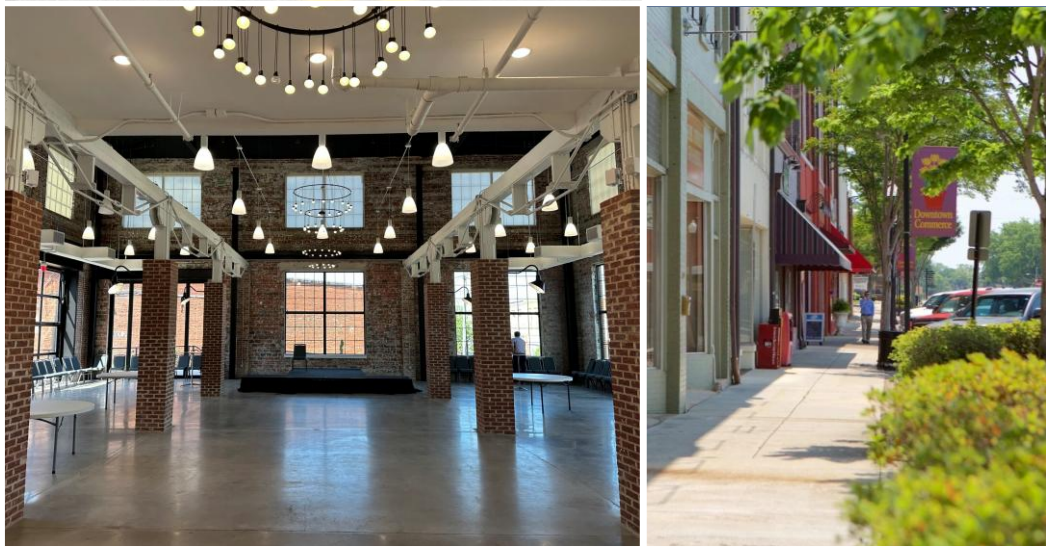




DOWNTOWN MARKET ASSESSMENT Commerce, Georgia

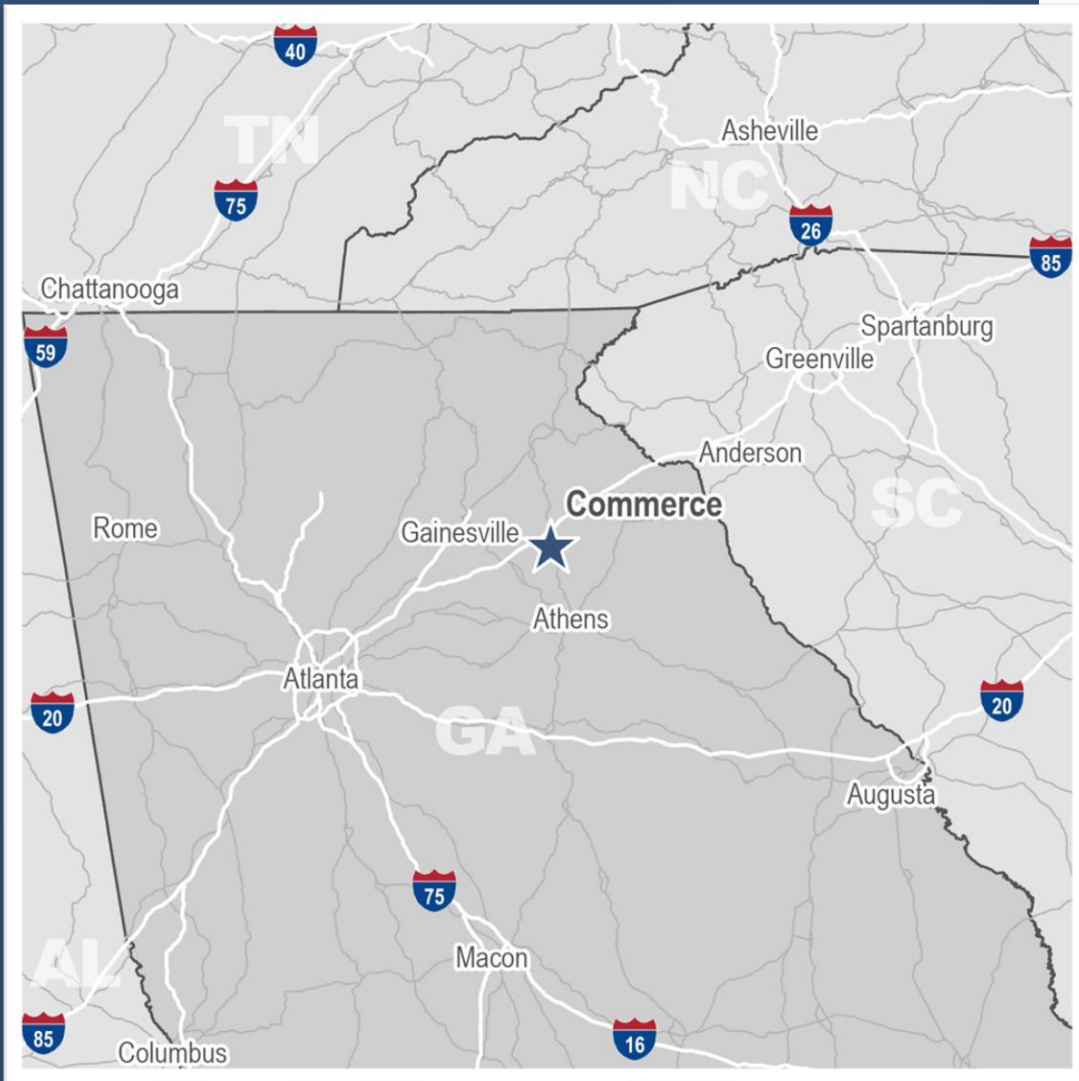
December 2025



Prepared By: ECG Office of Economic and Community Development
w. <https://www.locationgeorgia.com/>

On Behalf Of: City of Commerce, Georgia
w. <https://www.commercega.gov/>





ABOUT COMMERCE

19 Miles
to Athens,
Georgia

57 Miles
to Anderson,
South Carolina

69 Miles
to Atlanta,
Georgia

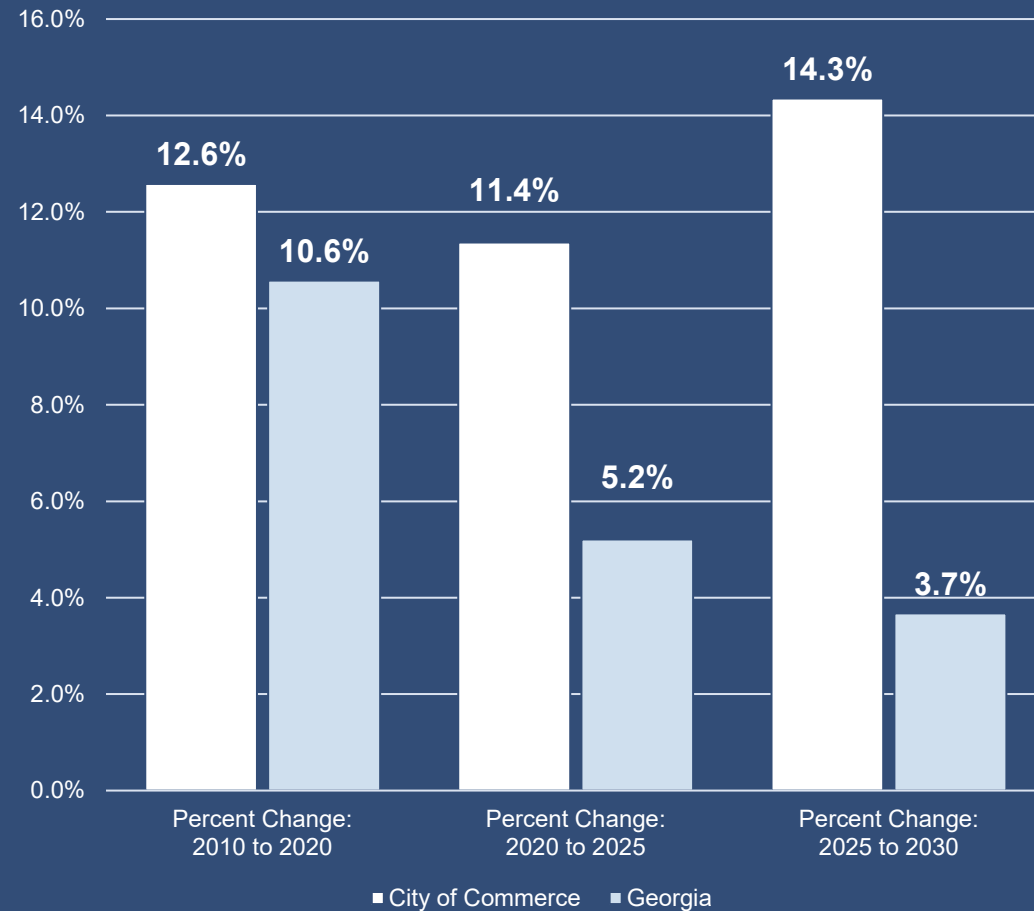
112 Miles
to Augusta,
Georgia

Located in Northeast Georgia along Interstate 85, Commerce is a growing city known for its welcoming community, strong commercial base, and strategic location between Atlanta, Georgia and Greenville, South Carolina.

Home to more than 8,200 residents, Commerce offers a blend of small-town charm and modern amenities, with a revitalized downtown, thriving schools, and convenient access to shopping and entertainment.

The city's proximity to major transportation corridors, skilled workforce, and commitment to business-friendly development make Commerce an idea location for new investment and continued growth.

POPULATION GROWTH



POPULATION TRENDS

- The City of Commerce is experiencing significant growth, and it is forecasted to grow by another 14% over the next five years, nearly 4 times the rate of Georgia.
- Commerce has grown at a faster rate than the State for the past 15 years.
- Jackson County was ranked fourth fastest growing population in the United States.

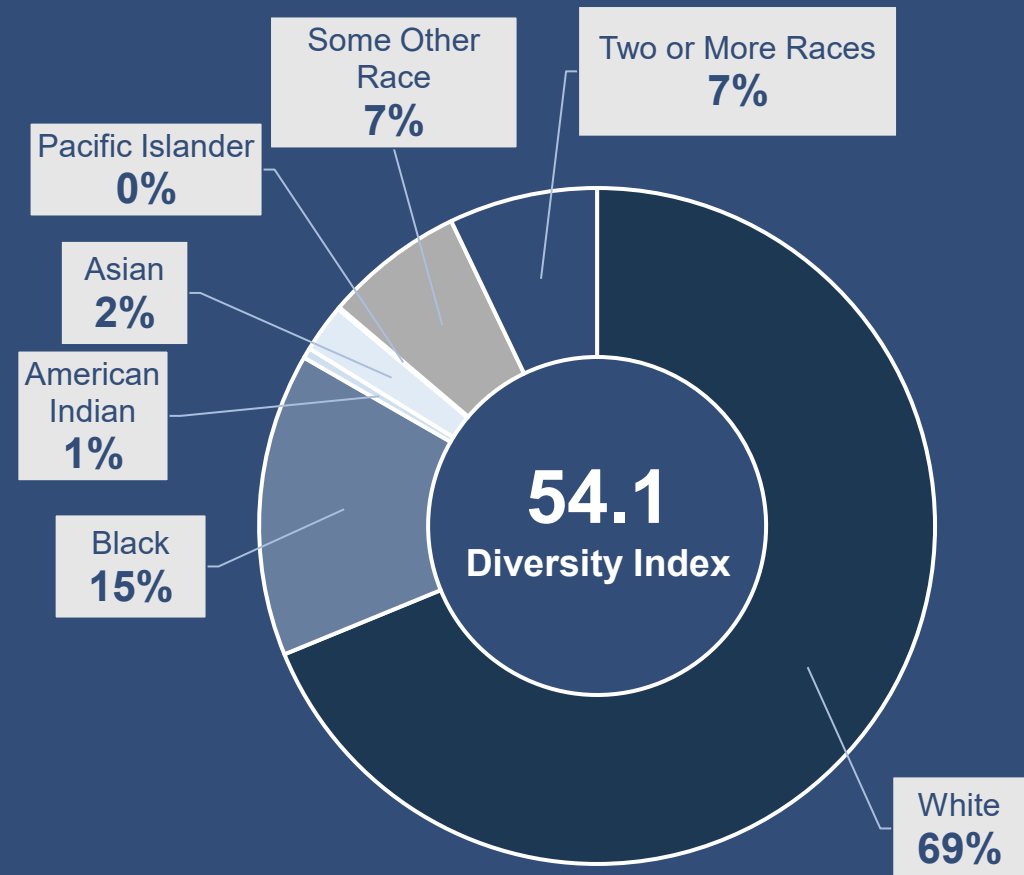
8,251
2025
Population

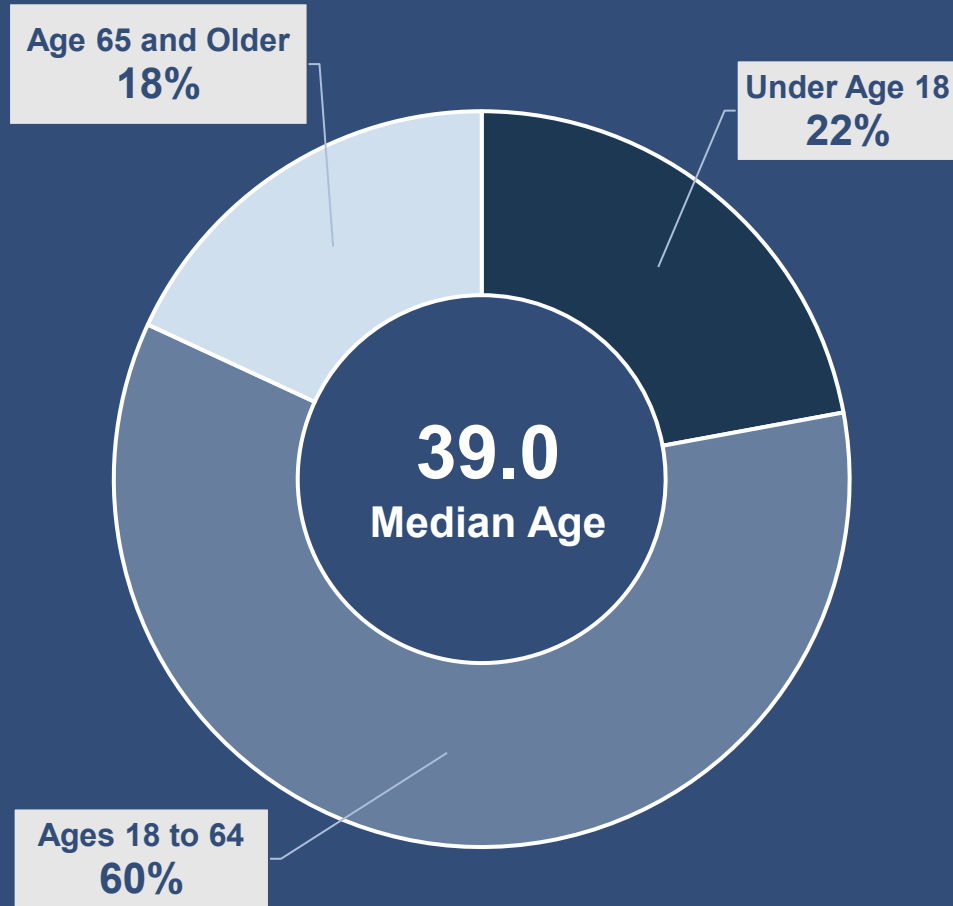
11.4%
Population Growth
(2020 to 2025)

14.3%
Projected Population
Growth
(2025 to 2030)

RACE/ETHNICITY

- Nearly 3 quarters of the Commerce population is White, more than 18% greater than the State average (50%).
- Although their Diversity Index² score has increased by more than 6 points over the past five years, Commerce lacks diversity with minority races being less than 15% of the total population.
- More than 12% of the Commerce population is of Hispanic origin.





AGE

- With an aging population, the City of Commerce has a median age of 39.0, only one year older than the State of Georgia's median age (38.3).
- The percentage of the population over the age of 65 in Commerce is more than three times greater than the State (5.1%).

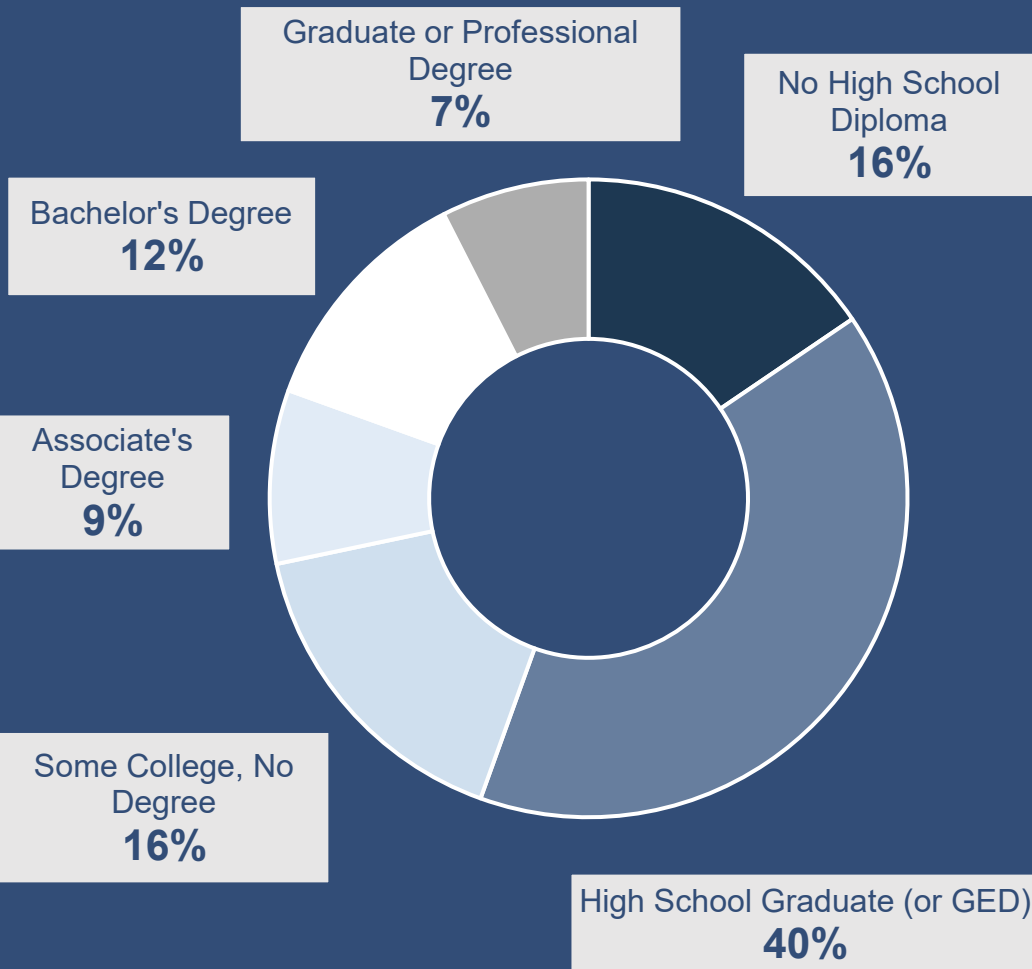
EDUCATIONAL ATTAINMENT

- With four four-year universities and two technical colleges within a 25-mile radius of Commerce, the City has a highly educated workforce.
- Over the last decade, Commerce City School District has maintained a graduation rate at least 10 points higher than the state average.

95.3%
Commerce City
School District
Graduation Rate
(2024)

1,800+
Students Enrolled in
Commerce City
School District
(2024)

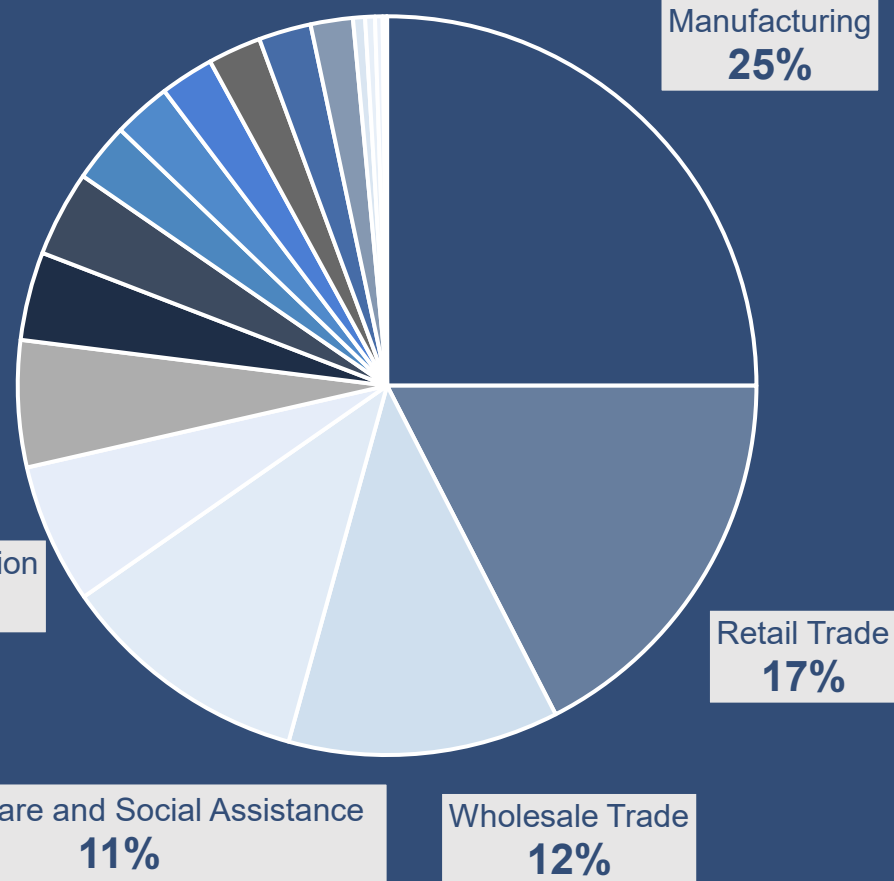
14:1
Commerce City
School District
Student to Teacher Ratio
(2024)



ECONOMIC CONDITIONS

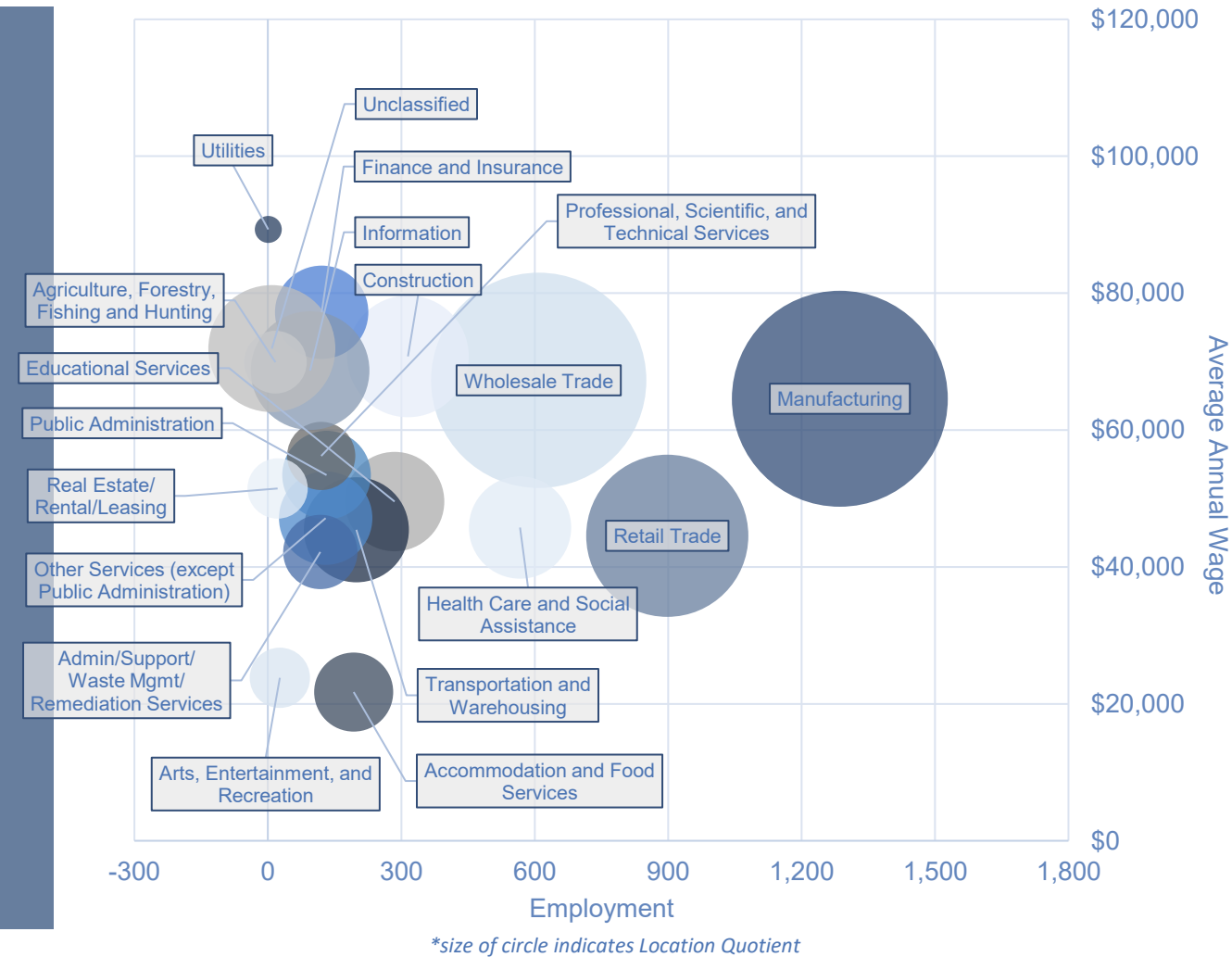
Largest Sector: Manufacturing (25%)

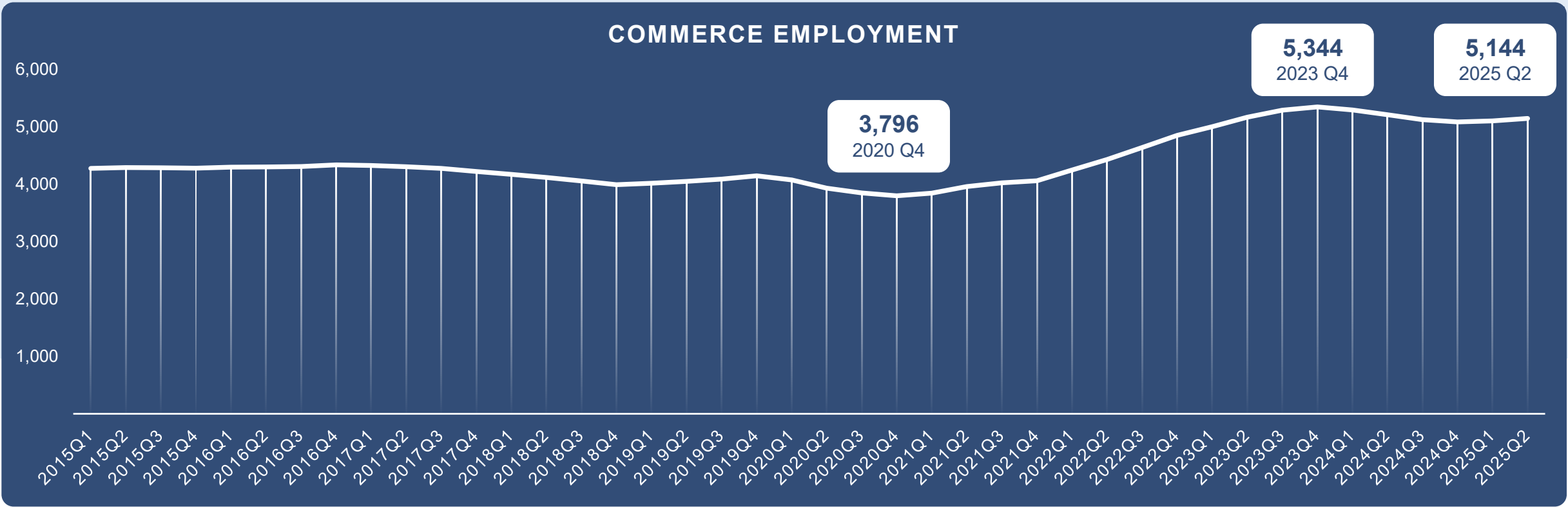
- The local economy is relatively diversified; the five largest industries in Commerce account for more than 71% of total jobs.
- The largest industry in Commerce is Manufacturing, making up a quarter of the total employment.
- Commerce has a high concentration of Manufacturing and Wholesale employees, both in the city's leading industries.



INDUSTRY BREAKDOWN

- Commerce has a higher concentration of employees in the Manufacturing and Wholesale Trade industries. The location quotients for these industries are 3.21 and 3.19 respectively, meaning that Commerce has more than three times the national average of Manufacturing and Wholesale Trade employees.
- The region has a lower concentration of employees in the Utilities industry. The location quotient² for this industry is 0.05, meaning that Commerce has less than one-tenth of the national average of Utilities employees.
- The industry with the highest average annual wage is Utilities with an average annual wage of more than \$89,000. The industry with the lowest average annual wage is Accommodation and Food Services with an average annual wage of less than \$22,000.
- Industry definitions provided in Glossary.*



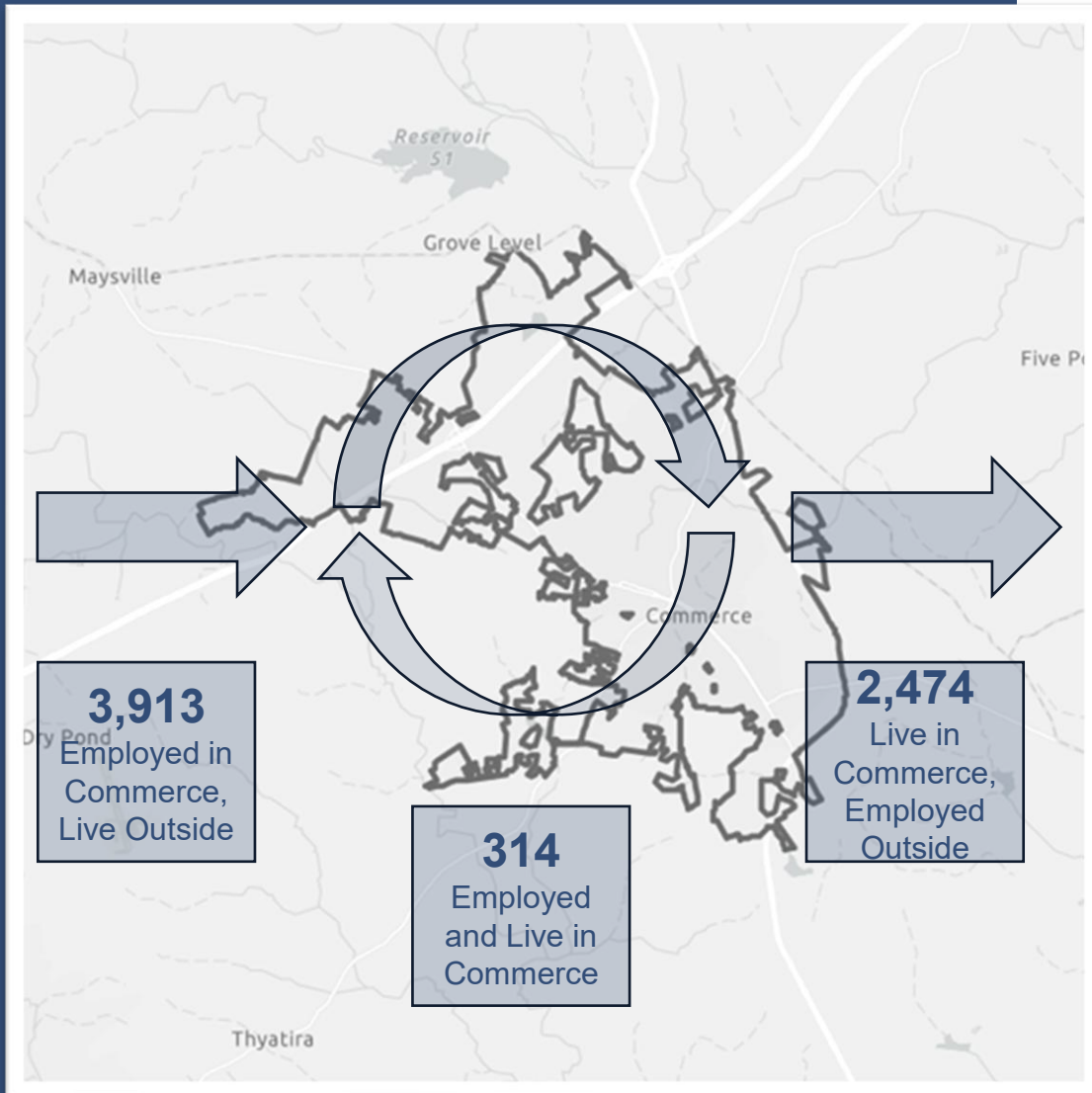


EMPLOYMENT TRENDS

Commerce has seen steady employment over the past 10 years, reaching peak employment in 2023 Q4 with more than 5,300 employed. Similar to the rest of the nation, Commerce experienced a decline in employment during the Covid-19 pandemic, dropping to less than 3,800 employees in the city; however, employment returned to pre-pandemic levels in 2021 Q4, and continued to grow to more than 5,100 employees as of 2025 Q2.

Commerce makes up 10.4% of total employment in Jackson County.

Forecast: With the announcement of 32 expansions and new locations over the past five years by various companies, these employers have committed to providing more than 2,700 new jobs in Jackson County with more than \$1 billion in investment.



COMMUTE

- The average commute time for workers living in Commerce is 25 minutes, and more than 68% of Commerce commuters have a commute of less than 30 minutes.
- Since there are limited housing options within the City, Commerce gets most of its workforce from those living outside of the City. For those that do live in Commerce, there are not enough employment opportunities to remain in the City for work.

25.1

minutes

Average Commerce
Commute Time

32.2

minutes

Average Jackson County
Commute Time

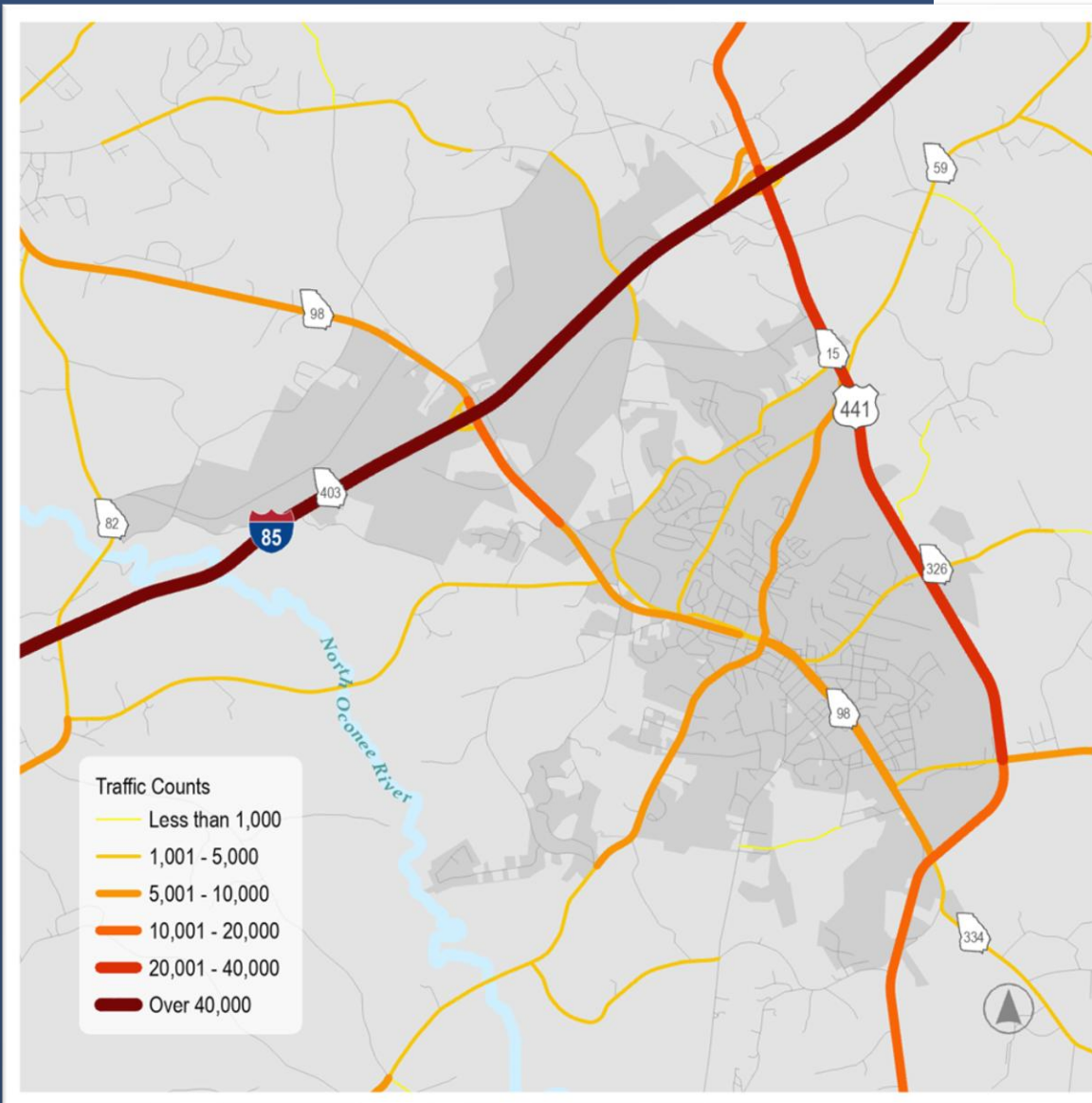
28.3

minutes

Average Georgia
Commute Time

TRAFFIC ANALYSIS

- Average annual daily traffic³ trends show more than 40,000 commuters traveling on Interstate 85, driving through the northern part of Commerce.
- According to the Department of Transportation, there are more than 7,000 vehicles traveling through Downtown Commerce each day. A large percentage of these vehicles are either passenger cars, pickups, or vans.
- Larger cities, including Athens and Gainesville are nearly 20 minutes from Commerce. People could be drawn from this regional population center if induced by the right dining or shopping options in Commerce.

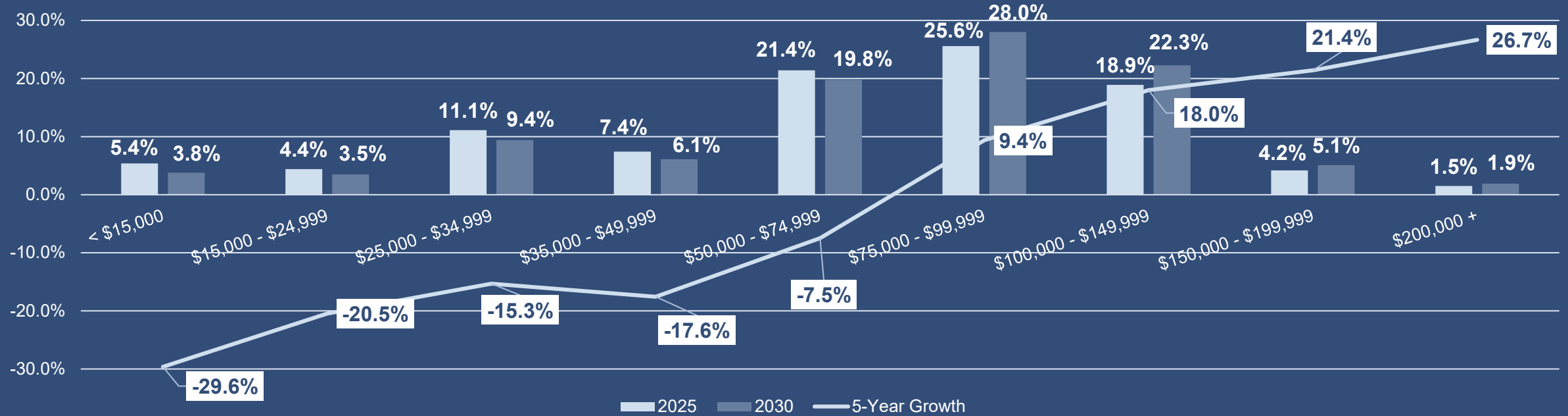


7,010
Vehicles
AADT
(2025)

66%
Travel by
Passenger Cars
(2025)

23%
Travel by
Pickups/
Panels/Vans
(2025)

COMMERCE HOUSEHOLDS BY INCOME



HOUSEHOLDS BY INCOME

The largest household income⁴ range in Commerce is \$75,000 to \$99,999, followed by \$50,000 to \$74,999. More than 28% of households in Commerce have a household income of less than \$50,000. The poverty rate for those in Commerce is more than 9%, nearly four percent less than Georgia (13.5%) and two percent less than the United States (12.4%).

Forecast: Over the next five years, the income range for households in Commerce with the greatest positive change in

percentage is \$200,000+, whereas the income range for households with the greatest negative change in percentage is less than \$15,000.

As household income increases, Commerce residents will expect higher quality homes as they can spend more on housing costs. With the median home value in Commerce being nearly \$305,000, housing units in Commerce are affordable, but they lack diversity and are aging.

HOUSEHOLD CHARACTERISTICS



Commerce Average Household Income⁵

\$77,845

Georgia | \$108,989

Commerce's average household income is \$31,100 less than the State's average.

Commerce Median Household Income⁶

\$75,126

Georgia | \$78,207

Commerce's median household income is \$3,100 less than the State's median.



Category	Count
Married Couple Households	56.8%
With Own Children	30.0%
Cohabiting Couple Households	4.0%
With Own Children	1.6%
Single Male Householder	15.1%
With Own Children	7.0%
Single Female Householder	24.1%
With Own Children	2.1%

- More than 60% of the households in Commerce house married or cohabitating couples.
- Commerce has a large percentage of single female householders, nearly ten percent more than single male householders. Seven percent of the single male householders live with their own children.





HOUSING OCCUPANCY

	2020		2025	
Category	Commerce	Georgia	Commerce	Georgia
Housing Units	3,012	4,410,956	3,336	4,679,416
Owner-Occupied Housing Units	62.9%	57.4%	64.5%	59.2%
Renter-Occupied Housing Units	37.1%	33.8%	35.5%	32.1%
Vacant Housing Units ⁷	6.8%	8.8%	6.9%	8.7%
Average Household Size	2.58	2.60	2.60	2.58

- The number of housing units in Commerce has grown 10.8% over the past five years.
- The percentage of renter-occupied housing units in Commerce has decreased, and the percentage of owner-occupied housing units has increased.
- The percentage of vacant housing units in Commerce is below the State average.

HOUSING UNITS BY AGE

- Nearly 28% of housing units in Commerce are over 55 years old, whereas only 20% of the homes in the State are over 55 years old.
- Less than 3% of housing units in Commerce are less than five years old, and 10% of housing units are less than 15 years old.
- The largest percentage of housing units in Commerce were built between 1990 and 1999, whereas most of the housing units in Georgia were built between 2000 and 2009.

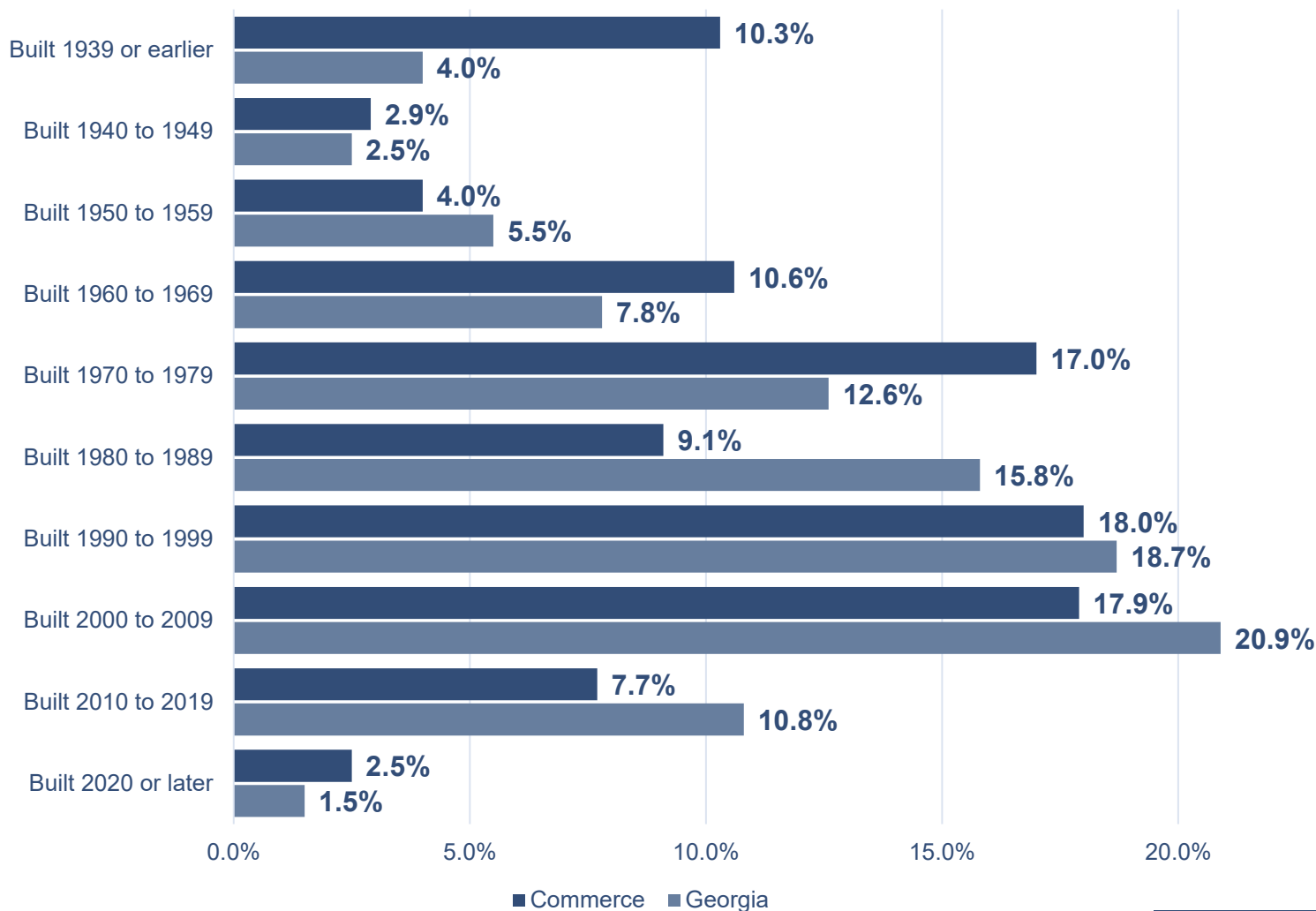
3,336

Commerce
Housing Units

27.8%

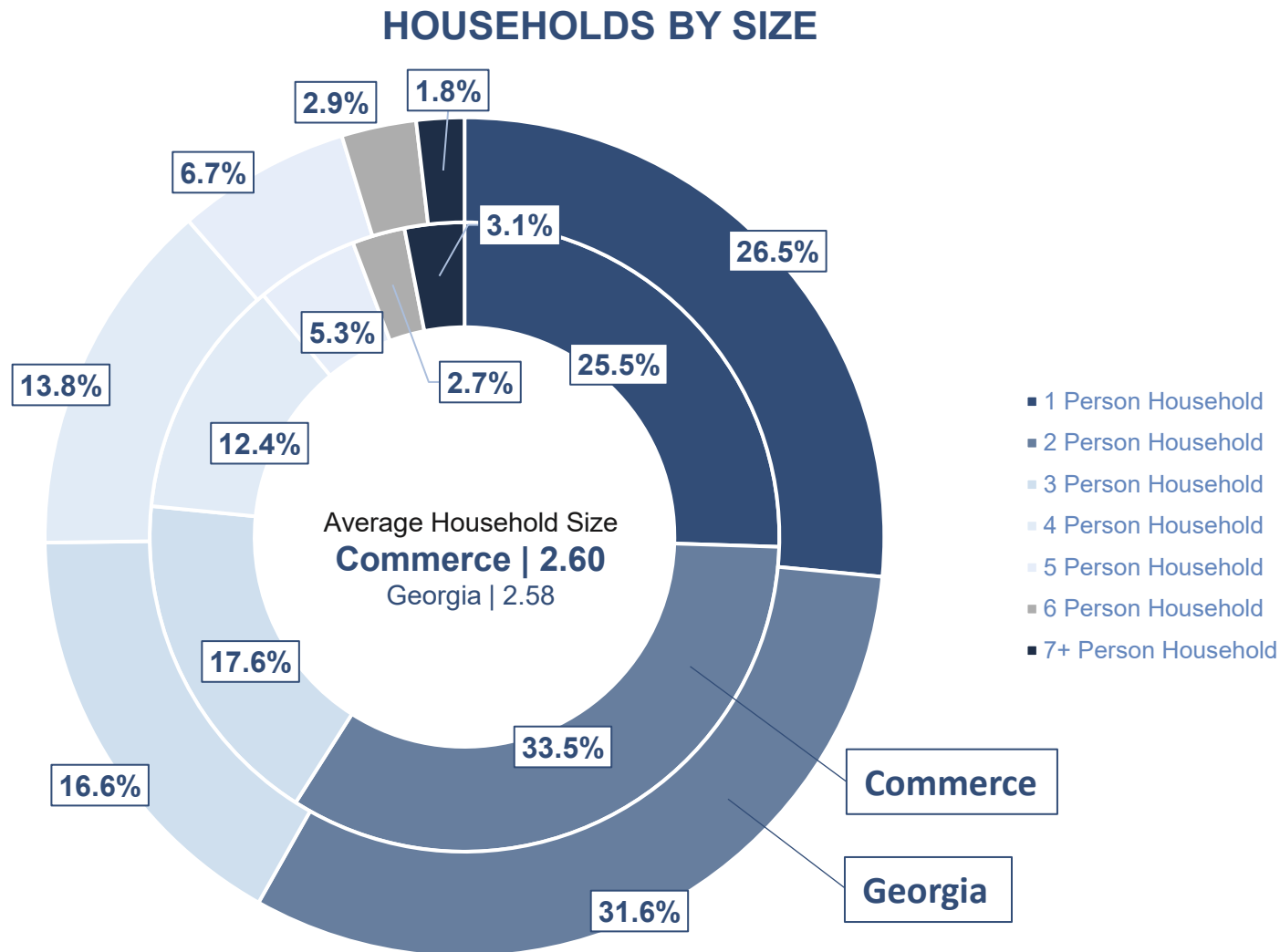
Of All Homes Are
Older than 55 Years

COMMERCE HOUSING UNITS BY YEAR STRUCTURE BUILT



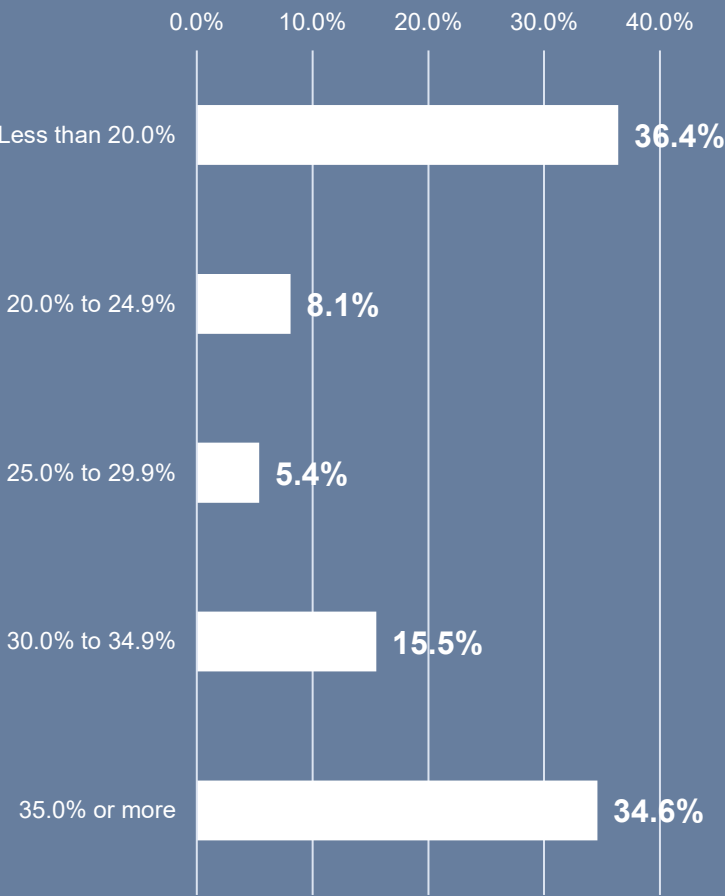
HOUSEHOLDS BY SIZE

- The average household size in Commerce is nearly 2.6 people, slightly above the State average.
- Commerce has a larger percentage of households with one to three people than the State; however, Georgia has a greater percentage of households greater than four people.
- Commerce has a larger percentage of households with six or more people.



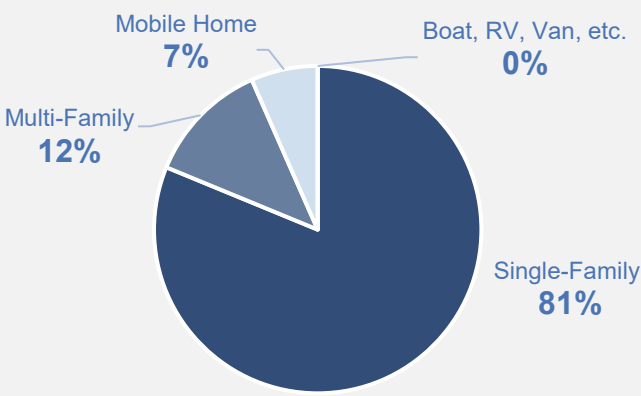
HOUSING UNITS BY MONTHLY COST

Renter-Occupied Housing Units: Gross Rent as a Percentage of Household Income

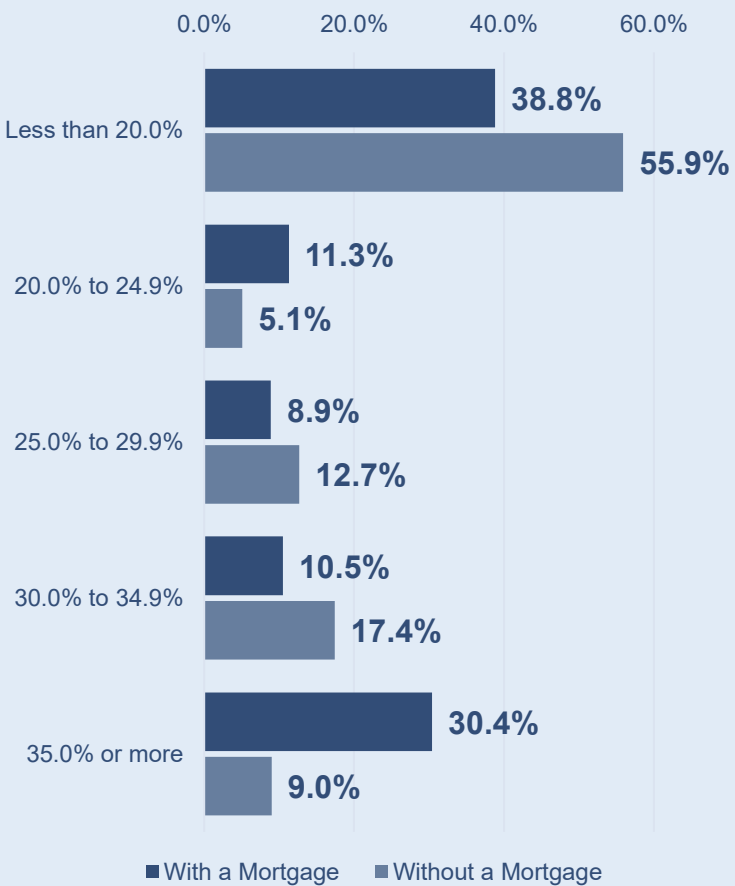


- More than 35% of owners in Commerce are considered housing cost burdened, meaning that they spend more than 30% of their household income on housing expenses.
- The median gross rent in Commerce is \$1,108.
- More than 81% of housing units in Commerce are single family.
- Nearly 7% of housing units in Commerce are mobile homes, which may not retain value as effectively as traditional housing, thus limiting the homeowners' ability to build long-term wealth.

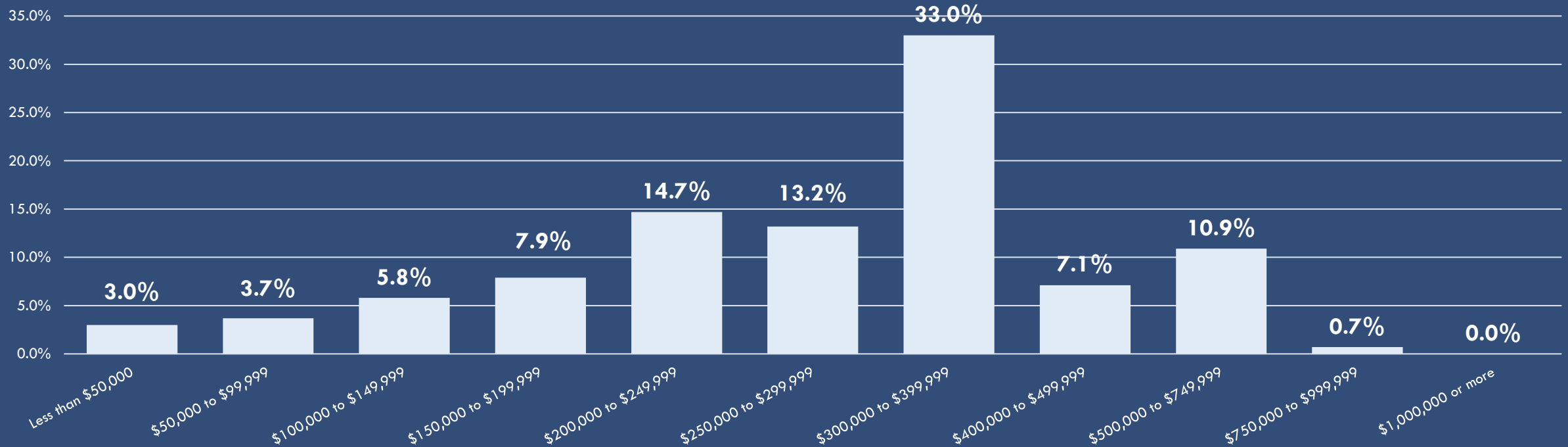
COMMERCE HOUSING UNIT BY TYPE



Owner-Occupied Housing Units: Owner Costs as a Percentage of Household Income



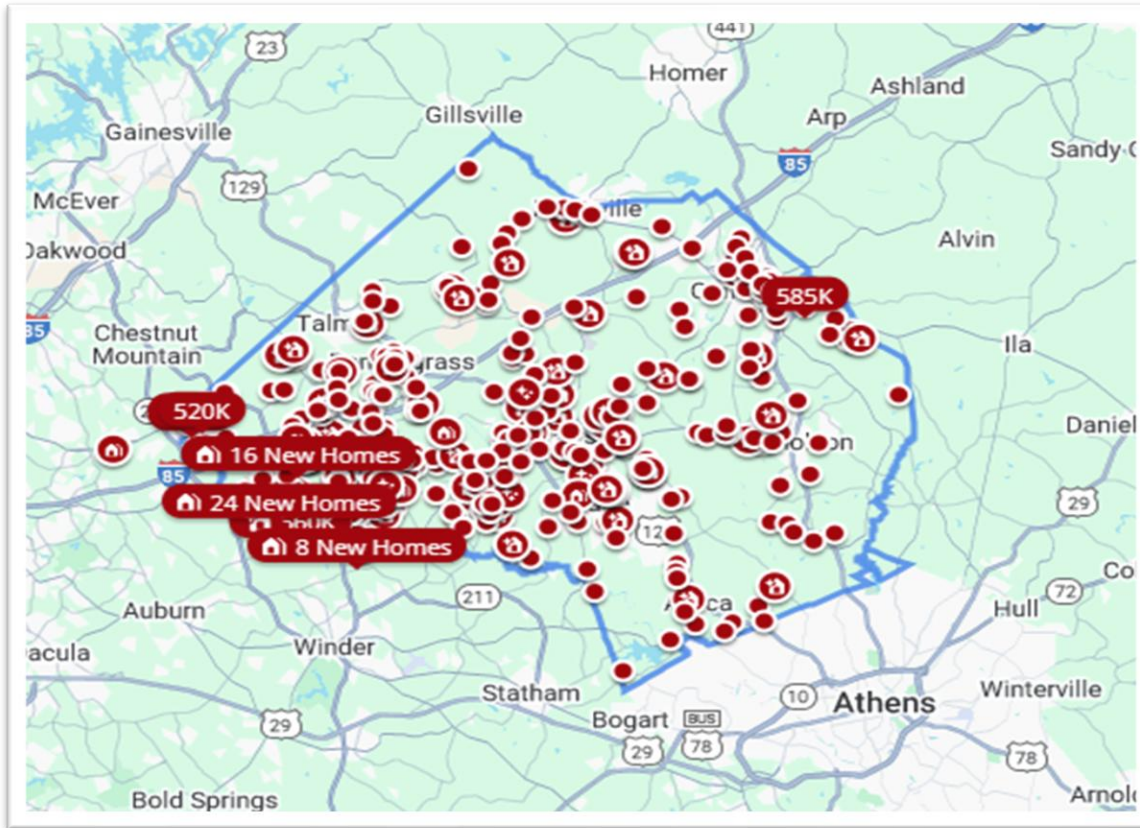
COMMERCE OWNER-OCCUPIED HOUSING UNITS BY VALUE



HOUSING UNITS BY VALUE

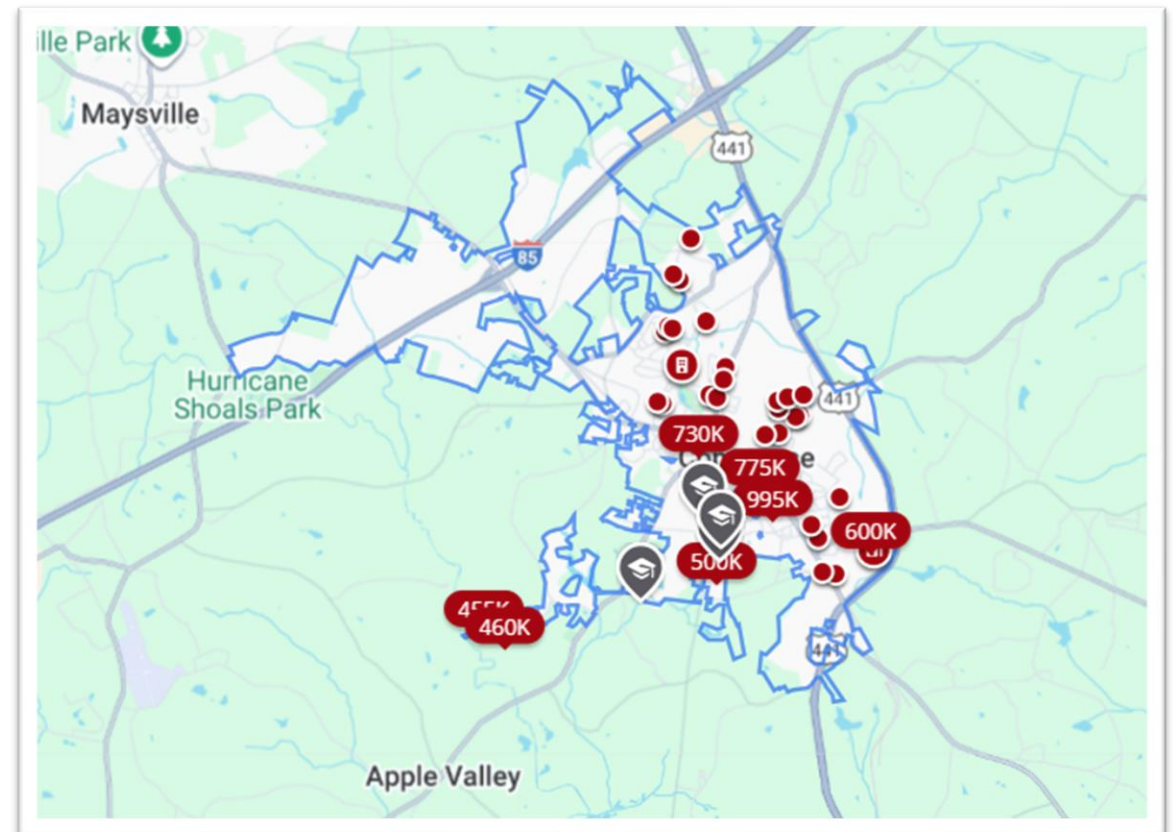
- The median value of owner-occupied housing units in Commerce is more than \$305,000.
- Less than 13% of the housing units in Commerce have a value of less than \$150,000.
- More than half of the housing units are above \$300,000.
- Commerce's housing stock lacks diversity across multiple price points, with a significant share consisting of non-traditional housing types, including mobile homes.
- There is a limited supply of standard single-family homes in established neighborhoods. This imbalance restricts options for households at various income levels and life stages, thus making it difficult to maintain a growing population.
- The region has a significant elderly population, so Commerce would benefit from the addition of a diverse range of housing. Senior-living communities that are walkable and located near retail would enable the older population that plan to age in place to have the option to move to smaller, more affordable housing units.
- The addition of townhomes or other multi-family units would be attractive to a younger population and could allow the region to grow and increase opportunities for new downtown, retail, and industrial development.

CURRENT REAL ESTATE



There are currently 1,163 homes listed for sale, including houses, townhomes, multi-family, condos/co-ops, apartments, and manufactured, in Jackson County.

Only 4% of these homes are within the City of Commerce. The typical Zillow home value (ZHVI)⁸ for Jackson County is \$401,349. There are currently only 33 homes listed for sale in Commerce below the typical home value.



CURRENT REAL ESTATE

\$225,000

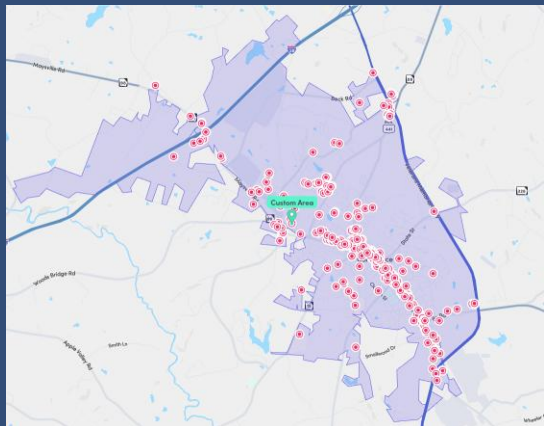
- 2 bds | 1 ba | 1,144 sq ft | 0.2 acres
- Built in 1920
- 65 days on Zillow



\$775,000

- 5 bds | 3 ba | 4,500 sq ft | 0.9 acres
- Built in 1840
- 20 days on Zillow

AREA VISITS – FOOT TRAFFIC

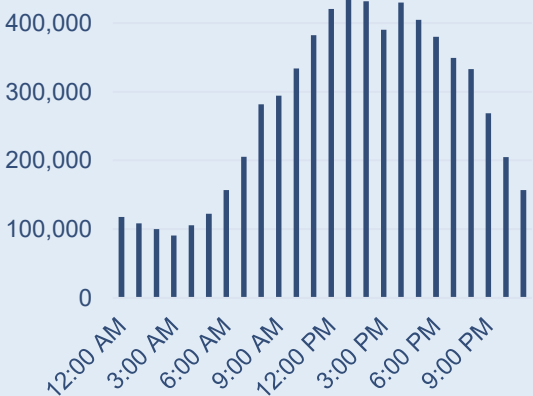


There are 164 retailers within the City of Commerce with available foot traffic data. The busiest month in 2025 was March with more than 7,200 average visits per location. From July 2024 to June 2025, Commerce had nearly 24,500,000 total visits.

Top 10 Retailers by Visit Count

Retailer	Avg. Monthly Visits
Dunkin' <i>Located inside of Love's Travel Stop</i>	120,014
Ingles Market	73,637
Subway	68,053
Love's Travel Stop	45,790
Quality Foods	34,526
Starbucks <i>Located inside of Ingles Market</i>	33,664
Domino's Pizza	30,860
Hardee's	29,845
Dairy Queen	25,762
Chevron	19,936

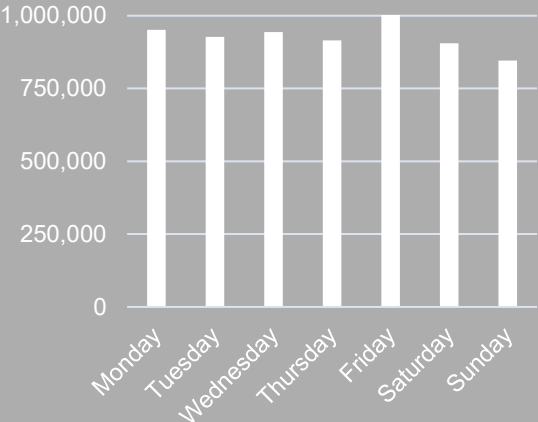
Hourly Visits



The busiest foot traffic time in the City of Commerce is in the afternoon from 12 PM to 4 PM, with the peak hour being at 1 PM.

Data for April 2025 to June 2025

Daily Visits



The peak day for visits in the City of Commerce is Friday. The least busy day was Sunday. Approximately 27% of visits occurs during the weekend.

Data for April 2025 to June 2025

RETAIL MARKET

The City of Commerce has various retailers including restaurants, bars, a grocery store, and more. Retail sales amount to nearly \$32 million each year.

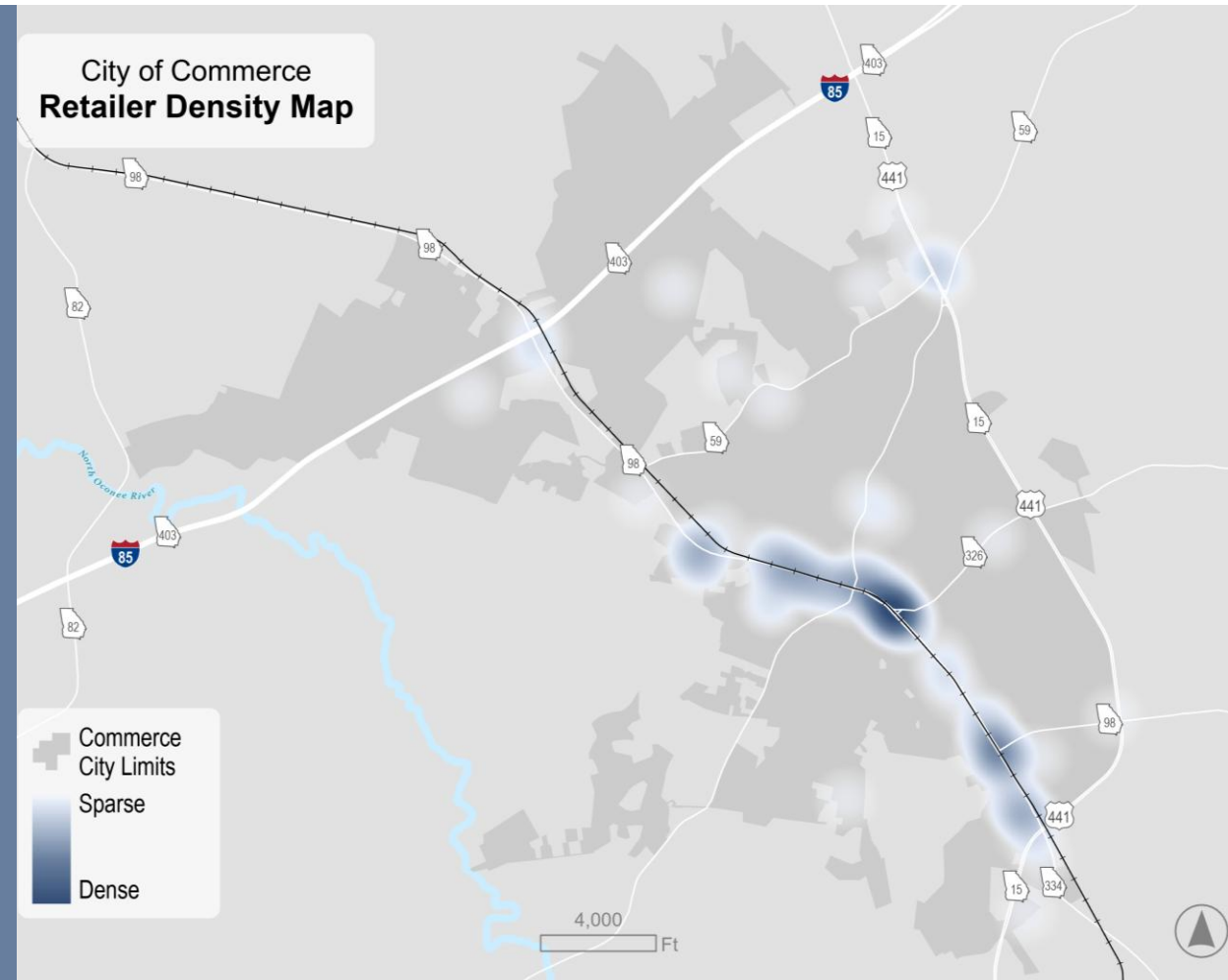
The map shows a high concentration of retailers in the downtown area along Elm Street. Retailers are also strategically lining major routes including Veterans Memorial Parkway (US-441) and Interstate 85.

Nearly
\$31.6 million
In Retail Sales Annually

1
Grocery Store

85
Restaurants
or Bars

62
Other Retailers



DOWNTOWN MARKET RECOMMENDATIONS



Diversify housing stock by constructing smaller, single-family homes and duplexes to meet the needs of first-time buyers, young families, and aging residents.



Take advantage of Commerce's Entertainment District by expanding pedestrian zones on Market Days. Turn certain downtown blocks into temporary pedestrian-only streets.



Use empty buildings/store fronts for pop up vendors to encourage new businesses and entrepreneurship.



Complete simple upgrades to make the downtown feel more inviting with crosswalk improvements, wider pedestrian areas, and streetscaping with benches, planters, shade, and lights for evening visitors.

GLOSSARY

Industry Definitions

- **Agriculture, Forestry, Fishing, and Hunting (NAICS 11)** - covers businesses involved in growing crops, raising livestock, logging, and harvesting fish and other animals from their natural habitats, encompassing operations like farms, ranches, dairies, greenhouses, nurseries, orchards, and hatcheries, along with related support services.
- **Mining, Quarrying, and Oil and Gas Extraction (NAICS 21)** - covers businesses that extract natural resources like coal, ores, crude petroleum, and natural gas, including related preparatory activities (beneficiation, crushing) at the site, and also includes support activities for these operations.
- **Utilities (NAICS 22)** - covers businesses that extract natural resources like coal, ores, crude petroleum, and natural gas, including related preparatory activities (beneficiation, crushing) at the site, and also includes support activities for these operations.
- **Construction (NAICS 23)** - defines the Construction Sector, encompassing businesses building, repairing, or renovating buildings and engineering projects (like roads, utilities) and those subdividing land for development, including site preparation, general contracting, and various specialty trades (electrical, plumbing, roofing, etc.). These firms manage projects on-site, often using subcontracts, and can handle new builds, additions, alterations, or maintenance.
- **Manufacturing (NAICS 31)** - defines the Manufacturing Sector, encompassing businesses building, repairing, or renovating buildings and engineering projects (like roads, utilities) and those subdividing land for development, including site preparation, general contracting, and various specialty trades (electrical, plumbing, roofing, etc.). These firms manage projects on-site, often using subcontracts, and can handle new builds, additions, alterations, or maintenance.
- **Wholesale Trade (NAICS 42)** - encompassing businesses that sell goods for resale (to retailers/wholesalers), capital/durable nonconsumer goods (like farm/industrial machinery), or raw/intermediate materials (to producers). Wholesalers act as intermediaries, operating from warehouses/offices, typically without major public displays, and serve other businesses rather than direct consumers, dealing with everything from electronics and food to lumber and machinery.
- **Retail Trade (NAICS 44)** - encompassing businesses selling merchandise directly to the public in small quantities, from physical stores (like grocery, auto dealers, clothing) to non-store retailers (online, mail-order, vending). This sector focuses on the final distribution step, selling goods without significant transformation, and includes both fixed locations and online operations.
- **Transportation and Warehousing (NAICS 48)** - covering industries that move people or goods (air, rail, water, truck, transit, pipeline, scenic) and provide support for these modes.
- **Information (NAICS 51)** - covers businesses involved in producing, distributing, and providing access to information and cultural products like software, media, and data, including publishers, broadcasters, telecom companies, web portals, and data processors. It groups activities from creating content (publishing books, movies) to the infrastructure that delivers it (telecom, hosting, web search).
- **Finance and Insurance (NAICS 52)** - covering activities like banking (deposits, loans), insurance carriers (pooling risk), investment funds (securities, trusts), credit intermediation (mortgages, brokerage), and monetary authorities (central banks). Essentially, it groups businesses that manage money, provide financial services, and facilitate financial transactions, from lending to risk management.
- **Real Estate and Rental and Leasing (NAICS 53)** - covers businesses that rent, lease, or let others use tangible (like equipment, property) or intangible (like patents) assets, including real estate agents, property managers, and appraisers, as well as companies providing equipment or vehicle rentals. Essentially, it's about earning income from assets owned or controlled by the business and related services.

GLOSSARY

Industry Definitions (continued)

- **Professional, Scientific, and Technical Services (NAICS 54)** - encompassing businesses that provide specialized expertise, skills, and knowledge, like legal, accounting, engineering, computer, consulting, research, advertising, and veterinary services, rather than physical goods or day-to-day admin. These establishments sell highly specialized human capital, with examples including lawyers, architects, IT consultants, scientists, and designers.
- **Management of Companies and Enterprises (NAICS 55)** - covers central administrative offices (like holding companies, corporate headquarters) that oversee and manage other establishments within the same enterprise, handling strategic decisions, finance, HR, and IT, rather than providing direct services to the public or unaffiliated businesses, focusing on owning securities and supporting subsidiaries.
- **Administrative and Support and Waste Management and Remediation Services (NAICS 56)** - covers businesses providing essential support functions for other organizations, like office admin, security, cleaning, and staffing, plus crucial waste collection, treatment, disposal, and environmental cleanup services, acting as a vital link supporting daily operations across various industries.
- **Educational Services (NAICS 61)** - covers businesses providing instruction and training in various subjects, from traditional K-12, colleges, and universities (formal education) to specialized vocational, technical, and continuing education (e.g., language schools, driving schools, art studios). These establishments use teachers with subject expertise to deliver education, encompassing everything from degrees to short-term skills development.
- **Health Care and Social Assistance (NAICS 62)** - covers businesses providing medical care, nursing, residential care, and various social support services, from hospitals and physician offices (621, 622) to nursing homes (623) and family services (624), distinguished by their reliance on skilled health and social workers delivering these services directly to people.
- **Arts, Entertainment, and Recreation (NAICS 71)** - covers businesses that provide cultural, amusement, and leisure experiences, including live performances (theater, music), spectator sports, museums, zoos, amusement parks, fitness centers, and recreational facilities. Essentially, it's for places that entertain, educate, or offer ways for people to have fun, whether by watching, participating, or visiting.
- **Accommodation and Food Services (NAICS 72)** - covers businesses that provide lodging (hotels, motels, campgrounds) or prepare and serve food, snacks, and drinks for immediate consumption (restaurants, bars, caterers). It combines these closely related services because they often occur together, including operations from hotels with restaurants to standalone eateries and food contractors.
- **Other Services (except Public Administration) (NAICS 81)** - covers a broad range of personal, repair, religious, grantmaking, and advocacy services not classified elsewhere, including pet care, laundry, beauty salons, funeral homes, religious organizations, political groups, and private households. It's essentially a "catch-all" for businesses and organizations providing services to individuals or other organizations that don't fit into typical goods-producing sectors.
- **Public Administration (NAICS 92)** - covers government entities performing legislative, judicial, and administrative functions for federal, state, tribal, and local governments, managing public programs, enforcing laws, and overseeing public safety and national defense, essentially all government management and operation not specific to another sector like education or transportation. This includes executive offices, legislative bodies, courts, police, fire protection, and international affairs.
- **Unclassified (NAICS 99)** - a catch-all for businesses that don't fit neatly into other standard NAICS categories, often used for new businesses or unique entities for statistical tracking.

GLOSSARY

- ¹ **Diversity Index** - Summarizes racial and ethnic diversity, indicating the likelihood that two individuals, chosen at random from the same area, belong to the same race or ethnic group. The index ranges from 0 (no diversity) to 100 (highest diversity). An area's Diversity Index increases when the population includes more race/ethnic groups.
- ² **Location Quotient (LQ)** - a measure of the relative size of the selected region's industry employment compared to the national average. A number greater than 1.00 means that the industry employment for the region exceeds the industry's national average, and a number less than 1.00 means that it falls short of the industry's national average.
- ³ **Average Annual Daily Traffic (AADT)** - is the total number of vehicles passing a point on a road in a year, divided by 365, representing the average daily traffic volume, smoothing out daily/seasonal highs and lows for consistent road planning, design, and funding. It is the key metric for transportation agencies, calculated by factoring short-term counts over a full year to account for weekdays, weekends, holidays, and seasonal changes.
- ⁴ **Household Income** - the combined gross income of all people living in a household, using the U.S. Census definition, including earnings, Social Security, pensions, interest, etc., for everyone ages 15+.
- ⁵ **Average Household Income** - the total income for all households in a geographic area, summed up and then divided by the total number of households, essentially the mean income, which captures the entire income distribution but can be skewed by very high or low earners
- ⁶ **Median Household Income** - the midpoint income value where half of all households in a geographic area earn more and half earn less, based on annual income from all earners 15+. Esri uses U.S. Census definitions, calculating MHI by sorting all reported incomes and finding the middle value, often employing Pareto interpolation for greater accuracy within income brackets, making it a strong indicator of typical income unaffected by extreme highs or lows, unlike the average.
- ⁷ **Vacant Housing Unit** - a measure of the relative size of the selected region's industry employment compared to the national average. A number greater than 1.00 means that the industry employment for the region exceeds the industry's national average, and a number less than 1.00 means that it falls short of the industry's national average.
- ⁸ **Zillow Home Value Index (ZHVI)** - A measure of the typical home value and market changes across a given region and housing type. It reflects the typical value for homes in the 35th to 65th percentile range.



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On Behalf Of: City of Commerce, Georgia
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