FIND YOUR PLACE IN GEORGIA · GUIDE 03 OF 03

Towns, Lakes & Mountains of Georgia

Historic small towns, lake living, and mountain getaways, from the North Georgia hills to the coast.



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"The house is the easy part, but I handle the hard stuff too."



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A NOTE FROM LEXI

Beyond the Metro

Hi, I'm Lexi.

Some of my favorite conversations start with "We've always dreamed of…" A lake house for summer weekends. A cabin with a long-range view. A walkable small town with a courthouse square and a Saturday market. Georgia has all of it, often within a few hours of Atlanta.

Buying outside the metro is wonderful, and it's different. Wells and septic systems, dock permits, private roads, internet access, flood zones, insurance, and short-term rental rules all deserve attention before you fall in love with a view.

This guide shares the feel of representative towns, lakes, and mountain areas, plus the practical homework that protects you. It's intentionally qualitative: no prices or statistics, because those change and need to be verified for each property.

Whether this is a full-time move, a second home, or a someday plan, I'd love to help you think it through.

> *"The house is the easy part, but I handle the hard stuff too."*

Lexi

ELISHA MORROW

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01 · SMALL TOWNS

Historic Squares & Small-Town Georgia

Courthouse squares, front porches, and Main Streets with personality. A representative sample, described by vibe.

Madison

Antebellum architecture, walkable charm.

Known for its historic homes and preserved downtown, with shops and restaurants around the square and Lake Oconee a short drive away.

REGION · East-central Georgia

Dahlonega

Gold-rush history, wine country.

Site of an early American gold rush, with a historic square, nearby vineyards and tasting rooms, and the University of North Georgia. A gateway to the mountains.

REGION · North Georgia

Blue Ridge

Mountain town, river, and rail.

Cabins and mountain homes, the Blue Ridge Scenic Railway, the Toccoa River, and Lake Blue Ridge. A popular getaway with a lively downtown.

REGION · North Georgia mountains

Helen

Alpine village on the Chattahoochee.

A Bavarian-style downtown, river tubing in warm months, and nearby Unicoi State Park and waterfalls. Expect busy seasonal tourism.

REGION · Northeast Georgia

Senoia

Restored main street, film-town fame.

A charming small town south of Atlanta with a restored downtown that's well known as a filming location.

REGION · West-central Georgia

Thomasville

The Rose City of South Georgia.

A historic downtown, Victorian homes, a long-running rose festival, and deep regional history near the Florida line.

REGION · Southwest Georgia

Savannah & the coast

Squares, marsh, and salt air.

Savannah's historic district and its famous squares, nearby communities such as Richmond Hill and Pooler, and island living on Tybee. Coastal homes call for extra attention to flood zones, wind coverage, elevation, and insurance (see page 7).

SMALL-TOWN HOMEWORK

Inventory can be limited, so be ready to move when the right home appears. Historic districts may have a preservation commission that reviews exterior changes. Ask about local rules before planning renovations.

02 · LAKE LIVING

Georgia's Lakes

Morning coffee on the dock and sunset boat rides, with a few rules worth understanding before you buy.

Lake Lanier

Boating, marinas, weekend energy.

North of Atlanta on the Chattahoochee River. A popular lake for boating and recreation, with homes in many settings. Water levels can fluctuate.

MANAGED BY · U.S. Army Corps of Engineers

Lake Allatoona

Close-in lake life, parks, and coves.

Northwest of Atlanta on the Etowah River, surrounded by parks and campgrounds, with quick access from the north and west suburbs.

MANAGED BY · U.S. Army Corps of Engineers

Lake Hartwell

Big water on the state line.

Along the Georgia–South Carolina border on the Savannah River. Confirm which state and county a property is in.

MANAGED BY · U.S. Army Corps of Engineers

Lake Oconee

Golf, resort living, wide coves.

East of Atlanta between Greensboro and Eatonton, known for golf and resort-style communities as well as private lake homes.

MANAGED BY · Georgia Power

Lake Burton

Clear mountain water, classic lake houses.

In the North Georgia mountains of Rabun County, part of a chain of mountain lakes, with a quieter, tucked-away feel.

MANAGED BY · Georgia Power

LEXI'S TAKE

Visit the lake on a summer Saturday and a winter weekday. It's two different places, and you'll want to love both.

Who manages the shoreline matters

CORPS OF ENGINEERS LAKES · E.G., LANIER, ALLATOONA, HARTWELL

- Federal land often lies between private lots and the water, so a "lakefront" lot may not own to the shoreline.
- Private docks and shoreline changes (like vegetation clearing) typically require a Corps shoreline use permit.
- Permits generally must be reissued to a new owner rather than transferring automatically. Confirm eligibility early.
- Contact the lake's Corps management office before you commit.

GEORGIA POWER LAKES · E.G., OCONEE, BURTON

- Georgia Power manages shoreline use on its lakes, with its own permitting for docks, seawalls, and shoreline work.
- Rules can differ from lake to lake. Review Georgia Power's current shoreline management guidelines.
- Ask the seller for existing permits and approvals for any dock or shoreline structure.
- Confirm with Georgia Power before planning new structures.

03 · MOUNTAINS & SECOND HOMES

North Georgia Mountains

Long-range views, cooler evenings at elevation, trout streams, and trails. Mountain living has its own rhythm, and its own realities.

North Georgia offers mountain towns such as Blue Ridge, Ellijay, Dahlonega, Clayton, Blairsville, and Hiawassee, surrounded by the Chattahoochee National Forest. Think wineries and apple orchards, waterfalls, mountain lakes, and the southern end of the Appalachian Trail at Springer Mountain.

Mountain Property Realities

- **Access:** steep or winding driveways and how they handle ice, snow, and heavy rain.
- **Roads:** private or gravel roads may have a road maintenance agreement. Ask who maintains and pays.
- **Views:** trees grow and neighbors build. Ask what protects a view, if anything.
- **Distance:** drive times to groceries, hospitals, and services.
- **Slopes:** drainage, retaining walls, foundations, and septic placement on hillsides.
- **Seasons:** wood stoves, generators, and freeze protection for plumbing.

Second Homes & Short-Term Rentals

Decide early how you'll use the property: a personal getaway, an occasional rental, or an investment. The answer affects financing, insurance, and taxes.

- **Check local STR rules first.** Many counties and cities require permits, business licenses, and lodging taxes for short-term rentals, and some limit or prohibit them in certain zones.
- **Check private rules too.** HOAs and covenants may restrict rentals regardless of county rules.
- **Rules change.** Verify with the county or city and the HOA before you buy, not after.
- **Treat rental projections with caution.** Ask for actual records and verify them independently.
- **Plan management:** cleaning, maintenance, guest communication, and who responds at 2 a.m.
- **Insure for the use:** rental activity usually needs different coverage.

CHECK LOCAL STR RULES

Short-term rental regulations are set locally and change often. Confirm current requirements directly with the local planning or zoning office for the specific address.

04 · DUE DILIGENCE

Wells, Septic, Inspections & Lake Details

Outside the metro, much of what matters is underground, under the dock, or in the permit file.

Well water

- Have the water tested by a qualified lab (your county Extension office can point you to options).
- Ask about the well's age, depth, flow, and any treatment equipment.
- Locate the wellhead and look at its condition and protection.

Septic systems

- Request county Environmental Health records: the permit, system design, and approved number of bedrooms.
- Order a septic inspection, ideally with pumping, from a qualified contractor.
- Know where the drain field is. Avoid driving, building, or planting over it.
- Make sure finished bedrooms match the system's approved capacity.

Inspections to discuss

- A full home inspection, plus a wood-destroying organism (termite) inspection
- Radon testing, chimney and wood-stove inspection
- Decks, retaining walls, crawlspaces, and drainage
- A survey for boundaries, easements, and access

Lake-specific items

- **Dock permits:** confirm current permit status, what's permitted (dock size, slips, boathouse), and how permits are reissued to a new owner. Corps lakes such as Lanier and Allatoona follow Corps rules; Georgia Power lakes such as Oconee and Burton have their own.
- **Where your property ends:** on Corps lakes, a government line may separate your lot from the shoreline.
- **Water depth:** ask about depth at the dock when lake levels are low, not just on the day you visit.
- **Dock condition:** floats, decking, and especially dock electrical. Have it checked by a qualified electrician.
- **Shoreline:** seawalls, riprap, erosion, and vegetation buffer rules.
- **Boats & storage:** lifts, slips, and parking for trailers and guests.

LEXI'S TAKE

The dock is often half the reason you're buying. Treat its permit and condition with the same care as the roof.

VERIFY WITH THE SOURCE

Rules and permit processes are set by the managing agency and can change. Confirm directly with the U.S. Army Corps of Engineers lake office or Georgia Power, as applicable.

05 · THE FINE PRINT

Flood Zones, Internet, Insurance & Financing

Four topics that rarely make the listing photos but often make or break the purchase.

Flood zones

- Check the property on FEMA's Flood Map Service Center at msc.fema.gov.
- Lenders generally require flood insurance for homes in high-risk flood zones with federally backed loans.
- Flood risk exists outside mapped zones too, especially on the coast, along rivers, and in low-lying areas.
- Ask whether an elevation certificate exists, and get a flood insurance quote early.

Internet & cell service

- Confirm availability by exact address, not ZIP code, and check the FCC National Broadband Map at broadbandmap.fcc.gov.
- Options may include fiber, cable, fixed wireless, or satellite. Ask the seller what they use.
- Test cell signal on site; mountains and coves can block it.
- If you work remotely, treat connectivity as a must-have.

Insurance

- Get quotes before your due diligence period ends.
- Coastal homes may carry separate wind or hurricane deductibles.
- Mountain homes: ask how wildfire risk and distance to fire services affect coverage.
- Ask about docks, boathouses, boats, vacancy, and rental use.

Financing a second home

- Lenders classify loans as primary residence, second home, or investment property, each with different requirements.
- Second-home loans usually come with occupancy expectations and limits on renting. Be upfront with your lender about your plans.
- Unique properties (acreage, rural, log homes, very remote locations) can affect appraisal and loan options.
- Get pre-approved for the specific type of property you want.

LEXI'S TAKE

Line up your lender, insurance agent, and inspectors before you write an offer. Out-of-metro deals move faster when your team is ready.

06 · YOUR CHECKLIST

Towns, Lakes & Mountains Checklist

Keep this handy from the first drive-through to the closing table.

BEFORE YOU LOOK

- [ ] Decide how you'll use it: full-time, second home, rental, or a mix.
- [ ] Talk with a lender about the right loan type for that use.
- [ ] Check local short-term rental rules if renting is in the plan.
- [ ] Map drive times, including from the airport if you'll have guests.

ON TOUR

- [ ] Drive the road and driveway, and picture them in bad weather.
- [ ] Test cell service and ask about internet providers.
- [ ] Look at the dock, shoreline, and water depth at the dock.
- [ ] Locate the well, septic tank, and drain field.
- [ ] Visit in more than one season or day of the week if you can.

UNDER CONTRACT

- [ ] Request septic permit records and order septic and well inspections.
- [ ] Order a home inspection plus termite, radon, chimney, and dock electrical checks as needed.
- [ ] Confirm dock and shoreline permits with the Corps or Georgia Power.
- [ ] Check the FEMA flood map and get flood and homeowners insurance quotes.
- [ ] Confirm internet availability for the exact address.
- [ ] Review HOA covenants, road maintenance agreements, and easements.
- [ ] Order or review a survey.

Questions to Ask

- Who maintains the road, and how is it paid for?
- Are dock and shoreline structures permitted, and to whom?
- When was the septic last pumped and inspected?
- What are typical utility, internet, and propane costs? (Ask for bills.)
- Has the property been rented, and was it permitted?

HOW I HELP

How I Help You Find Your Place Beyond the Metro

Buying a lake home, mountain cabin, or small-town house takes extra homework. I'll make sure it gets done.

01 Clarify the goal

Full-time, second home, or rental: we define how you'll use it, because that shapes everything else.

02 A local-rules roadmap

I help you identify who to call about STR rules, permits, septic records, and dock permitting for each property.

03 Due diligence, organized

Inspections, surveys, insurance quotes, and internet checks, scheduled and tracked against your deadlines.

04 A designer's eye

Getaway homes should feel like an escape. I'll help you see the potential and what it takes to get there.

05 Strategy & negotiation

Comparable sales, offer terms, and repair negotiations, with honest advice when something doesn't add up.

06 A trusted team

Introductions to lenders, inspectors, closing attorneys, and insurance agents. You always choose who you work with.

Have a lake, a mountain view, or a town square in mind? Tell me about it, and let's go see it.

BOOK A CONSULTATION

EMAIL LEXI

Let's Find Your Place Anywhere in Georgia

"The house is the easy part, but I handle the hard stuff too."



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EQUAL HOUSING OPPORTUNITY

The information in this guide is general in nature, is believed reliable but is not guaranteed, and is not legal, tax, lending, or insurance advice. Verify all information independently with the appropriate authorities and professionals, including short-term rental rules, dock and shoreline permits, flood zones, septic records, and financing terms. Descriptions of areas are general and lifestyle-focused; they are not statements about who lives or should live anywhere. Lexi Morrow is a licensed Georgia real estate salesperson with Coldwell Banker Realty. Contact Lexi at 678-667-6215 or info@LexiSellsGA.com. Coldwell Banker Realty is owned by a subsidiary of Anywhere Advisors LLC. If your property is currently listed with a real estate broker, this is not intended as a solicitation. © 2026 Lexi Morrow · LexiSellsGA.com