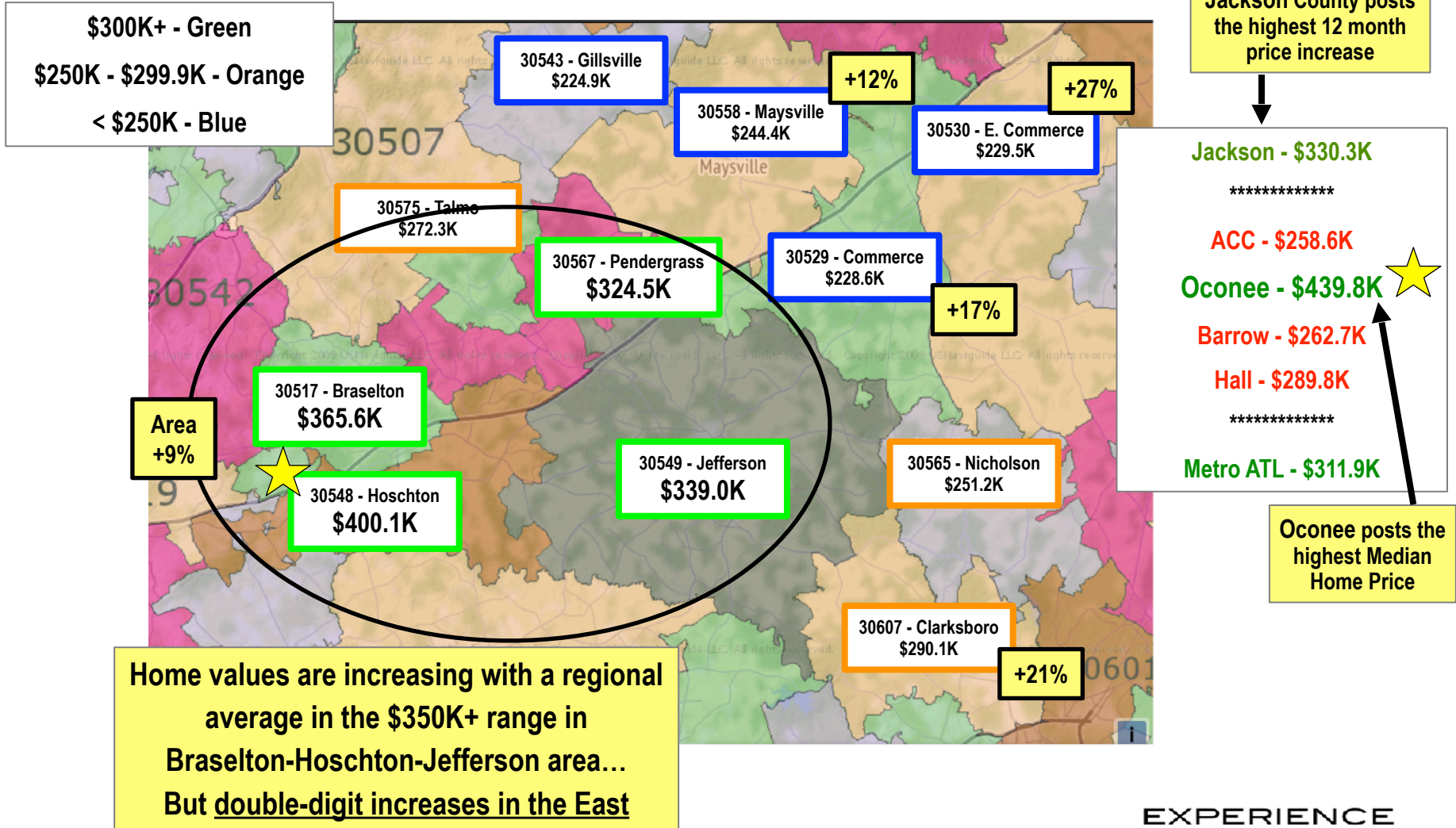


Jackson County new home building is DOUBLE the level found in Atlanta Metro and is the highest in the area!

EXPERIENCE
 Insight + Strategy + Engagement



2023 Median Home Value and 12 Month Increases



Quick Thought-Starter RETAIL SALES

115+ BOLD RED
Retail Drawing Cards

< 80 BOLD BLUE
Retail Gap / Revenue Loss

**SINGING
THE
BLUES**



Jackson County May 2023
Last 12 Months Retail Spending (Consumers) vs. Retail Sales (Stores)

Retail Category	Last 12 Months Spend (\$)	Last 12 Months Sales (\$)	Percent Spend Captured
New Car Dealers	274,426,000	76,277,800	27.8
Motorcycle, Boat & Off-Road Vehicles	23,160,600	17,673,200	76.3
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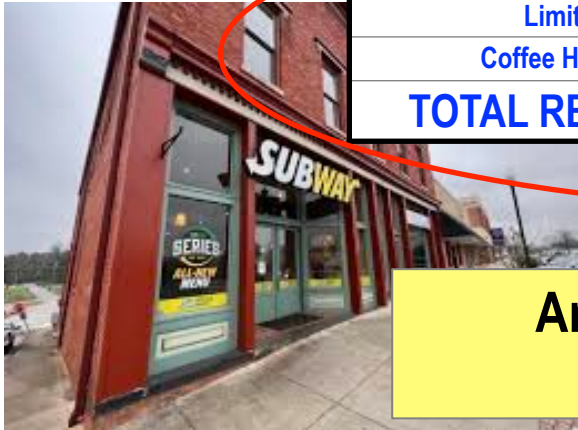


Source: U.S. Department of Labor Statistics 2023, IRS 2023, Nielsen 2023, EXPERIENCE 2023



**Jackson County is
LOSING NEARLY 40%
OF RESIDENT RESTAURANT SPENDING**

Jackson County Dining	SPEND	SALES
Full-service	67,889,500	32,708,700
Limited Service	59,308,800	45,861,400
Coffee Houses & Cafes	9,083,700	5,988,600
TOTAL RESTAURANTS	\$136,282,000	\$84,558,000



**And that includes the NET SALES
gathered off of I-85!!!**

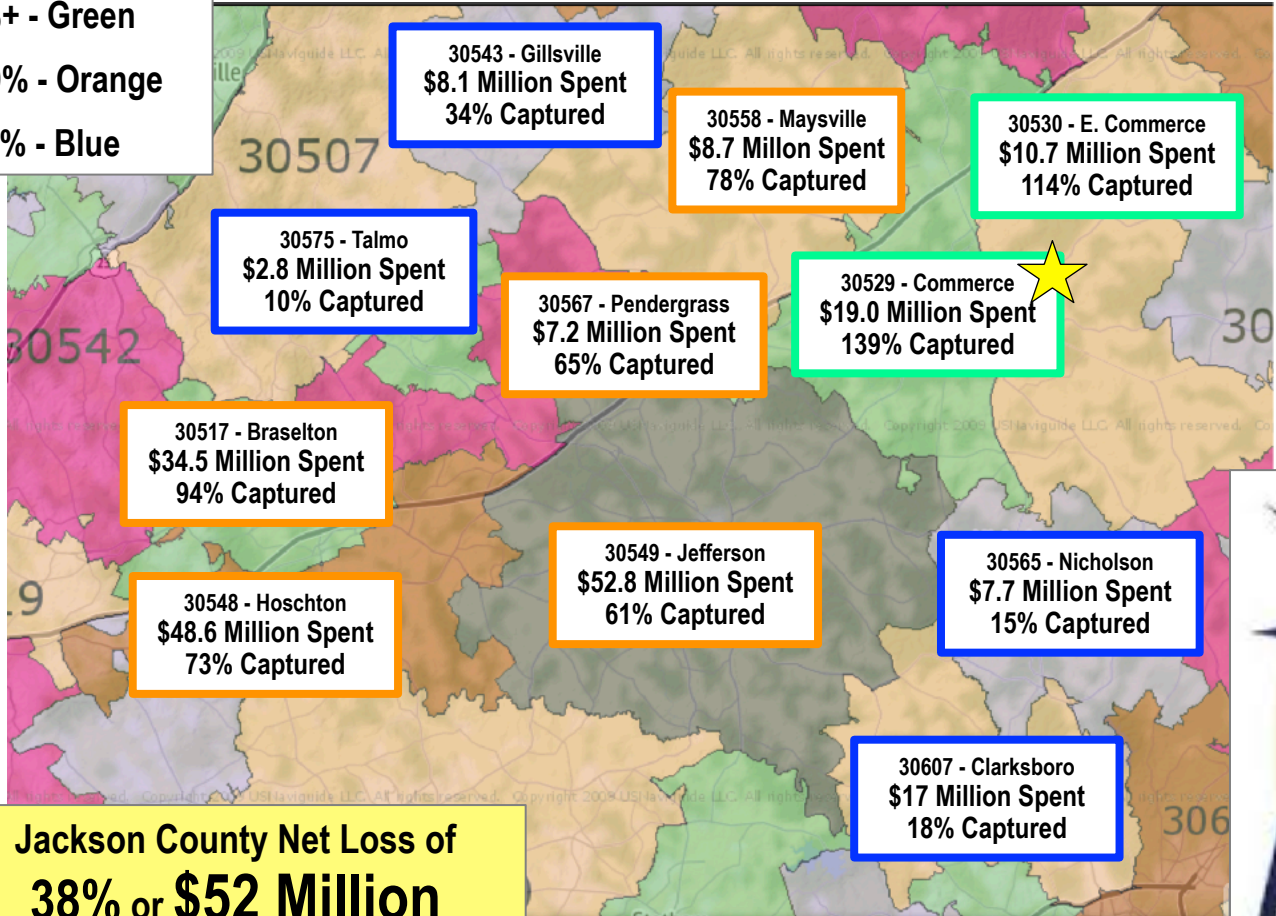


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Last 12 Months Restaurants, Fast Food & Cafe Spending / Sales

100%+ - Green
60%-99% - Orange
< 60% - Blue



**Jackson County Net Loss of
38% or \$52 Million**

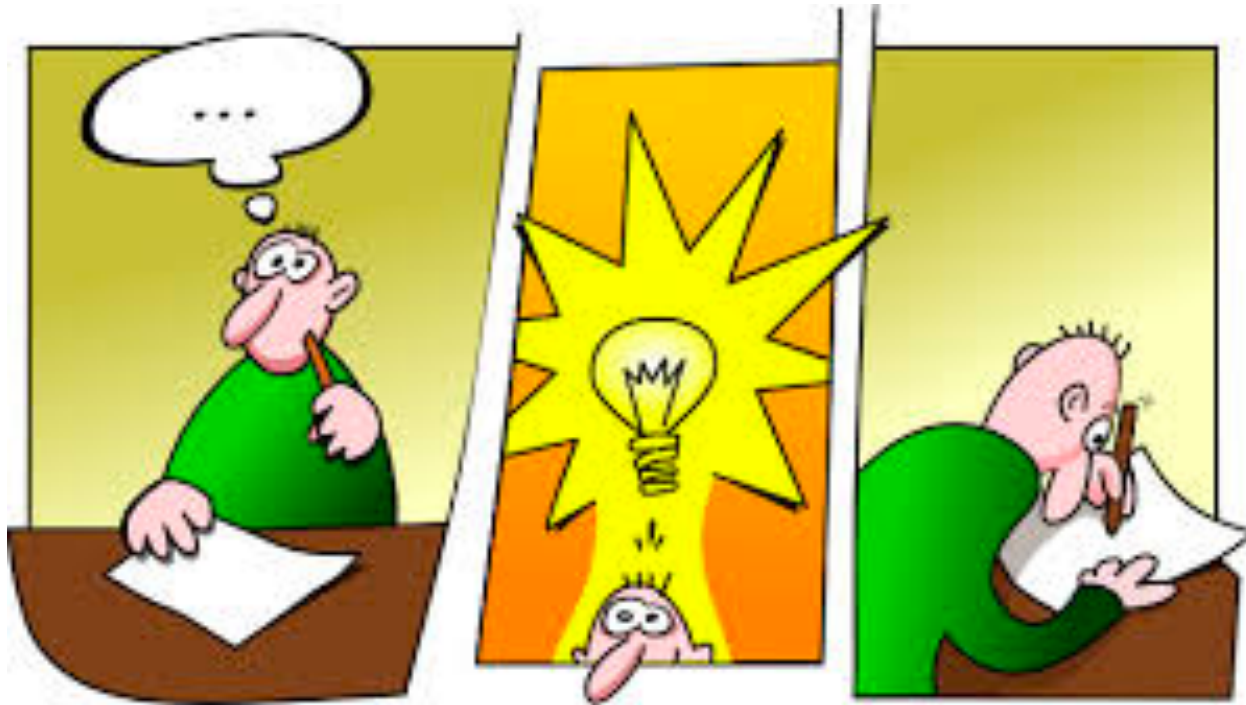


EXPERIENCE
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JOT DOWN A FEW OF YOUR THOUGHTS





**** Region of Growth... Especially to the West**

**** A Middle Class Family Anchored Labor Base**

**** Millennials Purchasing Long-Term Homesteads**





CHALLENGES AHEAD...

- ** New Template for Housing
Affordable Housing
- ** Community-gathering Points
 - ** Work places
- ** Retail gap — Keep \$\$\$ in Jackson Co.
 - ** Local retail vs. chain stores
 - ** Health & Wellness



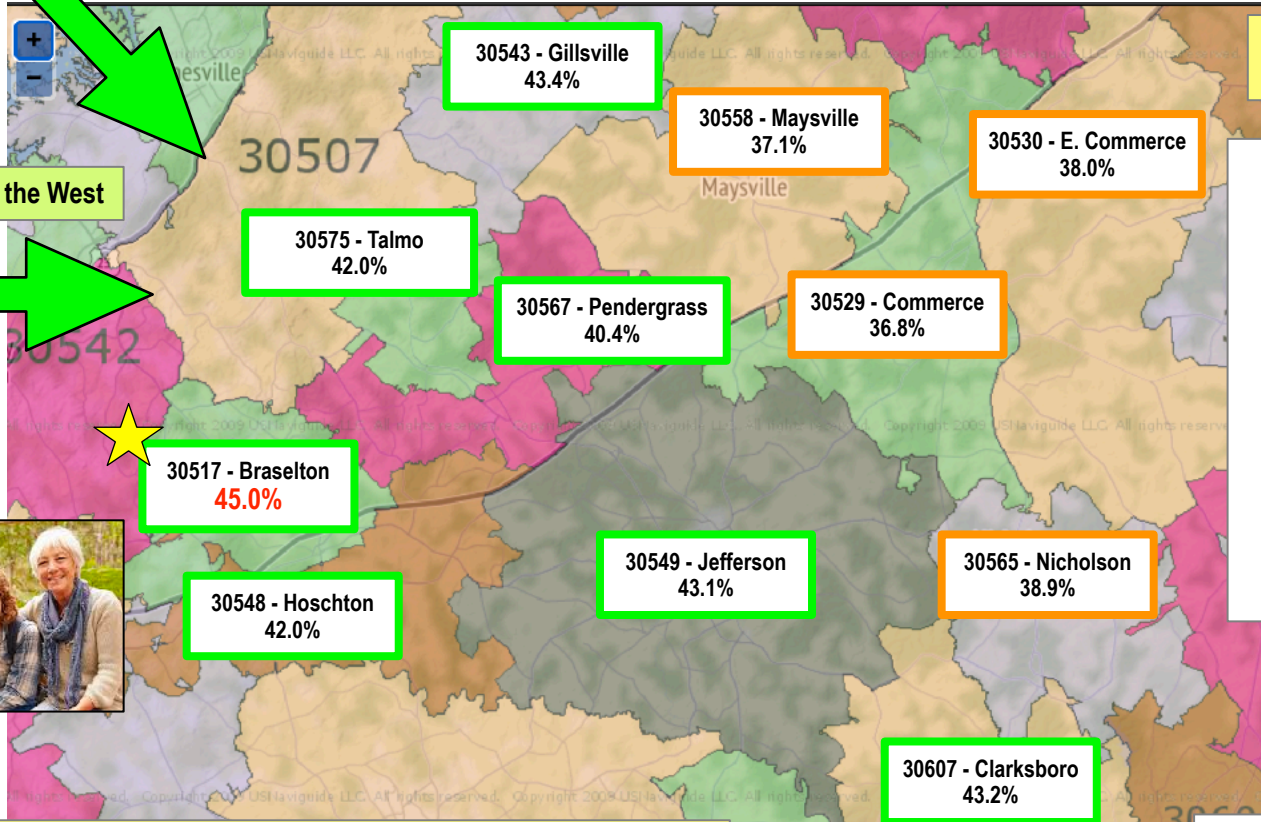


QUESTIONS??? **COMMENTARY???**

2023 Percent Families with Kids

In flow from Hall County

In flow from the West



Oconee still leads, but Barrow and Jackson are evolving

Jackson - 40.6%

ACC - 23.7%
Oconee - 43.7% ★
Barrow - 42.7%
Hall - 40.5%

Metro ATL - 37.4%



**A strong family community ...
but a diverse mix of lifestage and
backgrounds**



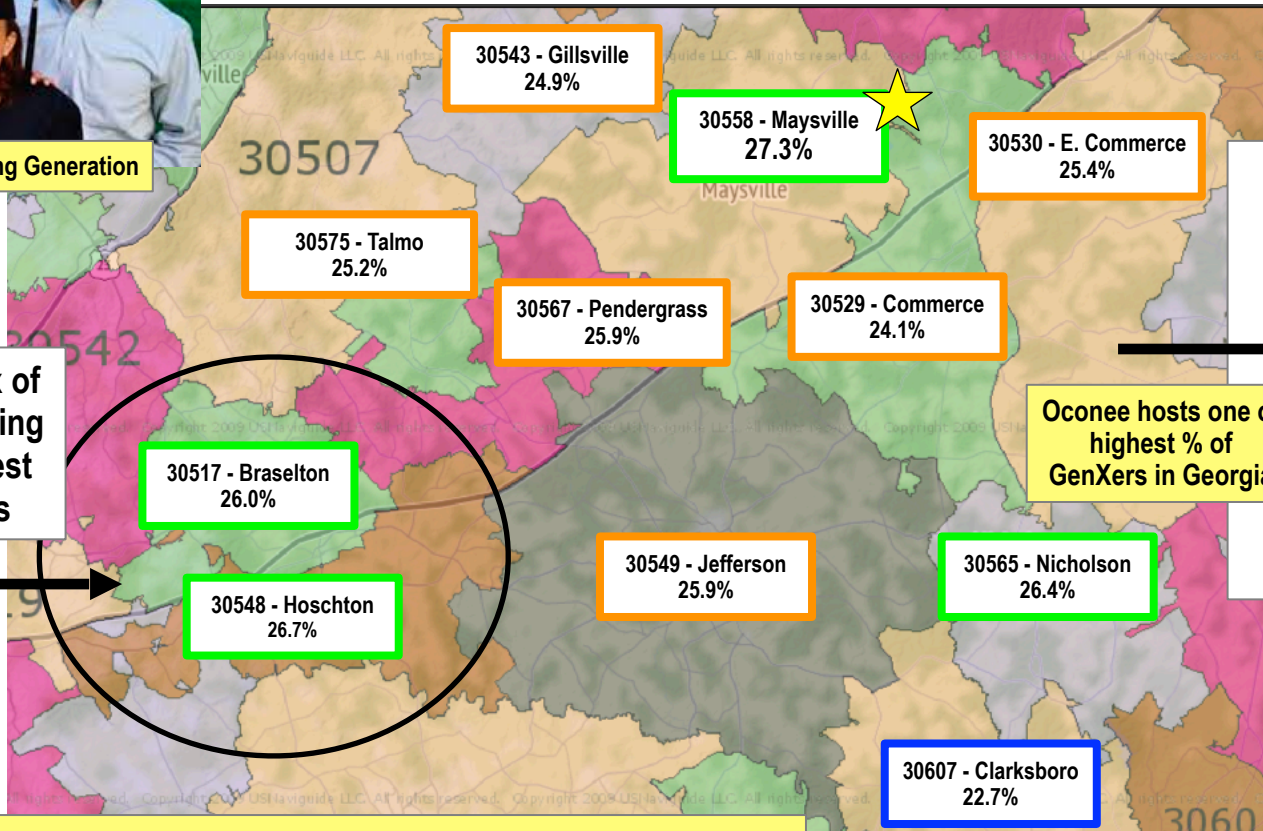
40.0%+ - Green
35.0% - 39.9% - Orange
< 35.0% - Blue



2023 Percent GenXers Age 45-64



A transitioning Generation



ATL Influx of Transitioning Empty Nest GenXers

Jackson - 25.2%

ACC - 18.0%

Oconee - 28.4%

Barrow - 24.5%

Hall - 25.0%

Metro ATL - 25.7%

Oconee hosts one of highest % of GenXers in Georgia

While Maysville post highest percentage, GenXers are spread across Jackson County

26.0%+ - Green

24.0% - 25.9% - Orange

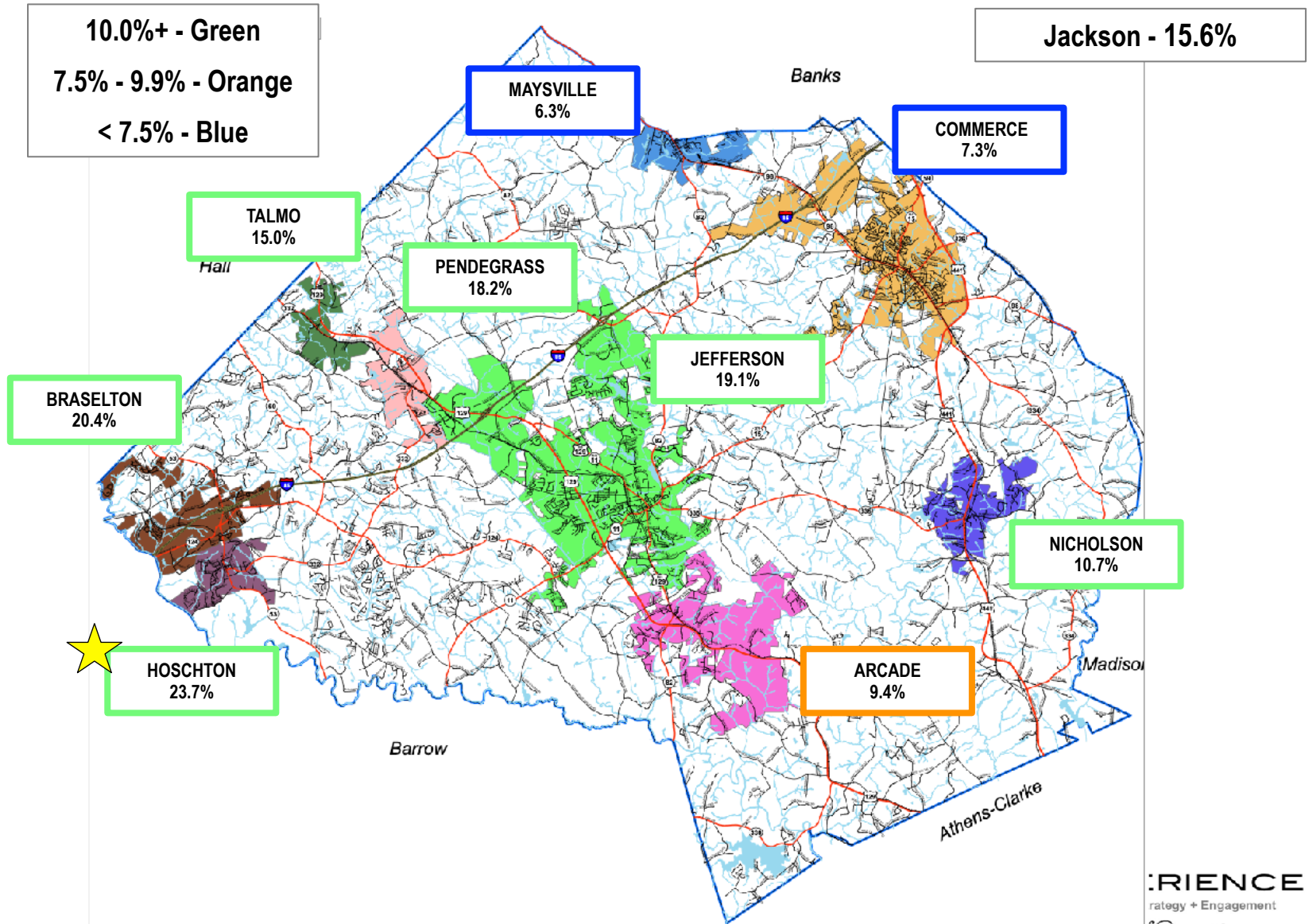
< 24.0% - Blue

EXPERIENCE

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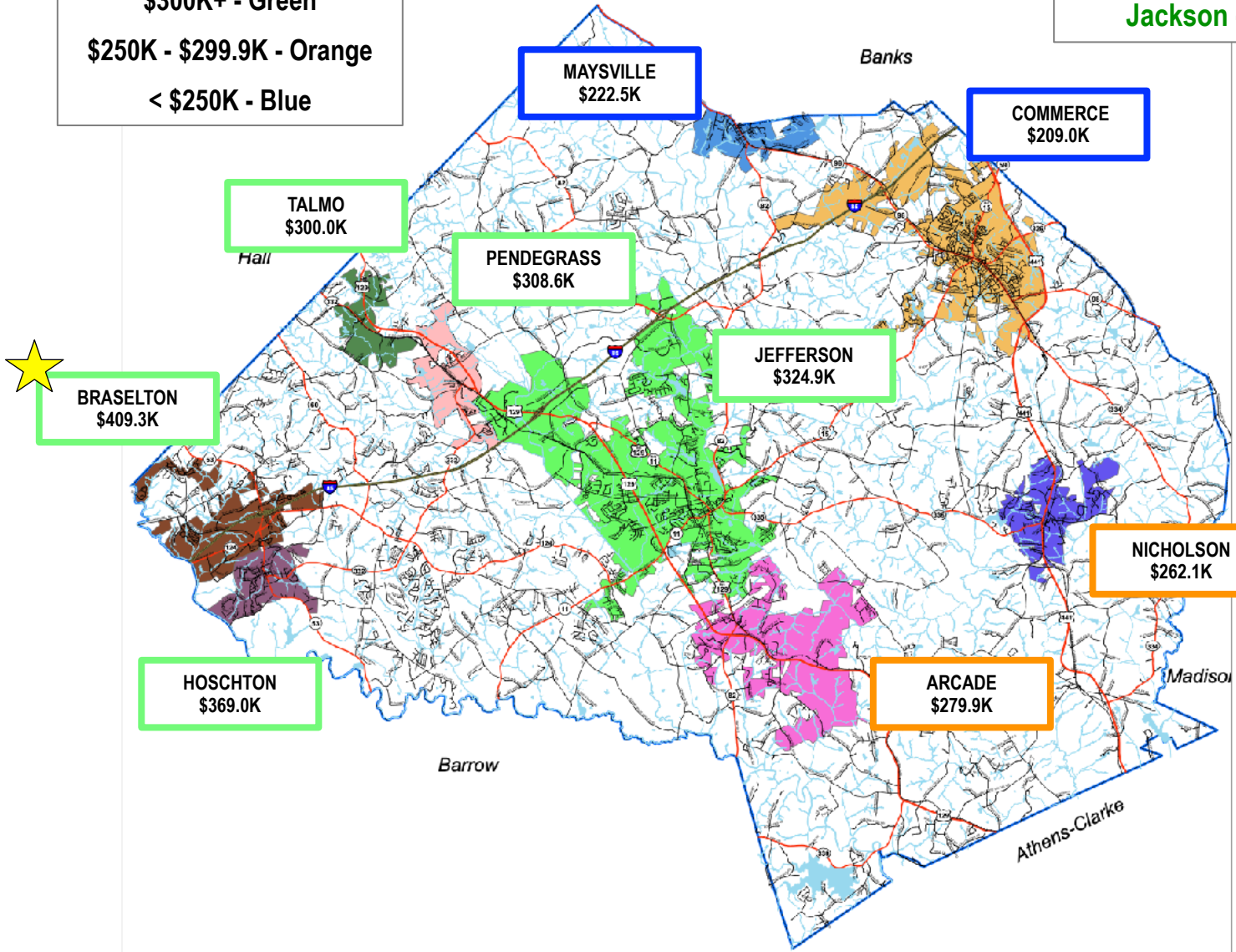
Percentage of Homes Built Since 2014



2023 Median Home Value

\$300K+ - Green
\$250K - \$299.9K - Orange
< \$250K - Blue

Jackson - 26.1%



EXPERIENCE
Strategy + Engagement



Opinion. This graph is subject to change.