

## 2 Setting the Stage

### History of St. Marys

The City of St. Marys is a small, coastal city situated near the mouth of the St. Marys River in the southeast corner of Georgia in Camden County, just north of the Florida state line. This area was originally a Timucuan Indian Village. St. Marys' first European occupants were the Spanish in 1566, one year after the founding of St. Augustine. St. Marys, formally chartered in 1787, was initially a maritime hub. Until 1821, and the acquisition of East Florida by the United States, St. Marys also served as an international border town. The original grid pattern plan of the town was laid out in 1788 and encompasses what is now the St. Marys' Historic District, which was listed on the National Register of Historic Places in 1976.

Industrial development started after the Civil War, and lumber and fishing became the main sources of income for the City. The Gilman Paper Company mill (later the Durango-Georgia Paper Company), commonly and hereafter referred to as the "Mill Site", was built in 1941, and became the largest employer within St. Marys until it was closed due to bankruptcy in 2002. SUBASE Kings Bay is also a large employer within the area, began operations as an Army installation in 1958, and currently serves as the U.S. Atlantic Fleet's home port for U.S. Navy Fleet ballistic missile nuclear submarines armed with Trident missile nuclear weapons.

The City of St. Marys is 24.9 square miles or 16,000 acres in area and contains a variety of different natural resources. Approximately 6,000 acres are wetlands, of which most is coastal marsh. St. Marys is the largest incorporated municipality in Camden County. In 2015, St. Marys' population (17,968) was just over one-third of the County's population (52,102). The next largest jurisdiction in the county is Kingsland at 16,487, followed by unincorporated Camden County at 14,457. In recent years, St. Marys has experienced a steady population growth due to its to excellent school system, presence of SUBASE Kings Bay, low crime, mild weather, accessibility to I-95, and proximity to Jacksonville.

St. Marys offers numerous recreational activities for residents and visitors including a working waterfront, parks, public docks, boat ramps, kayak launch areas, and an aquatic center. The Howard Gilman Memorial Waterfront Park serves as the center for fishing tournaments, concerts, 4th of July Celebration, and a variety of sponsored events. The Rookery, located within the Mill Site, is the second largest Wood Stork rookery in Georgia and provides a unique wildlife viewing



*History Walk in downtown St. Marys*

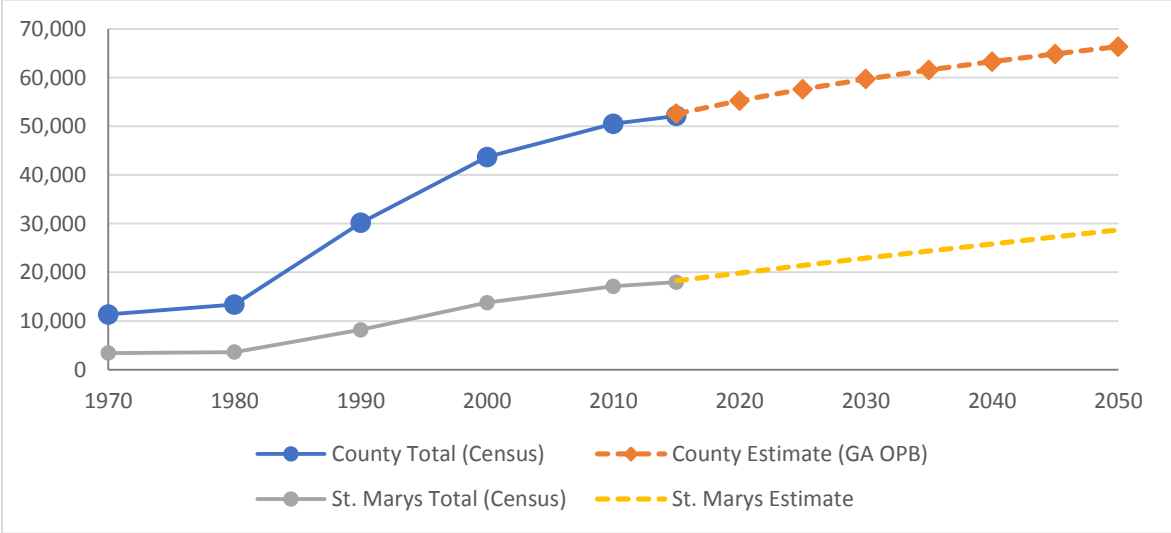
opportunity. Nearby amenities include: Crooked River State Park and Cumberland Island National Seashore. Crooked River State Park, a Georgia State Park touching St. Marys' northern border, offers camping, swimming, fishing, picnicking, hiking, kayaking, public boat landing and cabins. Cumberland Island National Seashore, operated by the National Park Service, has 19,000 acres of uplands, 18 miles of undeveloped beaches, and 50 miles of hiking trails. Because most visitors access the island by ferry from St. Marys, St. Marys is also known as the "Gateway to the Cumberland Island."

## People of St. Marys

In support of this Master Plan, a demographic study was performed to identify trends in population, housing, employment, transportation and community health. The full demographic study, which is summarized here, can be found in the Data Assessment Addendum to this Master Plan.

St. Marys experienced population growth from 2000 to 2010, as it rose from 13,761 to 17,121. While the growth rate has slowed since 2010, the population continued to climb to 17,968 by 2015. Based on county population projections by the Georgia Governor's Office of Planning and Budget (OPB), St. Marys could expect to have another 5,000 to 11,000 residents by 2050. This projected growth presents a number of issues related to city services, infrastructure, impacts to community resources, and overall quality of life that must be considered in future planning.

**Figure 1: Population Projections for St. Marys and Camden County**



In addition to population growth, the City is also experiencing a shift in the average age of the population due to an influx of retirement-age people. With the shift in age composition, it is important to consider the needs for a growing retiree community. However, a healthy community requires a range of age groups. Therefore, future planning should also consider jobs and amenities to attract and retain more young families.

Further underscoring this shift in age demographics is the increase in social security and other retirement income for St. Marys as compared with the county and state. In 2014, St. Marys had approximately \$2,000 more social security and \$10,000 more "other" retirement income per

household than Camden County and the State. From 2000 to 2014, the fraction of households drawing social security in St. Marys has increased rather dramatically from about 15% to 25%.

*Table 1: Age Composition in St. Marys*

Age Grouping	St. Marys			Camden County		
	2000 (Census)	2010 (Census)	2014 (Estimate)	2000 (Census)	2010 (Census)	2014 (Estimate)
Under 18 years	33.4%	28.0%	26.6%	31.7%	27.0%	26.0%
18 years and over	66.6%	72.0%	73.4%	68.3%	73.0%	74.0%
21 years and over	62.6%	67.6%	69.0%	63.1%	67.8%	69.7%
62 years and over	6.6%	13.1%	14.4%	6.6%	11.8%	13.0%
65 years and over	5.2%	10.0%	11.3%	5.2%	9.0%	10.1%

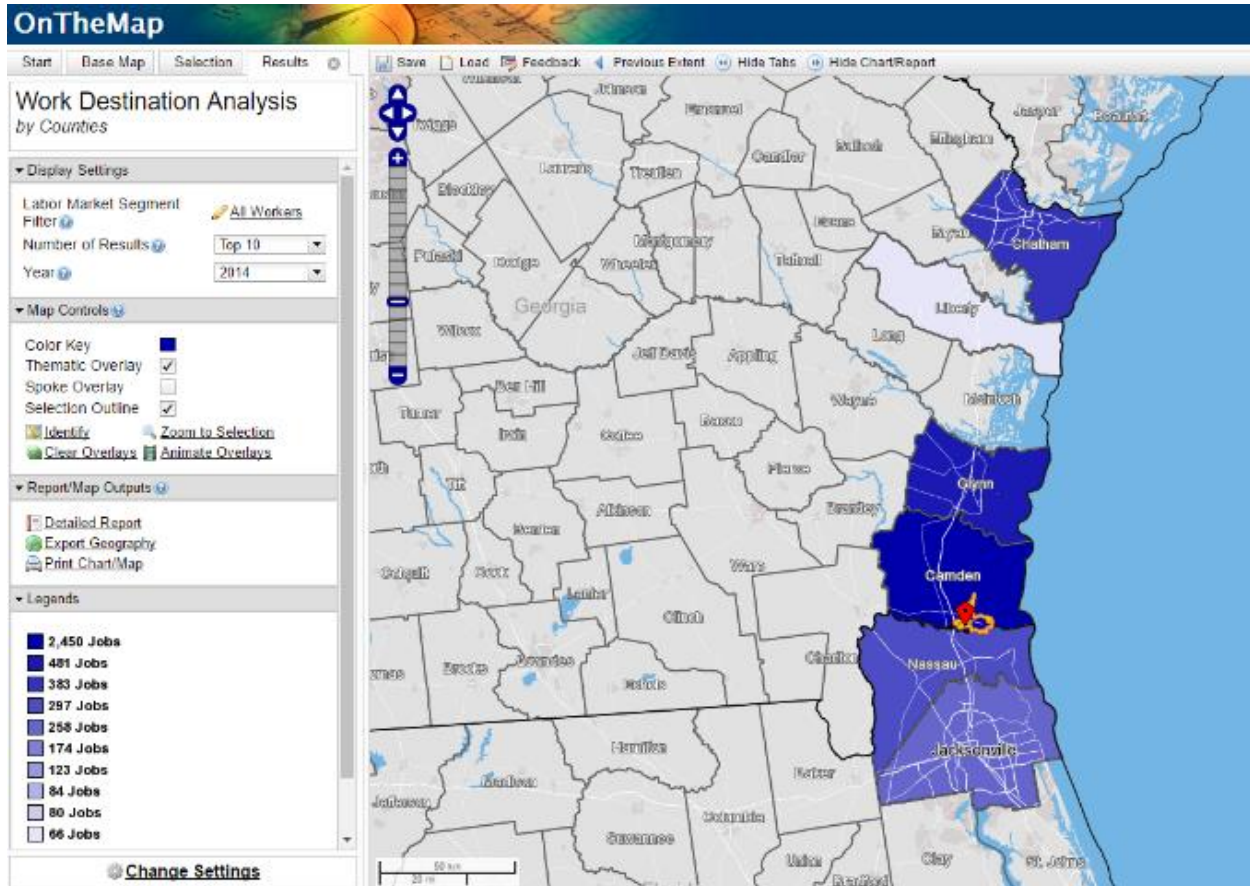
Camden County does an excellent job educating its children. The College and Career Ready Performance Index (CCRPI) is a metric used to evaluate Georgia public school systems. Overall, the CCRPI for Camden County exceeds the state average and the indices for nearby counties. Camden County sets itself apart from the neighboring counties and Georgia with an Index of 91.1 for its high school (maximum score is 100). Georgia's high school CCRPI was only 76.1, and the highest CCRPI of a nearby county was 81.7. Despite Camden County's high performing public school system, the percentage of adults with at least a bachelor's degree in St. Marys (24.6%) is less than the state (28.3%). This trend is even more pronounced within the 25-34-year-old group. In 2014, only 17.3% of this age group had at least a bachelor's degree, compared with 29.2% for the state. This indicates a need for more college and technical school training opportunities for St. Marys residents as well as jobs that appeal to recent college graduates.

Until 2010, educational services, and health care and social assistance were the largest combined employment sector within the city; however, by 2014, no one industry type dominated St. Marys' economy. Manufacturing suffered a large loss from 2000 to 2010 with a reduction in percentage of the civilian workforce from 13.2% to 5.5%, largely due to the closing of the Mill Site. This marked the end of the "industrial days" where the City's economy was dominated by the presence of one primary employer. The focus has now shifted towards smaller, personal-service oriented businesses, i.e. the service, health, and tourism industries.

The percentage of workers in St. Marys and Camden County employed by the government is 30% as compared to the state and national percentage of 15%. The large percentage of government workers in St. Marys and Camden County can be attributed to SUBASE Kings Bay, which is a major economic engine in the Camden County region and has an estimated \$600 million payroll. Since the Navy Base began operations in 1978, the county's population has more than tripled. This rapid growth has resulted in development of properties in close proximity to the base. There is also growing pressure to develop remaining vacant tracts near the base, and to provide housing to support military families.

St. Marys lacks reliable public transportation, and many of its residents have long commutes. For those commuting to work, 85% drive alone and 10% carpool. A review of the Census Bureau tool "OnTheMap" shows that most of St. Marys' workers either have a very short (42.6% travel less than 10 miles) or a very long (35.8% travel more than 50 miles) distance to work. This is likely because residents that are unable to find work in the County are most likely to find work in the Jacksonville, Brunswick or Savannah metropolitan areas.

**Figure 2: Counties where St. Marys' Population is Employed.**

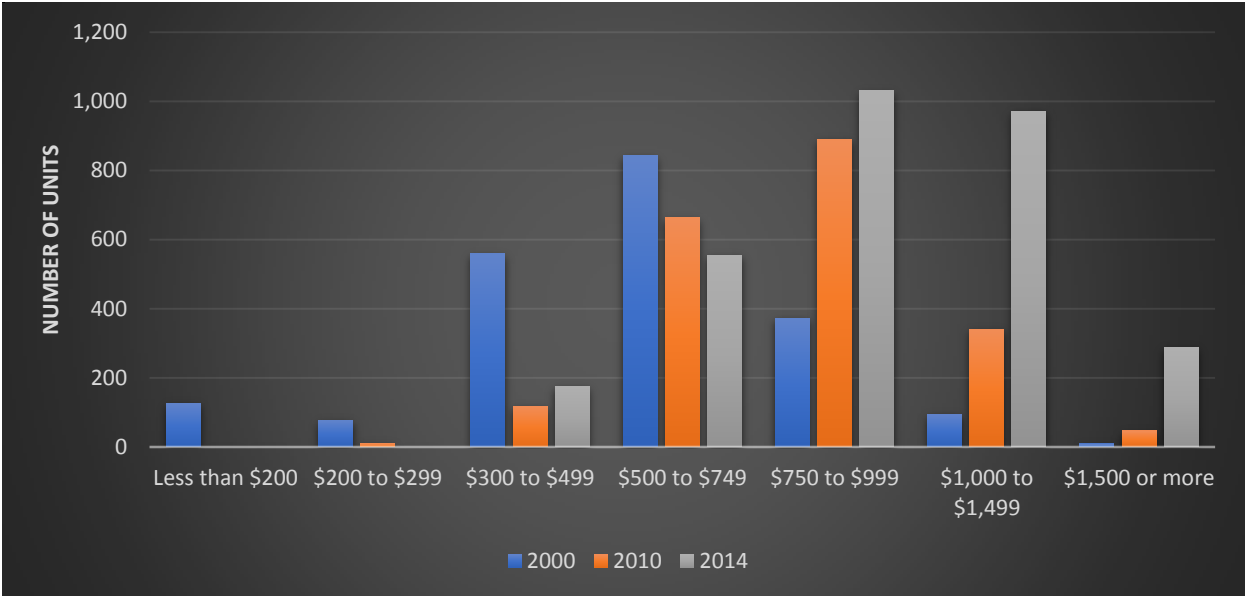


Because of the economic downturn in 2008, house construction slowed and the percentage of vacant units in St. Marys rose from 9.6% to 13.6% from 2000 to 2010. By 2014, the percent of vacant units decreased slightly to 12.5%, due to the improvement in the housing market. A dramatic increase in renter-occupied units occurred in St. Marys from 2010 to 2014, and by 2014, the two groups were nearly equal. The higher percentage of renters in St. Marys is likely attributed to the military influence and its high rate of turnover, as well as to national trends in the mortgage industry and its impacts on home ownership. A lower home-ownership rate and frequent turnover of renters make it challenging to build communities. Home-ownership can lead to a greater personal and financial investment in the property, which creates vested interest in the appearance and condition of the neighborhood as a whole.

Since 2000 the median gross rent and homeowner costs have increased at a higher rate than has the median household income. This results in a larger fraction of income being required for housing costs, creating more prevalent cost-burdened housing. Cost-burdened households are those households where the owner or renter must dedicate 30% or more of their net income to housing costs. By 2014, 47.8% of renters and 41.2% of homeowners in St. Marys had a home classified as cost-burdened. This is a national problem, where urban/metropolitan areas have continued to prosper, or at least maintain economic status quo, while areas outside the urbanized areas are on the decline. St. Marys is just past the outside edge of the urbanized Jacksonville metropolitan area.



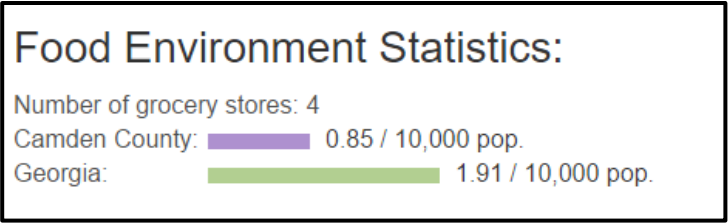
**Figure 3: Changes in Monthly Gross Rental Costs in St. Marys**



One metric for determining the community’s balance is the jobs-housing ratio, which compares increases in housing to increases in employment opportunities. A balanced community typically demonstrates a job-housing ration of 1.25 to 1.75. In St. Marys the increase in housing exceeded the increase in employment from 2000 to 2010, so the job-housing ratio dropped below the target range to 1.11. By 2014, a slight increase in employment helped this ratio rebound to 1.20, but it is still below the target range. The City of St. Marys will need to create employment opportunities to support a balanced community, as opposed to a retirement community or a “bedroom community” for Jacksonville.

**Figure 4: Access to Heathy Foods**

This Master Plan includes Community Health as a major goal, and a review of factors that could affect the health of the population have been assessed. One major issue that St. Marys and Camden County faces that has far-reaching implications is limited access to healthy foods. Often referred to as “food deserts,” this condition occurs when low income populations do not live close to a grocery store. Living close to a grocery store is defined as living less than 10 miles from a grocery store in rural areas and less than 1 mile in non-rural areas. Low income is defined as having an annual family income of less than or equal to 200% of the federal poverty threshold for the family size. The most recent data from 2010 shows that 11% of households in Camden County were considered to be located within food deserts. The number of grocery stores per 10,000 people in Camden County is 0.85, which is less than half of the state average of 1.91. Supermarkets traditionally provide access to healthier food options than convenience stores or gas stations. Studies have shown that areas with a food desert have a higher prevalence of overweight and obese populations and premature death. According to a recent survey, a larger percentage of Camden County’s population is classified as obese as compared with the State (32% versus 29%). Supporting land use decisions which provide for additional healthy food options is a priority for the City, as is development of a countywide trail system that will provide for alternative transportation and recreational opportunities.



## Plan Coordination

Several separate, but relevant planning initiatives have been completed by and for St. Marys and Camden County in recent years. As such, they have been integrated into the Master Plan development process. The plans listed below were reviewed, and the applicable goals, opportunities, and action items were extracted and included within this document.

Plan	Summary
<b>Camden County Kings Bay Joint Land Use Study (JLUS)</b>	<p>The JLUS, completed in May 2014, is an interjurisdictional effort funded by the Office of Economic Adjustment (OEA) of the Department of Defense (DOD) and facilitated by AMEC Environment &amp; Infrastructure, Inc. The purpose of the JLUS is to anticipate and mitigate existing and potential compatibility issues through improved coordination among Camden County, the City of St. Marys, the City of Kingsland, the City of Woodbine and SUBASE Kings Bay. SUBASE development has impacted population growth trends in recent decades, and growth of the Camden County population and economy is expected to continue. With development pressure likely to increase as the local economy recovers and the real estate market cycle progresses, this plan will guide coordination of military and local community entities to ensure that military operations are not negatively affected by new development, while also encouraging the community to prosper and support military families. This Master Plan, also funded through the DOD, is intended to foster implementation of the JLUS recommendations.</p>
<b>Flood Resiliency Plan</b>	<p>In 2013, St. Marys was selected as one of five locations in the country to undergo community planning through the National Sea Grant's Coastal Community Climate Adaptation Initiative program. The City of St. Marys, Georgia Sea Grant, University of Georgia's Carl Vinson Institute of Government, and Stetson University partnered to develop a local flood resiliency and adaptation plan, addressing current flood vulnerabilities and the long-term risks associated with sea level rise. The plan will pair local knowledge with academic expertise to help make St. Marys safer and more prepared for flood events. Based on the information gathered, researchers will link recommendations with the Federal Emergency Management Agency's Community Rating System (CRS) to target adaptation options that could reduce flood insurance rates for local residents. The initial results of this project were presented to the Mayor and City Council of St. Marys in August 2016, and the final plan is due to be completed this year. Recommendations supporting the resiliency of St. Marys have been included in the Master Plan.</p>
<b>St. Marys Renaissance Strategic Vision &amp; Plan (RSVP)</b>	<p>The City of St. Marys was awarded the opportunity to participate in the Georgia Downtown Renaissance Partnership, which includes the Georgia Municipal Association, the Georgia Cities Foundation, and the UGA Carl Vinson Institute of Government, to create a strategic vision and plan for downtown St. Marys. This plan had a robust community engagement process and was completed in 2015. Focused on positive outcomes for downtown, the programs and action items included in RSVP are intended to be used continually as an everyday resource by local officials and citizens. The RSVP identifies several projects that the MPSC considered to be appropriate for inclusion in the Master Plan.</p>

<p><b>Camden County Bicycle and Pedestrian Plan</b></p>	<p>This plan was completed by the Coastal Regional Commission (CRC) in 2005 through funding from the Georgia Department of Transportation (GDOT) and the Department of Community Affairs (DCA). The CRC worked with the four local governments, the cities of Kingsland, St. Marys, and Woodbine, and Camden County to formulate the plan. A Bicycle and Pedestrian Advisory Committee (BPAC) was formed to guide the process. The BPAC met three times in the spring and early summer 2005 and provided valuable input in the preparation of this plan. The Multi-Modal Transportation Study performed as part of this Master Plan process included a recommendation to update the Bicycle and Pedestrian Plan. The MPSC formed a sub-committee to review this plan and begin the process of updating the document.</p>
<p><b>St. Marys, GA Design Guidelines</b></p>	<p>Prepared by the Downtown Development Authority in 2010, these guidelines are intended to be used to provide direction for growth and development to ensure the Downtown District retains the charm, character, and sense of community that makes St. Marys attractive to families, businesses, and visitors alike. The scope of these guidelines includes the corridor along Osborne Road from the waterfront, extending to the Tilden Norris Marsh Walk to the west and 100 Ready Street to the East, and continues along Osborne to Dilworth Street. In most cases, the boundary line runs to the rear of the property line of the parcel that fronts this corridor. These design guidelines were considered during development of the Future Development Strategy and will be incorporated as appropriate into the form-based standards of the new St. Marys Zoning Ordinance.</p>

