

Chapter Six

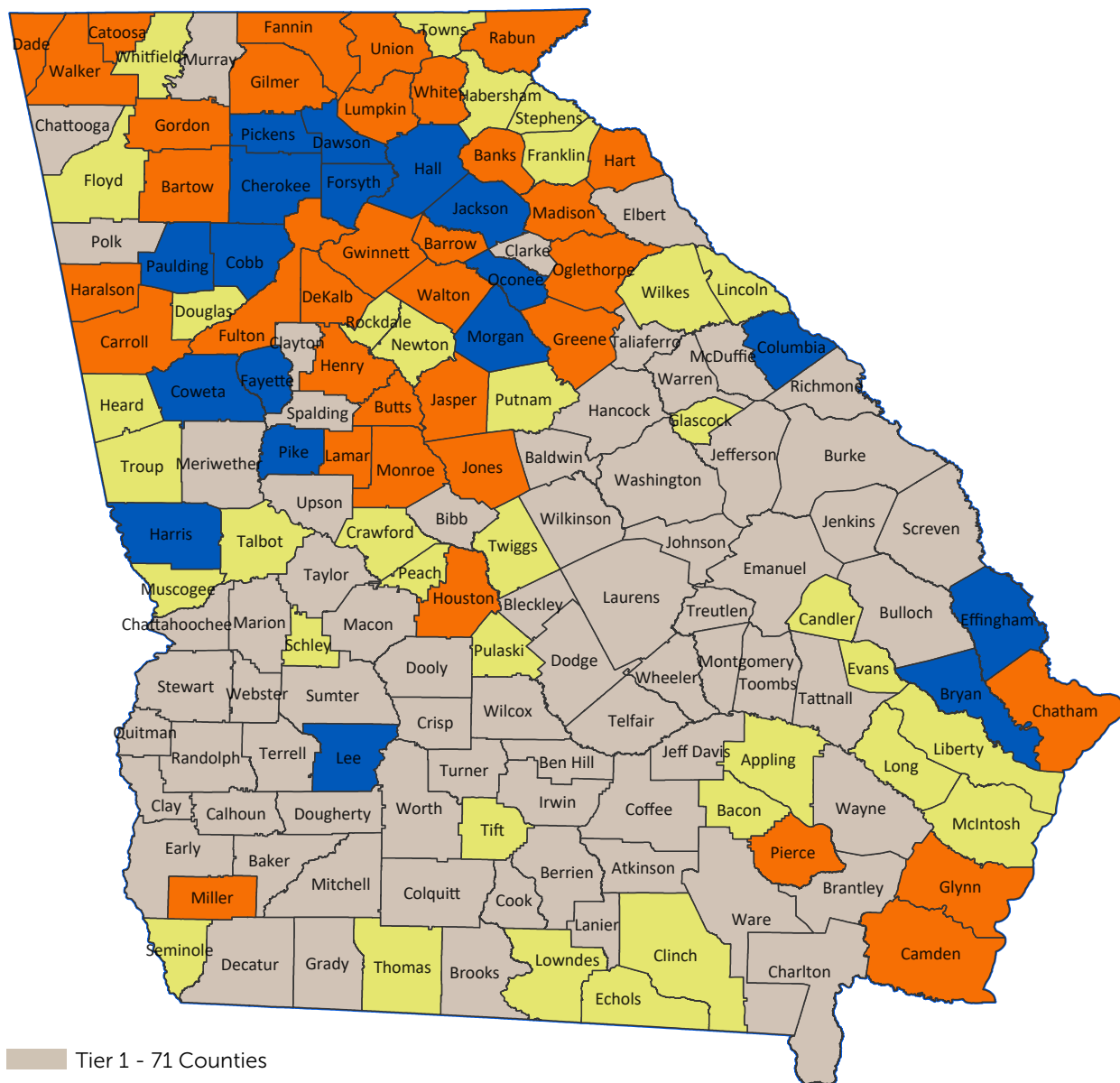
Economic & Work Force Development

Introduction

Economic prosperity is a major goal of local government, and Bainbridge plays a vital role in supporting regional growth and opportunity. The Economic Development element of this Comprehensive Plan outlines the city's goals, needs, and opportunities related to economic vitality — focusing on the health of its business sectors, the strength of its workforce, and the effectiveness of programs and partnerships that drive local investment. This element is required for local governments in Georgia's Job Tax Credit Tier 1 and is optional for others; Decatur County, including the City of Bainbridge, qualifies as a Tier 1 community due to its economic conditions.

The economic base encompasses the primary industries, sectors, and activities that generate income, attract investment, and support employment. In Bainbridge, this base is diverse. The city functions as a small-town marketplace, a logistics hub, a center for manufacturing and production, a provider of regional government services, and a destination for tourism and recreation. This variety of roles gives Bainbridge a strong foundation for economic resilience and long-term sustainability.

This chapter reviews the overall health and diversity of Bainbridge's economy, assesses the capacity and alignment of its local workforce, and examines the programs, tools, and partnerships that support economic development. It also considers the importance of regional collaboration and strategic planning in attracting new investment and retaining quality jobs. Together, these insights help guide the city's efforts to strengthen its economy, expand opportunity, and ensure prosperity for all residents.



- Tier 1 - 71 Counties
- Tier 2 - 35 Counties
- Tier 3 - 35 Counties
- Tier 4 - 18 Counties

Figure 6.01: 2025 Job Tax Credit Tiers
Source: <https://dca.georgia.gov/financing-tools/incentives/job-tax-credits>

Key Community Concerns about the Economy & Workforce

Expectations

- Are the expected outcomes for economic development in Bainbridge realistic?
- Will a friendly attitude towards business development clash with expectations for quality of life or environmental protection of the Flint River?
- Can Bainbridge develop a more diverse economic base and survive challenges from global competition or severe weather impacts?
- Can Bainbridge meet business needs to provide better productivity and would the city's residents benefit?

Competition & Challenges

- Can Bainbridge provide labor resources that can compete for industrial development projects?

Leadership

- How can Bainbridge support better transparency in development decisions?

Southwest Georgia Comprehensive Economic Development Strategy (CEDS)

The Comprehensive Plan uses a substantial portion of the Comprehensive Economic Development Strategy (CEDS)¹ 2022-2027 prepared for the Southwest Georgia Economic Development District. The CEDS is prepared by the Southwest Georgia Regional Development Commission under guidelines created by the U.S. Economic Development Administration to provide a strategy-driven plan for a region's economic development and guide economic resiliency and prosperity.² The CEDS identifies strategic direction and an action plan and performance measures to evaluate impacts on the regional economy and implementation of the plan. The regional CEDS is updated annually and provides a foundation for aligning Bainbridge's local economic development efforts with broader regional goals related to resilience, investment, and workforce sustainability.

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- 1 Southwest Georgia Regional Commission for the Southwest Georgia Economic Development District. 2024 Annual Update. "Comprehensive Economic Development Strategy (CEDS) 2022-2027."
 - 2 U.S. Economic Development Administration. "Comprehensive Economic Development Strategy." <https://www.eda.gov/resources/comprehensive-economic-development-strategy>.

Major Industries

Agriculture & Forestry

It provides the most prevalent industrial sector in Georgia and in Decatur County. These industries began with subsistence hunting, fishing, and trading with the Creek and other Indian nations that were replaced by timber logging and cash crops and livestock production retaining the general rural character of Southwest Georgia and Decatur County to the present. Agriculture, livestock, and timber logging continue to be prominent industries in Decatur County, and Bainbridge serves as the most important market center for the collection of agricultural produce and processing of food and other products to add value.



Figure 6.02: Agricultural Area

Manufacturing

It transforms raw materials into finished product and includes the production of goods like automobiles, electronics, chemicals, clothing, electronics, furniture, or machinery. In the context of the local economic base, manufacturing includes production of assembled goods for export outside the local region.

Logistics & Distribution

Logistics and distribution refer to the planning, management, and physical movement of goods from their place of origin to the end customer. Industries engaged in logistics and distribution provide storage, inventory management, transportation, order fulfillment, and delivery. Logistics begins with the movement of raw materials to manufacturers and continues through the delivery of final products with a goal to effectively transport and store products safely and efficiently. Modern logistics and distribution requires meticulous planning and execution to organize, package, and move raw materials from the source, through the increasingly complex global supply chain, and to the intended retailers, customers, and end users.



Figure 6.03: Storage / Distribution Area

Business & Professional Services

It is a broad industry that includes accounting, law, architecture, engineering, marketing, information technology and design services. Professional services are usually personalized to a client, project and knowledge-based, and provide intangible resources such as time and expertise. Clients may prefer face-to-face contact for professional services but are likely to weigh access versus cost in selecting a traditional professional. However, the growth of professional certifications, post-education training, and in equipment technology, software development, and research generate high-value exports that may add higher value to the community's exports.

Healthcare Services

Healthcare services includes a specialized portion of professional services focused on personal care to individual patients and business to improve health, well-being, longevity, and (as a by-product) human productivity. In addition to doctors, nurses, and support technical staff, the industry includes hospitals, clinics, pharmacists, medical device manufacturers, telemedicine providers, insurers, and others employed in care, support, and administrative roles in a heavily regulated industry. The growth of care for an aging population is expected to add jobs.

Tourism & Hospitality

Tourism and hospitality encompasses businesses that provide services to travelers and guests through lodging, restaurants, entertainment attractions, transportation, and other recreational activities. Workers focus on customer service and creating positive experiences for their clientele. The growth of leisure time, improved transportation systems, and the dedication of natural and man-made resources as recreation and entertainment venues has extended the hospitality industry into smaller communities.

Over time, the economic base for the city has shifted as the economic needs of the community and the surrounding service area have grown and evolved from raw woodlands and fertile fields into a thriving community.

Attracting new jobs and investment to Bainbridge and keeping existing jobs in the community are key objectives of the city. However, economic prosperity is a competitive goal as the city, southwest Georgia, and the state must actively market the community's assets and direct resources into enhancing the market value of the city for investors.

A funnel illustrates the task of economic development resources to market the city to corporations and individual investors and attract business to Bainbridge. Awareness is fostered by events, media campaigns, trade shows, directed promotions and advertisements, and establishing links to state and regional business development efforts to create awareness and consideration of the city by potential clients.

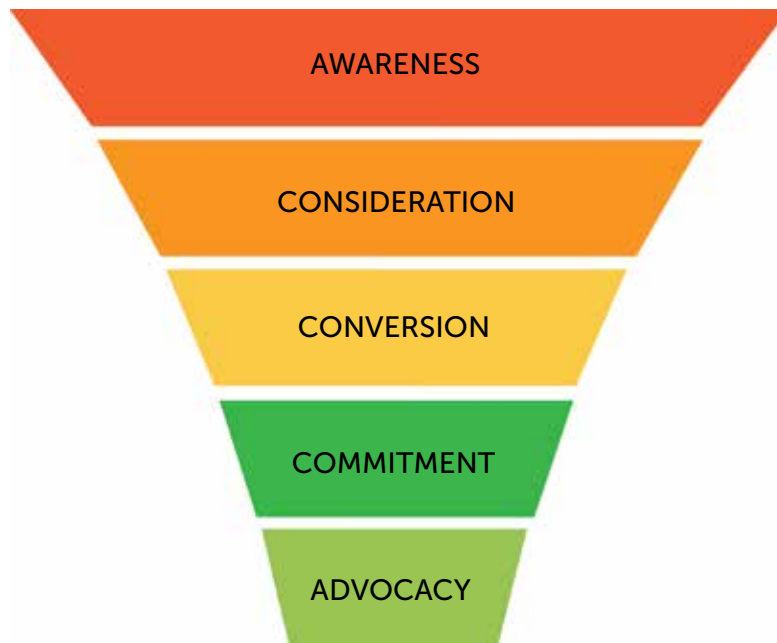


Figure 6.04: Funnel Chart
Source: Sproutsocial.com

As interest in location is awakened, the conversion step is to reduce the risk to location decision makers and making the decision as straight-forward as possible through insuring that local resources meet the goals of the incoming prospect. The conversion step should also include efforts to retain existing business through attention to present business needs, and support for updated training, educating the media, and informing the community regarding business issues and success.³

Once a commitment to the community has been made, the city must continue efforts to maintain customers and turn the decision into successful implementation. Success creates advocacy and repeated opportunities to market the city, the region, and the state.

3 Sprout Social. "Marketing Funnel." <https://sproutsocial.com/glossary/marketing-funnel/>.

In a modern society, jobs, education, and adaptability have become essential components to attract business investors and new residents. The same attributes help retain young adults as they graduate school, join the workforce, and form new families. Local economic development also has to balance the community's existing quality of life and limited resources with changing market demand and competitors.



Figure 6.05: Butler's Pools and Patios, a commercial business located in West Bainbridge

Location Quotient

A frequent comment about real estate development is that the three factors of a development are Location, Location and Location. An assessment of location was performed as part of the 2021 Economic Recovery and Resilience Strategic Plan prepared for the Southwest Georgia Regional Commission.⁴ The 2021 plan was one of the first CEDS resources developed to support the 14-county region which had been hit hard by storms and Covid-19 and identified a “location quotient” (LQ) regarding industries that have a competitive advantage in Southwest Georgia. The LQ is defined as a percentage of employment in an industry compared to the ratio for that industry in the U.S. The table⁵ below illustrates a comparison across industries:

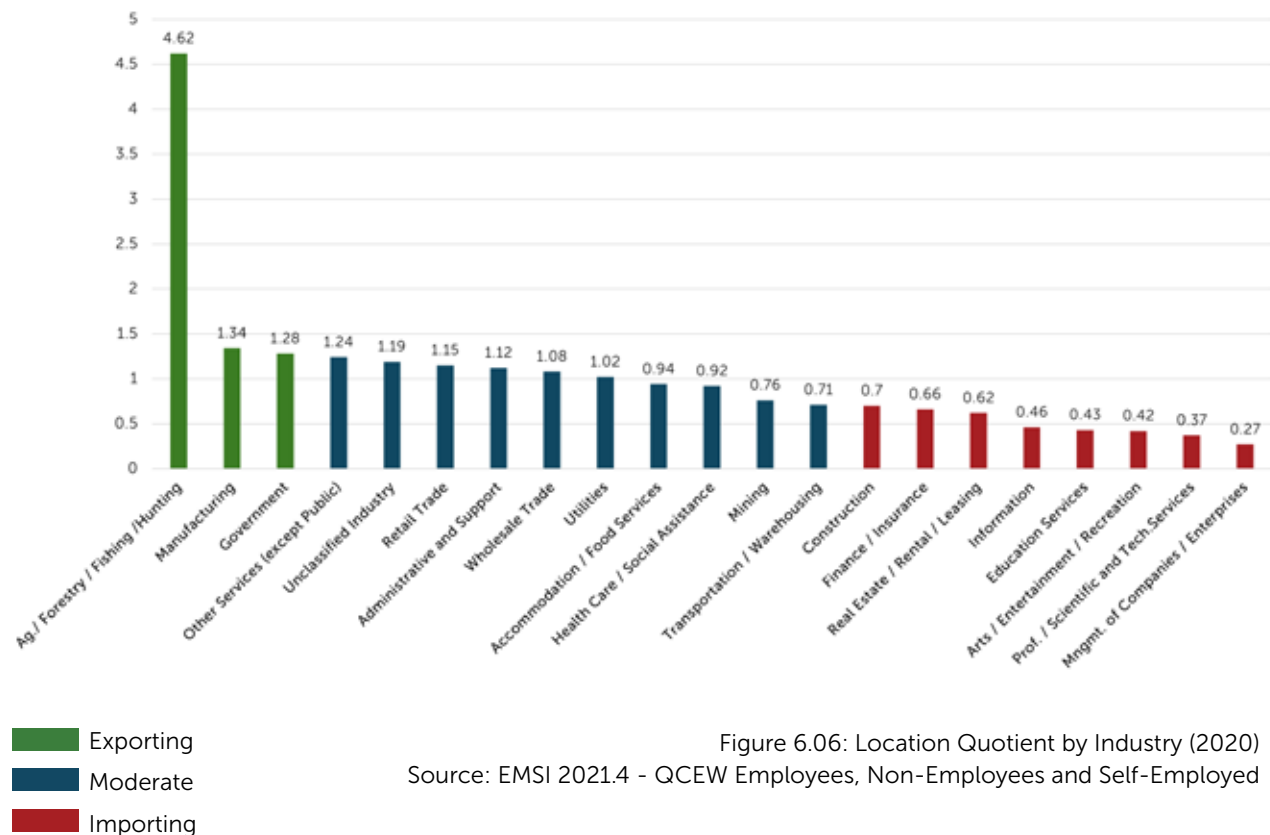


Figure 6.06: Location Quotient by Industry (2020)

Source: EMSI 2021.4 - QCEW Employees, Non-Employees and Self-Employed

⁴ Georgia Tech Enterprise Innovation Institute Center for Economic Development Research, Economic Recovery and Resilience Strategic Plan prepared for Southwest Georgia Regional Commission, Atlanta. 2021.

⁵ U.S. Bureau of Labor Statistics. “Economy at a Glance.” <https://www.bls.gov/eag/eag.GA.htm>.

Bainbridge and Decatur County provide a fraction of the total number of jobs in the Southwest Georgia region, as indicated by the aforementioned study by The Georgia Tech Enterprise Innovation Institute for Economic Development Research.

Georgia Tech found that the employment dynamics by industry in Southwest Georgia could be illustrated by the following chart which displays the relatively strong industries in the top right, emerging industries in the bottom right, and static or declining industries to the left.

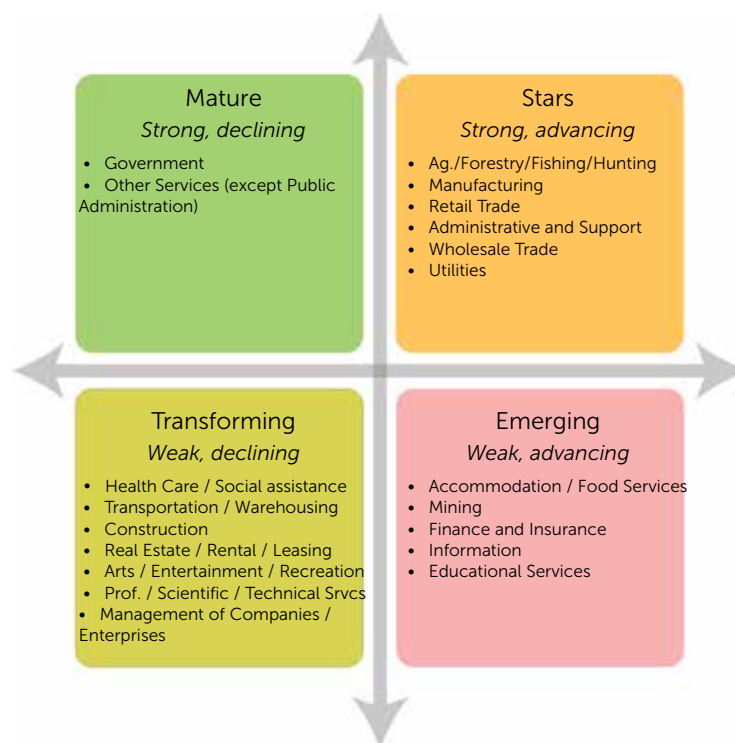


Figure 6.07: Southwest Georgia Employment Dynamics (2020)



Figure 6.08: Historic Landmark — the Largest Oak Tree in Bainbridge

Local Spending, Industry, & Workforce Profile

A strong understanding of how residents earn and spend money helps shape strategies for economic development, workforce training, and retail attraction. In Bainbridge, consumer spending trends align closely with household income levels, the local employment base, and sectoral wage disparities.

Consumer Spending Patterns

Bainbridge residents spend most on core necessities like shelter (\$88.9 million annually), health care (\$31.6 million), and food at home (\$28 million). These categories represent the largest shares of household budgets, with average household spending on shelter reaching \$15,323 annually. Spending on health care and vehicle maintenance is relatively high compared to national averages, as reflected in Bainbridge's Spending Potential Index (SPI) scores of 74 and 72, respectively. Lower SPI scores for categories like education (55) and apparel (66) suggest limited discretionary income among many households.

Consumer Spending	Total (USD)	Average Spent (USD)	Spending Potential Index
Shelter	\$88,858,699.00	\$15,323.11	62
Health Care	\$31,597,598.00	\$5,448.80	74
Food at Home	\$27,959,518.00	\$4,821.44	71
Entertainment/Recreation	\$14,922,967.00	\$2,573.37	68
Food Away from Home	\$14,236,952.00	\$2,455.07	66
Support Payments/Cash Contributions/Gifts in Kind	\$12,235,747.00	\$2,109.98	67
HH Furnishings & Equipment	\$11,445,842.00	\$1,973.76	67
Apparel & Services	\$8,362,737.00	\$1,442.10	66
Travel	\$8,151,029.00	\$1,405.59	62
Education	\$5,691,403.00	\$981.45	55
Vehicle Maintenance and Repairs	\$5,445,200.00	\$938.99	72
Personal Care Products & Services	\$3,574,970.00	\$616.48	64

Table 6.01: 2023 Consumer Spending for Bainbridge, Georgia
Source: Esri Report for Bainbridge, Georgia reference May 9, 2024

Employment by Industry

The largest share of employment in Bainbridge falls under the services sector (50.1%), which includes health care, education, hospitality, and other service-related jobs. Retail trade (12.4%) and manufacturing (11.4%) also play major roles in the local economy, followed by construction (7.5%) and transportation/utilities (5.2%). The distribution of jobs across these industries reinforces Bainbridge's role as both a service provider and a small-scale industrial center for the surrounding region.

Employment	Total - 5,380 People	Percentage employed
Services	2695	50.10%
Retail Trade	667	12.40%
Manufacturing	613	11.40%
Construction	404	7.50%
Transportation / Utilities	280	5.20%
Finance / Insurance / Real Estate	226	4.20%
Public Administration	183	3.60%
Agriculture / Mining	135	2.50%
Wholesale Trade	118	2.20%
Information	59	1.10%

Table 6.02: 2023 Employed Population 16 + by Industry for Bainbridge, Georgia
Source: Esri Community Profile for Bainbridge, GA Report, referenced May 2024

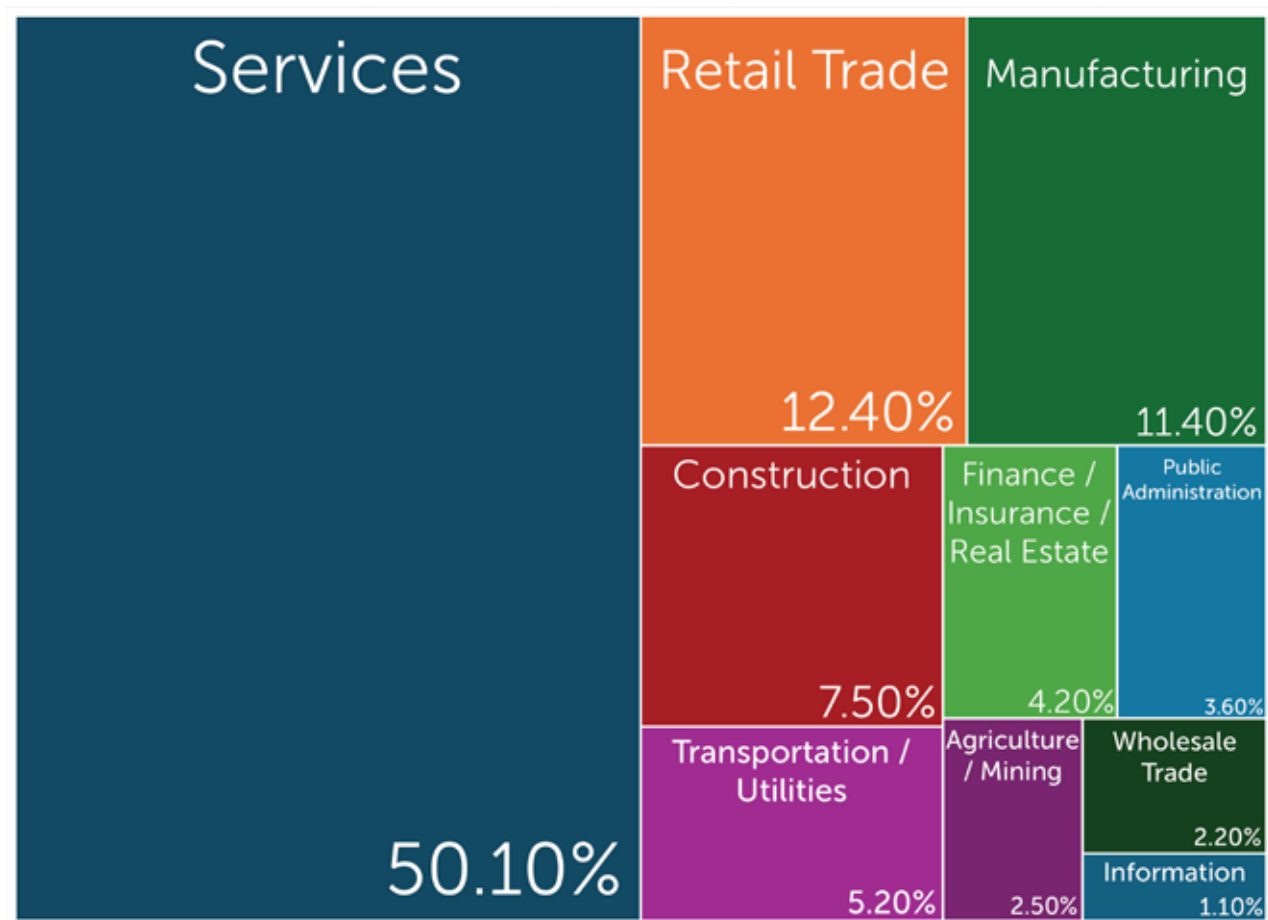


Figure 6.09: 2022 Employment by Industry for Bainbridge, Georgia
Source : Data USA, 2022 Employment by Industry

Occupational Profile

According to Esri data, white-collar jobs account for 72.5% of local employment in Bainbridge, which includes administrative, professional, and sales-related occupations. However, blue-collar jobs (27.5%) — particularly in transportation, construction, and production — still represent a substantial portion of the workforce, reflecting Bainbridge’s industrial and logistics strengths. Professional roles (20.4%) and management/finance positions (7.3%) indicate a growing demand for skilled labor and educational attainment.

Employment	Total - 5,380 People	Percentage employed
White Collar	2394	44.50%
Services	1506	28.00%
Blue Collar	1480	27.50%
Professional	1098	20.40%
Transportation/Material Moving	737	13.70%
Sales	554	10.30%
Management / Business / Financial	393	7.30%
Administrative Support	344	6.40%
Construction / Extraction	307	5.70%
Production	293	5.40%
Installation / Maintenance / Repair	57	2.40%
Farming / Forestry / Fishing	16	0.30%

Table 6.03: 2023 Employed Population 16 + by Occupation for Bainbridge, Georgia

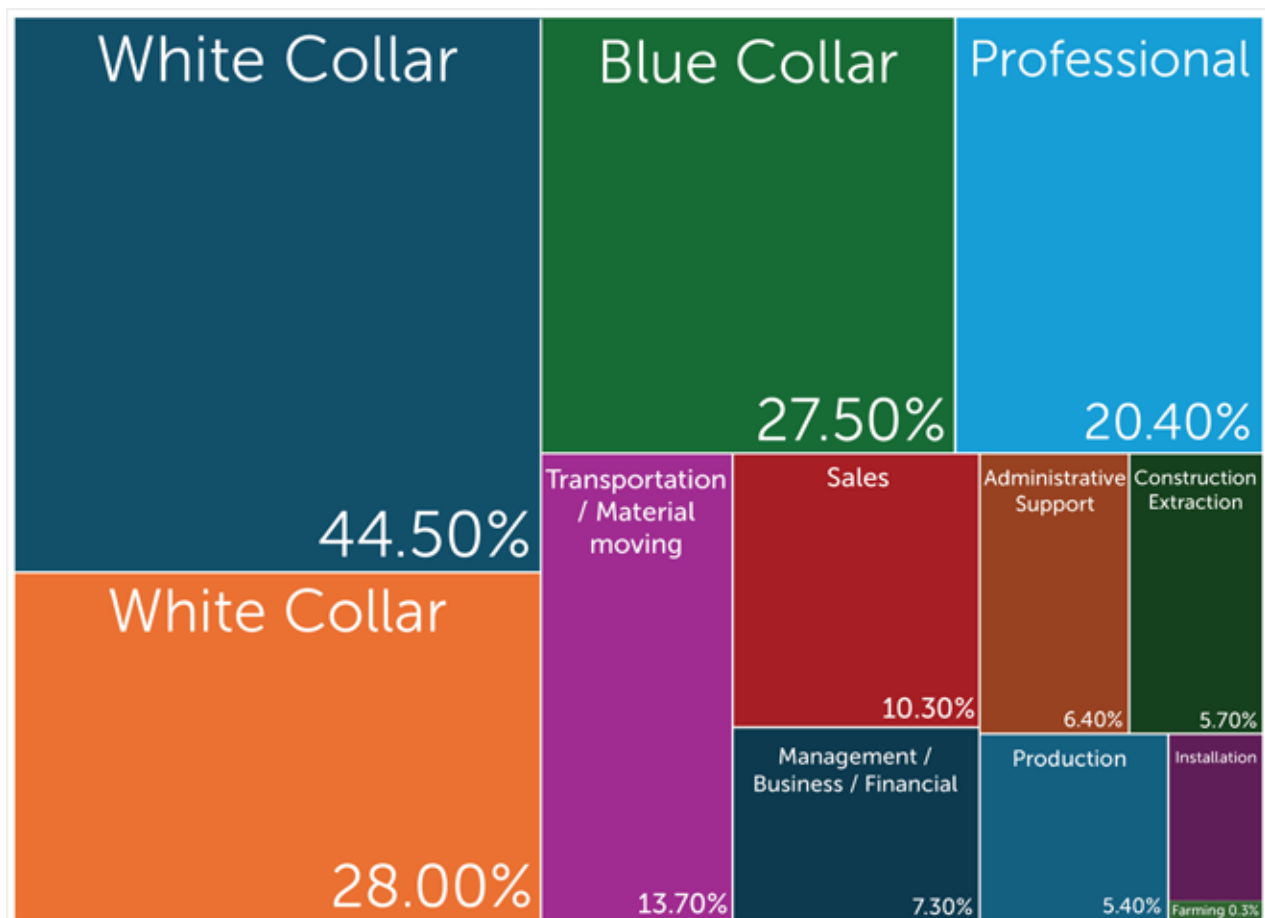


Figure 6.10: 2022 Employment by Occupation for Bainbridge, Georgia
Source : Data USA, 2022 Employment by Occupation

Income & Wages

The distribution of household income in Bainbridge skews lower than state and national averages. As of 2023, 17% of households earn less than \$15,000 annually, while fewer than 11% exceed \$100,000. This income structure presents challenges for affordability, especially as housing costs rise.

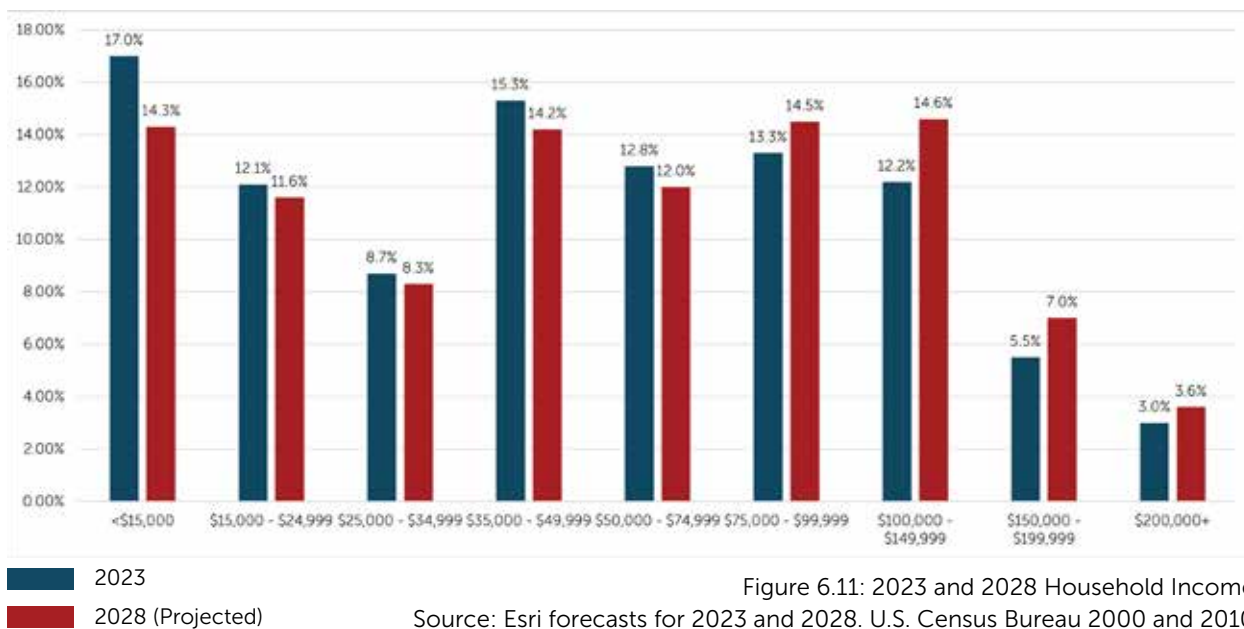


Figure 6.11: 2023 and 2028 Household Income
Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.

A gender gap persists in median earnings across most industries. While men earn higher median wages in sectors like manufacturing, finance, and information, women report higher earnings in public administration and professional services. This disparity highlights opportunities to support wage equity and workforce advancement, particularly in sectors where women are underrepresented or underpaid.

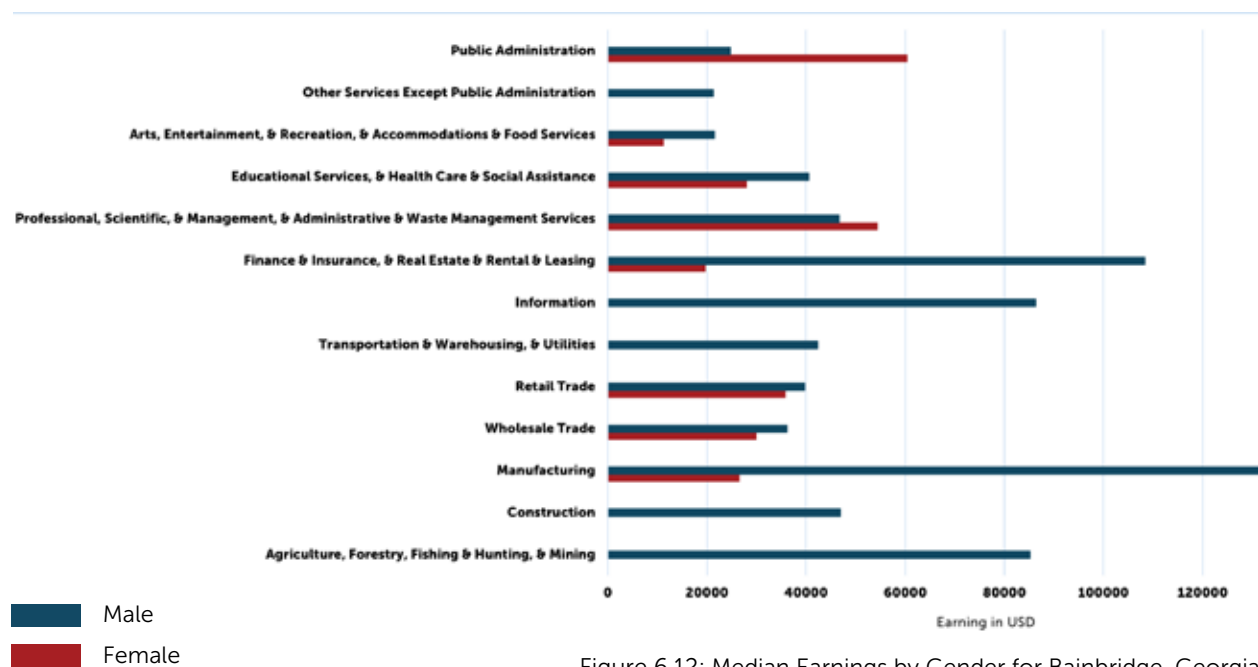


Figure 6.12: Median Earnings by Gender for Bainbridge, Georgia
Source: Data USA

Marketplace Image & Brand

A city or town serves as a central hub within a region for trade, commerce, culture, education, and economic activity, providing a concentrated area for people to live, work, and access desirable services like employment, healthcare, and entertainment. A city's brand is a marketing tool designed to create a distinct and appealing image of the city to attract business, new residents, and visitors by highlighting the city's unique culture, amenities, and qualities.

Esri Tapestry Segments

Esri is the market leader in geographic information systems (GIS) software, mapping, and geospatial analytics. Esri's Tapestry Segments summarize communities across the United States into shared demographic, socioeconomic, and lifestyle characteristics. These segments are identified as Life Mode groups that share similar demographic characteristics and consumer behavior patterns, and geographic and physical features. Neighborhoods with the most similar characteristics are grouped together for a broader view of consumer markets. The full downloaded Esri report is in the appendix.

The Esri Tapestry Segments help define a community's complexity and provide insight into patterns, allowing for comparison across segments and groups. Communities are typically made up of multiple segments that are relevant to understanding socioeconomic and demographic dynamics. Tapestry segment summaries describe socioeconomic status, neighborhood dynamics, and market potential to better understand the community. The top three tapestry segments for Bainbridge are:

- Small Town Sincerity,
- Rural Bypasses, and
- City Commons

Small Town Sincerity (12C) – Life Mode Group: Hometown

Small Town Sincerity includes young families and senior householders bound by community ties and a down-to-earth lifestyle. The group is usually semirural with television for entertainment and news, and emphasis on convenience. Resident pursuits include online computer games, renting movies, indoor gardening, and rural activities like hunting and fishing. Residents like to keep their finances simple and prefer to pay bills in person and avoid debt.⁶

6 Esri Tapestry Segmentation. "Small Town Sincerity." <https://links.esri.com/tapestry/segment58>.

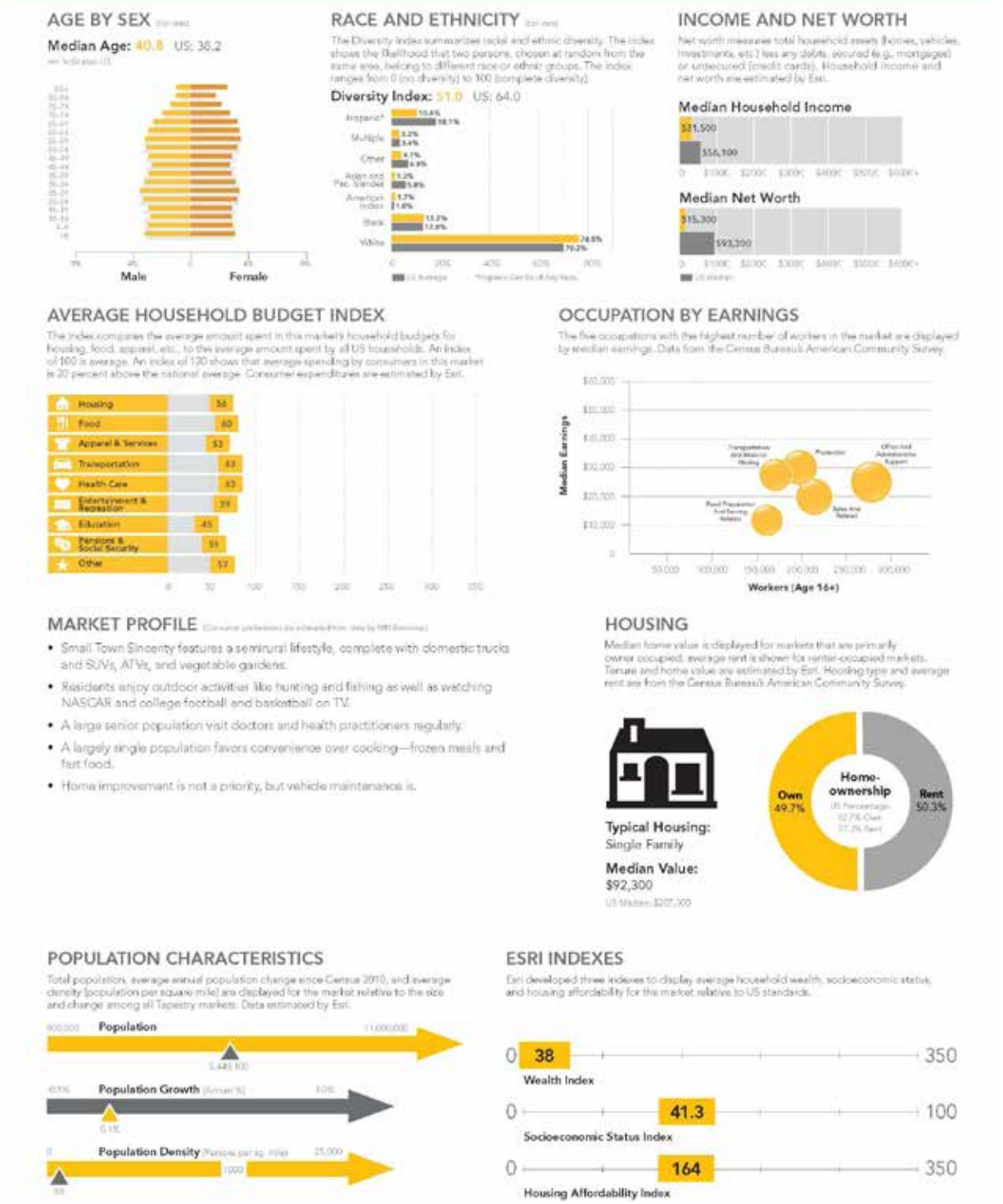


Figure 6.13: Demographic breakdown, household income and spending patterns in small town markets
Source: Esri.com/tapestry 12C

City Commons (11E) – Life Mode Group: Midtown Singles

This segment usually shows a young market primarily composed of single-parent and single-person households living in the eastern half of the US. More than a third of the adults have a college degree or spent some time in college, but nearly a quarter have not finished high school.

The median age for this group is 28.5 years old, and the median household income is \$18,300 per year. Most residents rent apartments and about one quarter receive income from social security or public assistance. These residents strive for the best for themselves and their children. Most occupations are within office and administrative support.⁷

7 Esri Tapestry Segmentation. "Rural Bypasses." <https://links.esri.com/tapestry/segment50>.

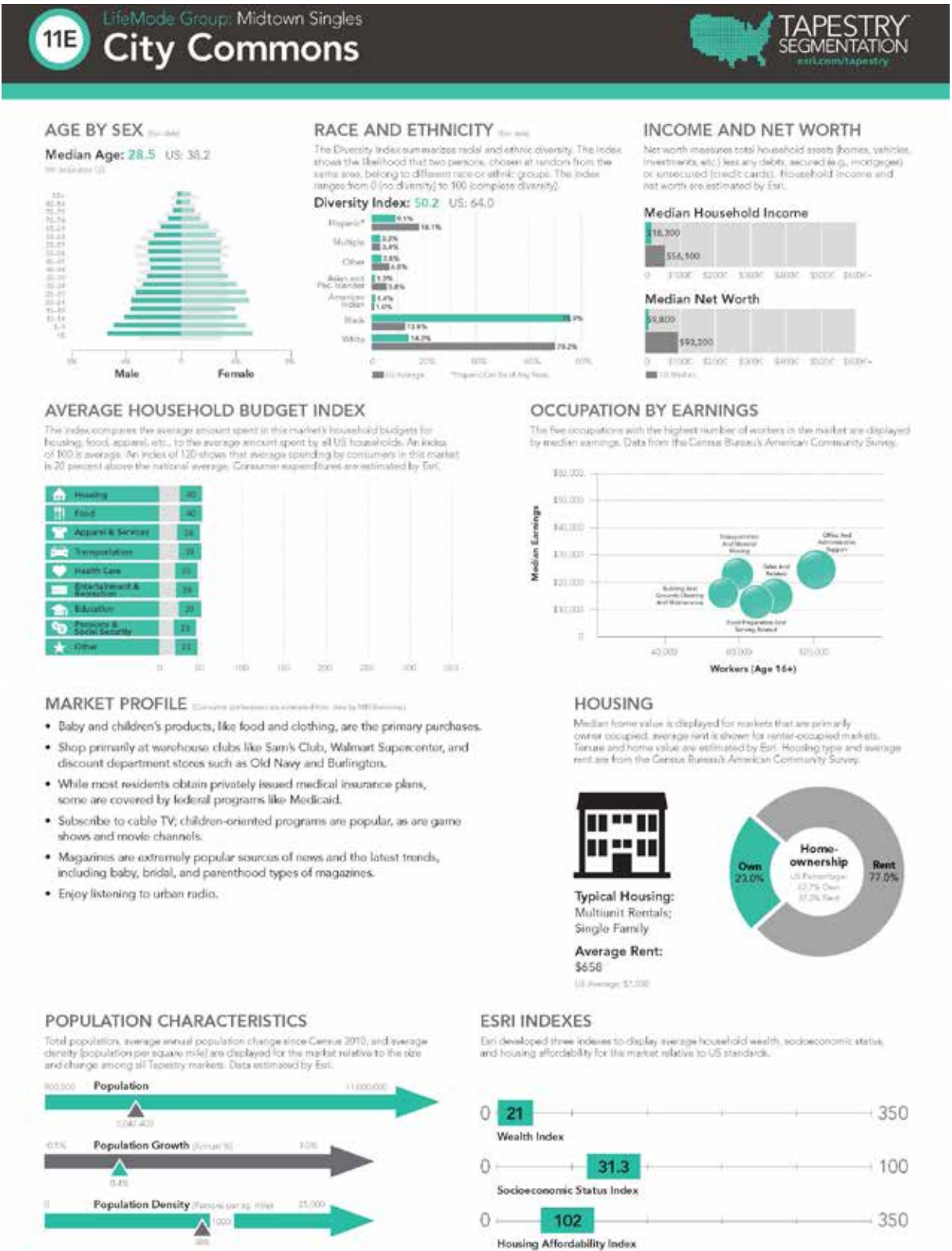


Figure 6.14: Demographic, housing, and economic insights for urban singles
Source: Esri.com/tapestry 12C

Rural Bypasses (10E) – Life Mode Group: Rustic Outposts

This group usually is an older market with more married couples without children and single-person households. About 25% have not finished high school and only 11% have a bachelor's degree or higher. The median age is 40.4 and median household income is \$33,000.

These communities are rural, and lifestyles focus on the outdoors, gardening, hunting, and fishing. Most jobs are blue-collar in agriculture or manufacturing industries. Labor force participation is low at less than 50%. Income primarily comes from wages and is supplemented by Social Security.



LifeMode Group: Rustic Outposts Rural Bypasses

10E

Households: 1,646,400

Average Household Size: 2.55

Median Age: 40.4

Median Household Income: \$33,000

WHO ARE WE?

Open space, undeveloped land, and farmland characterize Rural Bypasses. These families live within small towns along country back roads and enjoy the open air in these sparsely populated neighborhoods. Their country lifestyle focuses on the outdoors, gardening, hunting, and fishing. They are more likely to own a satellite dish than a home computer. Although most households do have a connection to the internet, use is very limited. Those who are not yet retired work in blue-collar jobs in the agriculture or manufacturing industries.

OUR NEIGHBORHOOD

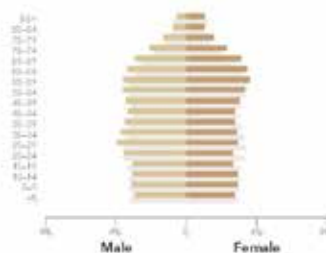
- An older market, with more married couples without children and single households, the average household size is slightly lower at 2.55.
- Most residents own single-family homes or mobile homes (Index 504).
- Most housing was built from 1970 to 1989; vacancy rates are higher due to seasonal housing.
- Residents live in very rural areas, almost entirely in the South.

SOCIOECONOMIC TRAITS

- Almost 25% have not finished high school; 11% have a bachelor's degree or higher.
- Labor force participation is low at 47% (Index 76).
- Income is primarily derived from wages and supplemented with Social Security and Supplemental Security Incomes.
- Religion and faith are central in their lives.
- They rely on television to stay informed.

AGE BY SEX

Median Age: 40.4 US: 38.2
(All indicators US)



RACE AND ETHNICITY

The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity).

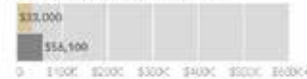
Diversity Index: 60.5 US: 64.0



INCOME AND NET WORTH

Net worth measures total household assets (homes, vehicles, investments, etc.) less any debts, secured (e.g., mortgages) or unsecured (credit cards). Household income and net worth are estimated by Esri.

Median Household Income

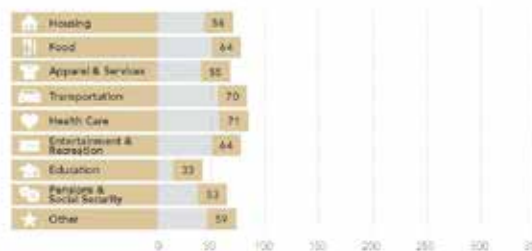


Median Net Worth



AVERAGE HOUSEHOLD BUDGET INDEX

The index compares the average amount spent in this market's household budgets for housing, food, apparel, etc., to the average amount spent by all US households. An index of 100 is average. An index of 120 shows that average spending by consumers in this market is 20 percent above the national average. Consumer expenditures are estimated by Esri.



OCCUPATION BY EARNINGS

The five occupations with the highest number of workers in the market are displayed by median earnings. Data from the Census Bureau's American Community Survey.

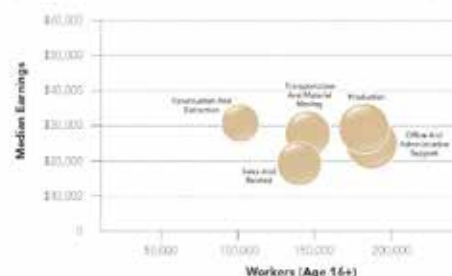


Figure 6.15: Demographic, economic, and workforce trends in rural, sparsely populated areas with a focus on income, spending, and occupation patterns

Source: Esri.com/tapestry 12C

State Incentives & Economic Development Tools

Georgia Department of Economic Development

The Georgia Department of Economic Development (GDECD) encourages economic growth, employment, and business investment, trade, tourism, and location in the state through planning and promoting the state's resources and pro-business programs. The state actively supports Georgia businesses finding new markets for products produced in the state, and development of the workforce to meet employer needs. Economic development projects in Georgia topped \$24 Billion in 2023 and created 38,400 new jobs.⁸ A highly recognized example of GDECD assistance was the support for Bainbridge in attracting Anovion Technologies to locate in the Downrange Industrial Park.

GDECD also supports attracting tourism, travel, hospitality and the arts to Georgia through promotion of the state as a destination for the arts, film, music, and recreation.

Economic incentives offered by GDECD include tax credits, grants, or assistance with infrastructure development to reduce financial barriers and create a favorable environment for investment and job creation. GDECD also promotes workforce initiatives to ensure labor possesses the necessary skills to meet employer requirements and boost productivity.

New industries demand reliable and capable workers that have training aligned to adapt to new equipment and production techniques. Training is essential to bringing these skills to the Bainbridge workforce through a combination of updating the skills of existing residents and attracting new workers for these high-demand jobs. Bainbridge needs to invest in continuing workforce development initiatives promoted by GDECD to take advantage of their long-term impact on the economy and attract high-demand jobs for emerging industries and new technologies that compete at national and international levels.

Job Tax Credits

Georgia created the Jobs Tax Credit (JTC) program to incentivize companies to create and retain jobs to boost the economy across the state. The Jobs Tax Credit can lower the corporate tax liability of businesses, and payroll withholding obligations in certain cases. Job Tax Credits provide for a statewide job tax credit for any business

8 Georgia Trend Magazine, Winter 2023. "Georgia's Winning Formula: A Decades-Long Strategy for Creating Economic Opportunity," pgs. 23-25.

or headquarters of a non-retail business engaged in manufacturing, warehousing and distribution, processing, telecommunications, tourism, research and development, or services for the elderly and persons with disabilities. Other requirements make job tax credits available to business including retail in counties recognized and designated as the 40 least developed counties.

Counties and certain census tracts in the state are ranked and placed in economic tiers using the following factors: highest unemployment rate, lowest per capita income, and highest percentage of residents whose incomes are below the poverty level. Counties with the highest level of economic distress are classified as Tier 1 counties and earn the highest credits: \$4,000 per new job, per year, for 5 years. New jobs in counties with less economic distress earn lower credits: \$1,250 per new job per year. Bainbridge and Decatur County are in a Tier 1 designation.

The credit may be used to offset up to 50% of Georgia income tax liability, with unused credits carrying forward for up to 10 years. Additionally, a \$500 per “net new job” bonus is available for businesses located in a Joint Development Authority.

The State of Georgia supports economic development through multiple funding and assistance programs that allocate both federal and state financial resources to local projects. These allocations are approved by the state and include the following resources:

Georgia DCA administers Georgia’s annual federal allocation of Community Development Block Grant (CDBG) funds for non-entitlement cities and counties. The rules and regulations of the CDBG Program are regulated by the U.S. Department of Housing and Urban Development (HUD). The primary goal of the CDBG Program is the development of viable communities through decent housing and suitable living environments and by expanding economic opportunities, principally for persons of low- and moderate-incomes. “Low income” means income equal to or less than 50 percent of the area median income (adjusted by family size). “Moderate income” means income equal to or less than 80 percent of the area median income (adjusted by family size). Applicable income limits are determined by HUD on an annual basis.

In addition to the national program goals and objectives outlined by this Act, the State has designed its CDBG program to accomplish the state’s priorities, fairness, development of affordable housing and public infrastructure and public facilities. The State’s CDBG funds serve communities throughout the Georgia (excluding entitlement communities that receive funds directly from HUD).

The Community Development Block Grant (CDBG) Program

The CDBG Program provides funds to benefit low- and moderate-income communities through a range of eligible activities proposed by the applicant for economic development projects, housing improvement projects, public facilities such as water and sewer lines, and community buildings. Georgia DCA disburses CDBG funds as Entitlement or Non-entitlement funds. Bainbridge and Decatur County are funded through the non-entitlement program. The maximum amount available per applicant is \$1,000,000 for a Single-Activity or \$1,250,000 for Multi-Activity projects during the regular annual competition. No matching funds are required for grants up to \$300,000, or grants for single activity housing projects. Larger grants require a 5%, 10%, or 15% local match depending on the size of the grant. Bainbridge is an eligible applicant and can show evidence of need to compete for projects that address the needs of low- and moderate-income persons and have the greatest impact.

The CDBG Innovative Grant

The CDBG Innovative Grant is a set-aside program to encourage development projects to encourage activities that will support long-term, systemic and sustainable change. DCA is not currently accepting applications for the Innovative Grant Program, but the grant is a potential resource for a transformational project.

CDBG Section 108 Loan Guarantee

This program is an economic and community development financing tool authorized under Section 108 of Title I of the Housing and Community Development Act of 1974, as amended. The program assists non-entitlement local governments with unique and large-scale economic development projects that cannot proceed without the loan guarantee. A proposed project must meet all applicable CDBG requirements and result in significant employment and/or benefit for low- and moderate-income persons to be eligible, but projects that are eligible for financing under existing federal, state, regional or local programs would not be considered for guaranteed assistance unless the programs would fail to fully meet a project's need. The maximum loan guarantee amount is \$5 Million. However, Section 108 funds are provided by federally guaranteed notes sold to private markets. Only projects that DCA determines can generate sufficient revenue from local and project resources to service the obligated debt would be competitive under the State's Section 108 rating and selection system.

Employment Incentive Program (EIP)

EIP is a set-aside of the state's CDBG financing program intended to facilitate and enhance job creation by providing funding up to \$1 Million for potential projects that create or retain opportunities for low- and moderate-income persons (at least 51% of total jobs created), greater job security, better working conditions, job training, enhancement of workplace skills, and advancement opportunities. Public infrastructure projects, or loans to for-profit companies, can be financed with EIP funding.

The Immediate Threat & Danger (ITAD)

This program provides 50% matching funds for community development activities having a particular urgency when existing conditions pose a serious and immediate threat to the health or welfare of the community. Local funds must comprise at least 10% of project costs. Funding for this program comes from the state's annual Community Development Block Grant (CDBG) program. Applicants can apply for \$50,000 and DCA reserves \$200,000 for "major disasters." These funds are specifically to address urgent conditions (usually post state or federally declared disasters) such as damage due to a hurricane, tornado, earthquake, or flood.

The Redevelopment Fund

The Redevelopment Fund was created as a set-aside of Georgia's non-entitlement CDBG Program to give local governments access to flexible financial assistance to help implement projects that cannot be undertaken with usual public sector grants or loan programs. The Redevelopment Fund finances locally initiated public/private partnerships to leverage investments in commercial, downtown, industrial redevelopment, and revitalization projects that may not proceed otherwise and uses the CDBG national objective of "eliminating slums or blight." As a result, many smaller scale projects (in downtown areas or blighted industrial areas) may be competitive for RDF financing.

A Local Revolving Loan Fund (RLF)

A RLF is created when a local government receives a CDBG Employment Incentive Program (EIP) or Redevelopment Fund Program (RDF) grant. Then, the RLF is used for low interest loans, leases, or other activities to expand economic opportunities for persons of low- or moderate-income.

Revitalization Area Strategies (RAS)

These strategies are a designation to provide incentives to implement comprehensive redevelopment activities for a targeted area in their city. The area of a local government with a "RAS" designation may receive bonus points on its annual CDBG application and the ability to apply annually for CDBG funds for three years, provided that all DCA timeliness criteria are met.

DCA introduced the program in 2005 after conferring with local government elected officials, local government and regional commission staff members and consultants. These incentives, approved by HUD, are now part of the method of distribution in the state's Consolidated Plan. The program rewards innovative local strategies and a commitment to redevelop a targeted area with a comprehensive, collaborative approach that includes private and public partners. Areas chosen for this program must be located in census block group(s) with 20% or greater poverty in an Urban Redevelopment Plan adopted by the community.

One Georgia Authority

One Georgia provides grants and loans for land acquisition, infrastructure development, business relocation assistance, and entrepreneur support to support economic development activities throughout rural Georgia. One Georgia accepts applications to serve as a catalyst and financial partner to create sustainable and diversified economies and maintain quality of life advantages in rural cities and counties. Bainbridge and Decatur County are eligible applicants for One Georgia funding.

Georgia Tourism Development Act

The Georgia Tourism Development Act (GTDA) allows companies that build new “qualifying” tourism attraction projects within the State to maintain a portion of their sales tax revenues for 10 years. The GTDA allows companies that build new tourism attraction projects within the State to maintain a portion of their sales tax revenues for 10 years after construction and under the criteria of HB 318 (signed April 29, 2013), projects that meet the following criteria may qualify for the program: (1) construct a qualifying tourism attraction project that cost a minimum of \$1 million; (2) attract at least 25 percent of its visitors from out of state following its third year; and (3) contributes to a significant and positive economic impact on the state considering, among other factors, the extent to which the tourism attraction project will compete directly with tourism attractions in this state.

EDGE Fund

The purpose of the EDGE Fund is to provide financial assistance to eligible applicants that are being considered as a relocation or expansion site and are competing with another state for location of a project; and, where the EDGE Fund is used when the health, welfare, safety and economic security of the citizens of the state are promoted through the development and/or retention of employment opportunities. A local development authority must be the applicant for an EDGE application and the application must be supported by a recommendation letter from a state agency, typically the Georgia Department of Economic Development.

Regional Economic Assistance Projects (REAP)

This provides a mechanism for local and state governments and the private sector to cooperate on large-scale tourism-related projects with multiple uses that will create jobs and enhance the local tax base, particularly in rural areas. REAP creates additional local tax revenue and provides employment opportunities in the tourism and hospitality industries. Upon meeting the requirements of the REAP statute and the REAP Rules, a developer of a certified REAP project may apply to the Georgia Department of Revenue for a state license for the sale of malt beverages, wine, or distilled spirits by the drink for consumption on the premises only.

State Enterprise Zones

State Enterprise Zones were created in 1977 by the Georgia Enterprise Zone Employment Act recognizing the need to improve geographic areas within cities and counties that suffer from disinvestment, underdevelopment, and economic decline, and to encourage private businesses to reinvest and rehabilitate such areas. An Enterprise Zone area must meet at least three of five criteria:

- Pervasive poverty established using the most current United States decennial census prepared by the U.S. Census.
- Unemployment Rate (average for the preceding year) at least 10% higher than State or significant job dislocation.
- Underdevelopment is evidenced by lack of building permits, licenses, land disturbance permits, etc. that are lower than development activity within local body's jurisdiction.
- General distress and adverse conditions (population decline, health and safety issues etc.).
- General Blight evidenced by the inclusion of any portion of the nominated area in an urban redevelopment area.

A State Enterprise Zone may provide the following incentives:

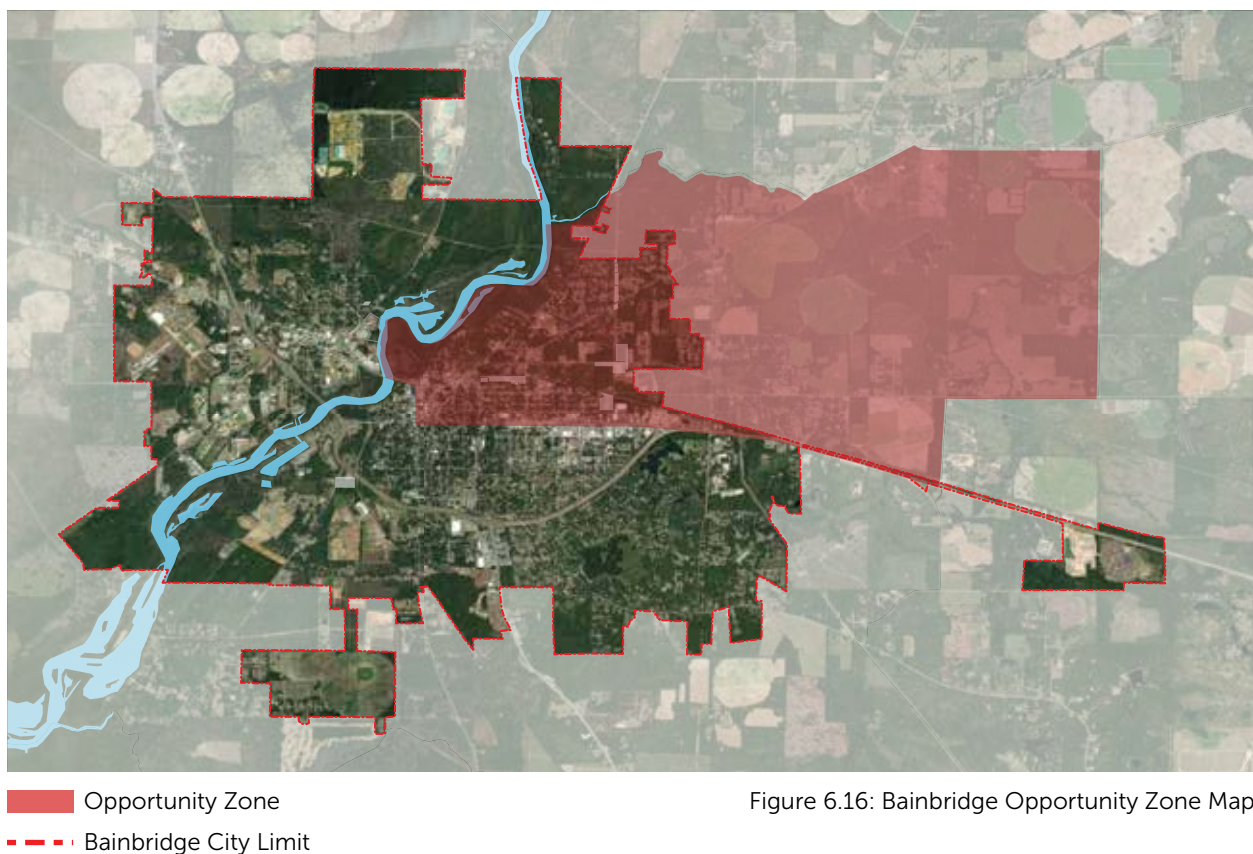
- Local property tax exemption – OCGA §36-88-8(a)(1)
- Local abatement or reduction in occupation taxes, regulatory fees, building inspection fees, and other fees that would otherwise be imposed on qualifying business -- OCGA §36-88-9(a)
- The 6(g) zone gets to qualify for an exemption of any sales and use tax levied within the boundary of the zone (§36-88-6 (g)(2))

State Opportunity Zones

The State of Georgia designates Opportunity Zones (OZs) to encourage private investment and job creation in economically distressed areas. Businesses located within these zones that create at least two net new jobs in a year are eligible for the state's highest job tax credit: \$3,500 per job per year for up to five years. These credits can be applied against Georgia income tax liability and, in some cases, payroll withholding.

For Bainbridge, Opportunity Zone designation is a key tool to attract and retain employers, particularly in underutilized commercial corridors and industrial areas. The City should continue to promote the benefits of its designated OZs to prospective businesses, while also coordinating with property owners and developers to ensure that available sites are market ready.

In the long term, aligning OZ incentives with other local development tools such as Tax Allocation Districts (TADs) or Downtown Development Authority (DDA) programs can amplify their impact, encouraging both small business growth and larger scale redevelopment.



National Incentives & Economic Development Tools

In addition to state-led programs, Bainbridge is eligible for national resources administered by federal agencies or through federal-state partnerships. These programs provide funding for housing, infrastructure, and economic development, especially in distressed areas like Decatur County.

National Housing Trust Fund (NHTF)

National Housing Trust Fund (NHTF) is part of the Housing and Economic Recovery Act (HERA) of 2008, and provides a formula grant program administered by the state and intended to increase and preserve the supply of decent, safe, sanitary, and affordable housing. This annual HUD Grant, administered by GHFA/DCA, provides gap financing for the development of both 4% and 9% tax credit (LIHTC) affordable housing developments.

Neighborhood Stabilization Programs (NSP)

Neighborhood Stabilization Programs (NSP) are funded by HUD and administered by the State of Georgia to assist local governments address the housing foreclosure crisis in Georgia. Neighborhood Stabilization Program 1 was authorized under Title III of the Housing and Economic Recovery Act of 2008, H.R. 3221 and Neighborhood Stabilization Program 3 was authorized by the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, H.R. 4173.

The Southeast Crescent Regional Commission (SCRC)

The Southeast Crescent Regional Commission (SCRC) is a federal-state partnership authorized in the 2008 Farm Bill to create a federal-state partnership to promote and encourage economic development in areas of Alabama, Georgia, Mississippi, North Carolina, South Carolina, Virginia, and Florida (including Bainbridge). SCRC invests in projects that support basic infrastructure, business development, natural resources, and workforce/labor development. SCRC's mission is to help create jobs, build communities, and improve the lives of those who reside in the 428 counties of the seven-state region. The State's SCRC goals are to prepare a ready workforce, strengthen agriculture, support economic development that attracts and retains jobs and investments, improve the quality and access to healthcare, and support critical infrastructure needs.

Bainbridge is located in a distressed county and could pursue economic development project funds (with a 20% match) for infrastructure projects.

Economic Development & Workforce Priorities

Industrial Development Authority

The Development Authority of Bainbridge & Decatur County was established in order to promote economic prosperity and ensure that an active, focused, and coordinated effort is in place to attract desirable businesses to Bainbridge and the Decatur County area. The Development Authority's mission is to promote economic development and support business, residential and industrial development that enhance the lives of Bainbridge and Decatur County residents. The primary purpose of the Development Authority is to supply prospective businesses with necessary information to make decisions regarding locating in Decatur County and to advocate for a successful transition from identifying business requirements, through locating a new development site, reinvestment and/or updating existing business resources and facilities, assistance in training a capable workforce, and addressing needs for fruitful business start-up or continued operations.

The Development Authority of Bainbridge & Decatur County is appointed by the Decatur County Board of Commissioners and collaborates closely with the Georgia Department of Economic Development (GDEcD), as well as the City Council, to identify prospects and help manage local coordination through experienced, stable leadership from a knowledgeable Board of Directors.

Industrial Development Sites

Two of the three industrial parks promoted by the Development Authority are located within Bainbridge. Decatur County Industrial Park is located five miles north of Bainbridge adjacent to U.S. Highway 27 on 2,000 acres. The County Industrial Park includes Decatur County Industrial Park Airport and several large industries. Surrounding uses are agricultural and utilities are in place. Approximately seven hundred acres remain for new industrial development.



Figure 6.17: Down Range Industrial Park



Figure 6.18: Down Range Industrial Park

Downrange Industrial Park

It is approximately 750 acres in size on a greenfield site owned by the City of Bainbridge within the northwestern edge of the city. Utilities are in place and surrounding land uses are agricultural and rural residential on three sides. A three-hundred-foot (300') buffer limited to light industrial uses and including a 50' vegetative buffer is located along the southern and southeastern edges of the properties within the city that are zoned industrial. Access is via an east/west industrial parkway that connects Newton Road (SR253) to Pondtown Road (Lake Drive). The Anovion industrial site is located in Downrange Industrial Park.

Commodore Industrial Park

It contains approximately seven hundred acres at the intersection of US27 and US84 within the western edge of Bainbridge, including the former Commodore Decatur Airport and the adjacent Bainbridge State Docks. The Development Authority identifies 589 acres remain in Commodore Industrial Park for future development. The City of Bainbridge and Decatur County own Commodore Decatur Industrial Park jointly. The industrial park provides a host to Taurus Holdings, Decatur Gin Company, Georgia Gulf Sulphur, Seminole Biodiesel, Southeastern Minerals, Liquid Transfer Terminals, Bainbridge Terminal Services, Georgia Power, and other industrial businesses.

Workforce Strategies

Bainbridge and Decatur County methods are expected to align with regional and state efforts to attract economic prosperity through investment in the basic attributes that create success: (1) optimizing resources, (2) focusing on industries that provide reasonable opportunities, and (3) adapting to new opportunities with Bainbridge talent and a “can-do” work ethic.

Strategic Marketing & Branding

Bainbridge should organize and develop an “Image and Brand” to market the city as an attractive place for businesses and talent, both regionally and beyond. That starts with the recent enhancements to access the Flint River, the development and infill in Downtown Bainbridge, and the recent growth of amenities, and venues for entertainment and shopping. The city must focus on “livability” to create a positive “brand” for economic prosperity. Bainbridge is a small city but has already invested in creating a positive focal point to offer amenities to challenge other cities in Southwest Georgia that adds to gardening, hunting, fishing, and other outdoor activities.

Monitoring & Evaluation

Image and brand are not static identities, and the city needs to monitor progress towards expected outcomes (such as business friendliness, diversification, and productivity) and make data-driven adjustments. The city needs data to make decisions and manage the city’s assets and services. The city is committed to creating a tactical asset management plan as an important mechanism to inventory existing and proposed facilities and services, calculate life-cycle time and costs, identify desired levels of service, set management procedures, and define required actions and budgets to execute delivery of an accepted standard of service.

Entrepreneurship & Innovation Support

The city should identify strategies to foster entrepreneurship and innovation, such as support for startups, access to capital, incubator spaces, and mentorship programs. The mixed uses in downtown Bainbridge are recommended as appropriate to create an incubator for southwestern Georgia. Proximity to the Florida universities at Tallahassee make Bainbridge a potential resource for a laboratory to mentor innovative ideas in business, logistics, or management.

Infrastructure & Connectivity

Bainbridge has a ready-made nexus of four-lane highways to access I-10, I-85, and I-75 that add to rail and river-borne connections for people or freight. Infrastructure improvements to broadband access, transportation networks, and livability enhance economic development and workforce mobility.

Talent Attraction & Retention

Attracting talent begins with awareness that needs to evolve through consideration into commitment and advocacy for the community's advantages. A successful strategy should attract and retain both white-collar and blue-collar talent, particularly young professionals and skilled workers, through enhancing quality of life, housing options, and amenities that return commensurate value to persons that decide to locate or stay in Bainbridge. Economic development to bring jobs into the community must interact with programs to improve housing and health services in the community to establish and maintain a competitive position and appropriate community assets to attract and retain workers for existing and future industries on a continuing basis.

Education & Training

Bainbridge will prioritize partnerships with ABAC Bainbridge, Southwestern Georgia Technical College, the Decatur County Board of Education, and local private K-12 schools to promote and align workforce training and links to new technologies with the needs of local employers. Workforce training programs should strive to help local residents compete with larger communities for technical jobs that bring higher pay and benefits.

The City also will work with local education partners to establish programs to strengthen school curricula and support basic life skills for local residents to enable participation in a modern world with technological challenges and requirements to update qualifications and training multiple times in a person's working career.

Public-Private Partnerships (PPP)

The city has limited resources and budgets. Therefore, creating or joining a public-private partnership to drive strategic investments, develop infrastructure, and foster business growth is an option for delivering higher quality or more public service options. Through improved efficiency, and incentivizing the private sector for on-time, in budget services.

Broad-Based Involvement

Development efforts should consider that economic growth and prosperity should serve existing residents including young and older workers and underserved communities in addition to attracting new workers to the city. As basic manufacturing jobs become less prevalent, workers could be retrained in supporting service industries such as tourism, healthcare, and personal care as an alternative to acquiring industrial technology skills. Retraining manufacturing workers into service-based industries also may extend workers' careers and enhance job enjoyment, and the ability to age (and retire) in place.



Figure 6.19: Example of small-scale entrepreneurship and adaptive reuse in downtown Bainbridge



Figure 6.20: Repurposed buildings illustrate Bainbridge's potential for reinvestment in existing structures

Resilience & Adaptability

Planning for economic prosperity must include options to withstand and recover from disruptions by extreme events including weather, geophysical, or human-caused disasters, pandemics, business downturns, major accidents, or other events that could cause economic or human disruptions. The city shall include planning for prevention of losses, and preparation, recovery, and resiliency for potential emergencies through adaptable plans that can be implemented by the city or changed as needed.

Economic & Workforce Development Action Plan

The economic development action plan for Bainbridge seeks to create prosperity through a strong emphasis on identifying and reinforcing the city's advantages in location, people, and talent and creating new advantages through increased investment in efficiency, education, amenities, and desirable qualities of livability.

Economic Development Goals & Recommendations

1. Expand existing businesses and industries suitable for the city and its workforce.
 - 1.1: Expand opportunities for businesses to employ local labor by relocating to or consolidating in Bainbridge from other communities.
 - 1.2: Support local vocational training programmed to assist current or recent workers in certifying or qualifying for new jobs or new technologies.
2. Consider local skills in proposed economic development projects.
 - 2.1: Identify and promote local training programs that best accommodate usable business skills of the existing employment base.
 - 2.2: Support agricultural processing and logistical industries that can attract and accommodate skilled farm workers and labor in supporting jobs.

3. Identify Best locations for industries and extend utilities to accommodate future industrial development in identified areas.

3.1: Ensure the potential location of new industrial or commercial development is properly separated and buffered from existing residential or other conflicting land uses.

3.2: Minimize industrial traffic through residential areas and support investment in improving housing areas.

3.3: Invest in housing rehabilitation programs to take advantage of the Opportunity Zone and other assistance resources that improve housing choice and renewal.

3.4: Establish a Competitiveness Council to support economic development, image, branding, and marketing strategies

4. Encourage downtown development.

4.1: Implement the programs of the Downtown Development Authority to enhance streetscapes, venues, access, parking, marketing, and programmed events.

4.2: Identify and support mixed-use development opportunities in the core area of downtown Bainbridge.

4.3: Support pedestrian access throughout the downtown area and provide connections to adjacent recreational resources, venues, and visitor parking.

5. Work with vocational training programs to ensure adequate supply of trained workforce.

5.1: Identify unique training needs and inform local parties of opportunities for specialized training and certifications.

5.2: Increase training opportunities for healthcare and personal care providers.

6. Create diverse economic assets to provide resistance to economic recession.

6.1: Support a diverse mix of business establishments to spread operations over a longer day and evening, reduce peak hour travel or parking demand, and accommodate alternative

businesses and industries that may be better able to withstand a business downturn in a single or group of industries.

6.2: Enhance emergency communications and operations to accommodate diverse businesses.

7. Increase tourism to improve regional tax base and local government abilities to provide services and recreational opportunities.

7.1: Replace lost jobs in manufacturing or agriculture through new jobs in tourism, recreation, or retirement to Bainbridge.

7.2: Expand the number of entertainment venues to increase the number of amenities and increase Bainbridge's comparative livability score.

8. Ensure Access to Internet and Continued Expansion of Broadband to support opportunities for education and enterprise.

8.1: Expand internet access to all residents of the city that desire it.

8.2: Expand internet access for cell phone users in downtown and in public parks.

Associated Resource Management Goals & Recommendations

9. Expand utilities consistently with expansion of development.

9.1: Create a Public Facilities and Services Asset Management Plan consisting of an inventory of existing and programmed resources and services, calculation of life-cycle timing and costs, approval of the desired levels of service and management procedures, and the required actions and budgets to execute delivery of an accepted standard of service.

9.2: Update local government administrative procedures, codes, procedures, and applications to support business development and public access to information.

10. Pursue public grant opportunities that support the leverage of private investment and economic growth.

10.1: Identify and pursue public grant opportunities

10.2: Identify Public Private Partnership (PPP) opportunities to promote timely projects to meet public service needs.

Associated Education Goals & Recommendations

11. Support local technical colleges and expanded local college course opportunities to increase workforce training and continuing education resources in the region.

11.1: Provide opportunities for local youth to receive education and training as a means to keep families in the community and promote opportunities to return to the area for its amenities and quality of life.

12. Support river management and freshwater environmental education opportunities.

12.1: Identify education and research programs that will consider Bainbridge as an origination point for river research.

12.2: Ask the State Ports Authority and Department of Natural Resources to consider riverboat and/or barge operations on the Flint River.

13. Work with Decatur County Schools to support vocational training for emerging industries and technologies.

13.1: Create a working committee to support vocational training and upskill education needs for local residents.

13.2: Provide support for local residents to attend classes for critical life skills or home maintenance skills.

13.3: Expand workforce job readiness through improving education programs from entry level through high school curricula, technical colleges, and traditional college programs.

Workforce Training & Recommendations

A frequently stated concern for the future workforce is the need to provide a quality education for future workers and consumers and an aptitude for lifelong learning as job requirements continually evolve and change with ever newer equipment, procedures, and protocols. The increasing complexities of modern life require workers to have the ability to adapt experience to adjust as entirely new industries rise and mature. The ability of local workers to meet new challenges is necessary to attract industries that are hungry for capable workers that can speed through expedited training programs and reach proficiency more quickly than competitors.