

Lake Cumberland Area Development District

COMPREHENSIVE ECONOMIC DEVELOPMENT PLAN

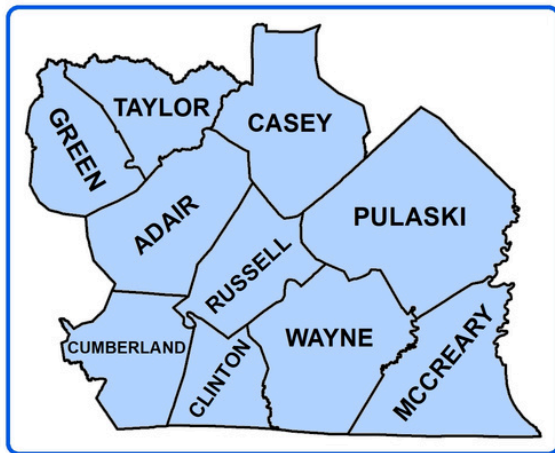
2022-2027

Prepared By

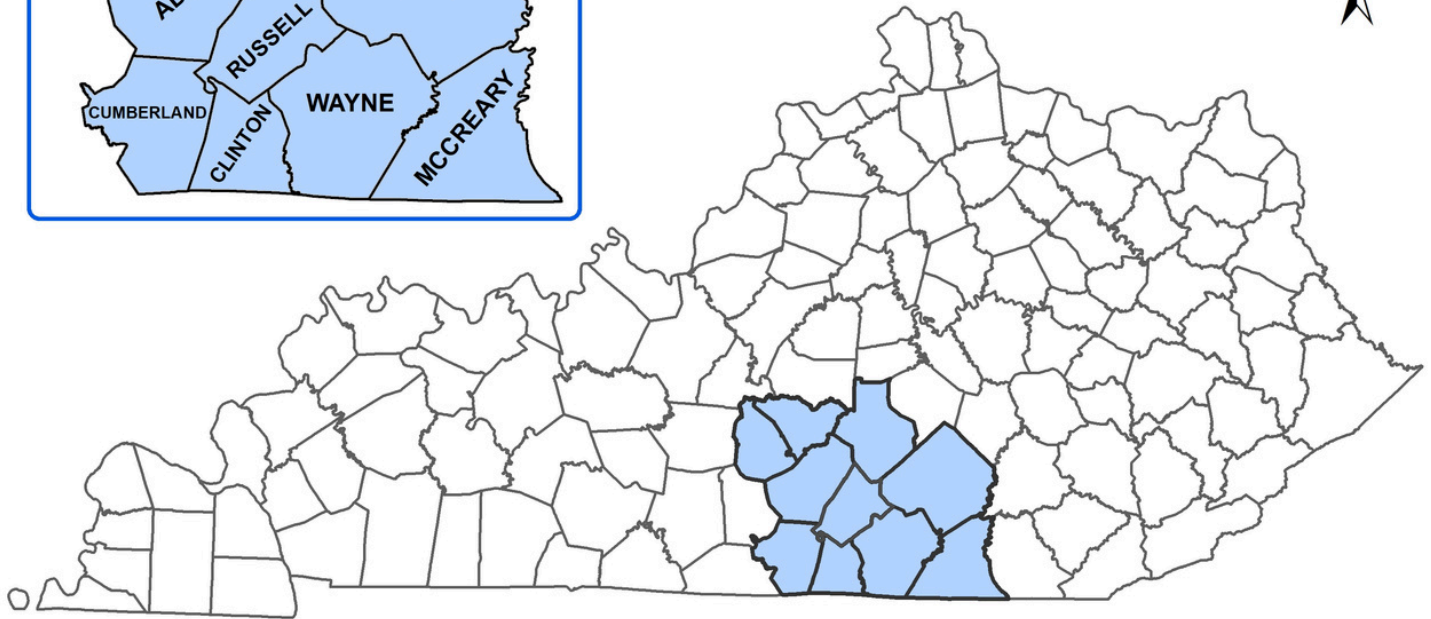
LCADD Community & Economic
Development & Planning Department

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LAKE CUMBERLAND AREA DEVELOPMENT DISTRICT INC



Executive Summary

The FY 2022 - 2027 Comprehensive Economic Development Strategy Plan (CEDS) for the Lake Cumberland Area Development District (LCADD) serves as a road map for the development of the 10-county region. The document provides a broad overview of where the region currently stands, where it has been, and lays out a path for the next 5 years. This plan is to serve as a guiding document for the District's agency staff and the Board of Directors in regards to developing a more economically resilient region.

The CEDS is developed through a joint funding agreement with the Economic Development Administration. The strategy is completely rewritten every five years, with annual updates in between.

The document serves the Lake Cumberland Area Development District region. The LCADD serves the following 10 counties: Adair, Casey, Clinton, Cumberland, Green, McCreary, Pulaski, Russell, Taylor, and Wayne, and the 14 municipalities located within their boundaries.

The plan provides a description of current economic and demographic conditions of the region, an analysis of regional strengths and weaknesses, and an analysis of regional clusters. The plan also lists the economic development goals and objectives, with a plan of action that outlines the activities necessary to implement the goals and objectives.

The mission of LCADD is to provide a regional forum to local governments and citizens in order to identify issues and opportunities and to then provide leadership in planning and implementing projects and programs to improve the quality of life within the district.

Summary Background

The Lake Cumberland Area Development District (LCADD) is comprised of 10 counties in South Central Kentucky containing 14 municipalities. The LCADD is a local planning district created by Kentucky Revised Statute, Chapters 147A.050 and 147A. The board of directors is made up of local elected officials from each local government and citizen members from throughout the region. A list of the LCADD Board of Directors can be found at www.lcadd.org.

The ADD houses committees and councils listed below:

LCADD Board of Directors
LCADD Executive Committee
Personnel & Finance Committee
Revolving Loan Fund Committee
Transportation Council
Regional Water Management Council
Aging Council
Ombudsman Advisory Committee
Elder Abuse Committee
Lake Area Foundation Committee
Cumberlands Workforce Development Board

The committees and councils have been established to address specific issues or to meet programmatic requirements. These committees and boards exist and operate under the direction of the overall board of directors. Each of these committees and boards are utilized to provide input to the strategic planning process with respect to their assigned responsibility and areas of expertise. Through this process and organization, the LCADD Board of Directors serves as the Comprehensive Economic Development Committee for the region.

LCADD employs a professional staff providing a diverse base of experience and expertise. Staff currently totals approximately 80 people. It is through the board structure and professional staff that needs and opportunities are identified, ideas cultivated, and resources applied to achieve the goals of the region.

In developing the CEDS, staff worked with local communities to review the document, identify strengths, weaknesses, needs and opportunities. These recommendations were then presented to the Board of Directors for approval in its role as the overall Comprehensive Economic Development Committee for the region.

SocioEconomic Background

The development of the Lake Cumberland region would not be possible without the people who live within it. Table 3:1 and 3:2 represent the population within the district over the past two decades. The region has experienced an 8.1% growth in population with four counties showing a decrease. A steadily growing population provides a long-term foundation for all development efforts. Economies cannot exist without individuals who participate in, support, and innovate them. The workforce pipeline will increase alongside the population, and with the evolution in education and training, the expanded pipeline will transform to meet the goals of the community.

Table 3:1 Population by County

Year	Adair	Casey	Clinton	Cumberland	Green	McCreary	Pulaski	Russell	Taylor	Wayne	Total
2000	17,244	15,447	9,634	7,147	11,518	17,080	56,217	16,315	22,927	19,923	193,452
2010	18,542	15,939	10,161	6,931	11,377	18,122	62,062	17,445	24,247	20,716	205,542
2011	18,613	15,939	10,215	6,884	11,334	18,201	62,654	17,521	24,400	20,807	206,568
2012	18,651	15,984	10,244	6,857	11,309	18,204	63,045	17,562	24,514	20,819	207,189
2013	18,696	16,006	10,210	6,842	11,252	18,163	63,369	17,636	24,585	20,797	207,556
2014	19,032	16,002	10,192	6,829	11,186	18,073	63,505	17,646	25,059	20,728	208,252
2015	18,852	15,954	10,188	6,807	11,149	18,001	63,635	17,669	24,993	20,655	207,903
2016	19,156	15,928	10,172	6,780	11,123	17,850	63,772	17,684	25,315	20,557	208,337
2017	19,304	15,805	10,208	6,744	11,044	17,748	63,974	17,731	25,406	20,692	208,656
2018	19,241	15,796	10,211	6,713	11,023	17,635	64,145	17,760	25,500	20,609	208,633
2019	19,222	15,885	10,193	6,697	10,979	17,465	64,350	17,778	25,571	20,546	208,686
2020	19,366	15,968	10,175	6,660	11,000	17,333	64,789	17,846	25,572	20,447	209,156

Sources: Profile of General Demographic Characteristics Year 2000, ACS 5-Year Estimates Subject Tables Years 2010-2021, & Kentucky State Data Center <http://ksdc.louisville.edu/data-downloads/projections/>

Table 3:2 Population by Race

County	Hispanic or Latino		White		Black or African		Other Races	
	2010	2020	2010	2020	2010	2020	2010	2020
Adair	1.7%	3.3%	94.7%	88.0%	2.7%	2.6%	1.5%	3.7%
Casey	2.4%	3.4%	96.2%	92.9%	0.5%	0.5%	1.1%	3.0%
Clinton	2.3%	2.4%	97.1%	85.3%	0.4%	0.4%	1.3%	2.8%
Cumberland	0.9%	1.2%	93.9%	81.8%	2.6%	2.3%	1.6%	3.2%
Green	1.4%	1.8%	94.0%	94.2%	2.0%	1.5%	1.6%	3.5%
McCreary	2.2%	2.1%	91.4%	87.0%	5.4%	5.2%	2.1%	3.1%
Pulaski	2.1%	2.9%	96.6%	92.0%	1.1%	1.0%	1.8%	4.4%
Russell	3.4%	4.4%	95.6%	92.4%	0.5%	0.6%	1.3%	3.4%
Taylor	1.8%	2.8%	92.1%	88.9%	5.0%	4.9%	2.2%	5.2%
Wayne	2.9%	4.4%	94.6%	87.4%	1.5%	1.1%	1.5%	2.7%
Region	2.2%	3.0%	94.9%	89.9%	2.1%	2.0%	1.7%	3.8%

Sources: 2010: DEC Redistricting Data (PL 94-171) & 2020: DEC Redistricting Data (PL 94-171)

Referenced in Table 3:2, 89.9% of the LCADD population is predominately white. The largest non-white segment are races, totaling 3.8% population, while Hispanic and African Americans represent 5% of the region. The LCADD regions has experienced a 5% decrease in the white population over the past 10 years.

Table 3:3 Median Age

County	2000	2010	2020
Adair	36.9	38.5	40.4
Casey	37.8	39.9	42.6
Clinton	39.0	41.1	42.8
Cumberland	40.1	42.9	46.1
Green	40.0	43.1	43.8
McCreary	34.2	36.7	39.7
Pulaski	38.5	40.7	41.9
Russell	39.9	41.1	43.4
Taylor	38.1	40.7	37.5
Wayne	36.6	40.1	44.0
Region	38.3	40.7	42.7

Sources: Profile of General Demographic Characteristics Year 2000 & ACS 5-Year
Estimates Subject Tables Years 2010 & 2020

The district's median age rose from 38.3 in 2000, to 42.7 in 2020, as referenced in Table 3:3. All but one county has experienced rising median age during this time span. The aging of the population will require greater levels of service in the health care and the senior care services sectors.

Table 3:4 Households

County	2010	2020	2030
Adair	7,285	7,364	7,444
Casey	6,351	6,270	6,179
Clinton	4,358	3,942	3,833
Cumberland	2,883	2,585	2,561
Green	4,601	4,606	4,631
McCreary	6,477	6,058	5,560
Pulaski	25,722	26,405	27,460
Russell	7,401	7,461	7,618
Taylor	9,832	10,171	10,468
Wayne	8,646	8,085	7,874
Region	83,556	82,947	83,628

Sources: Kentucky State Data Center <http://ksdc.louisville.edu/data-downloads/projections/>



Household information is an important economic factor to consider and evaluate. Households provide the workforce for production, labor, and capital. As shown in Table 3:4, the region's household total has decreased between 2010 and 2020 by 609. Based on data, the region is predicted to increase by 681 by 2030.

Table 3:5 Income & Poverty

County	Median HH Income	Per Capita Income	Poverty Rate
Adair	\$ 43,026	\$ 22,751	18.9%
Casey	\$ 33,004	\$ 18,384	26.4%
Clinton	\$ 33,092	\$ 21,730	22.2%
Cumberland	\$ 35,030	\$ 20,685	21.8%
Green	\$ 33,846	\$ 23,407	22.4%
McCreary	\$ 29,499	\$ 16,016	31.7%
Pulaski	\$ 40,658	\$ 26,063	22.6%
Russell	\$ 41,731	\$ 22,956	21.6%
Taylor	\$ 50,266	\$ 25,441	16.6%
Wayne	\$ 37,678	\$ 26,172	22.2%
Region	\$ 39,430	\$ 23,484	22.4%

Sources: 2020: ACS 5-Year Estimates Subject Tables & Census QuickFacts

Table 3:5 provides a comparison of the median household incomes for the LCADD region. The state of Kentucky's median household income is \$52,238 in comparison to the LCADD region of \$39,430. The LCADD region's per capita income is \$23,484, which is lower than the state of Kentucky's of \$29,123. The LCADD region's poverty rate is 22.4%, which is higher than the state of Kentucky's at 16.5%.



The region has experienced a decrease in unemployment rate between 2010 and 2020 by 3.3%, as shown in Table 3:6. Wayne County's unemployment rate decreased by 7.6% and McCreary County's by 7.9%. The steady rate of decline for the unemployment rate, indicates a promising future for LCADD's workforce.

Table 3:6 Unemployment Rate

County	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Adair	11.0%	12.7%	10.7%	10.2%	10.6%	7.7%	5.8%	6.2%	6.2%	5.7%	7.1%
Casey	6.8%	6.9%	8.3%	9.1%	10.8%	9.0%	9.3%	7.5%	8.3%	8.0%	8.4%
Clinton	9.8%	8.2%	10.4%	11.5%	10.0%	9.3%	8.9%	7.4%	7.2%	6.2%	6.8%
Cumberland	6.7%	11.0%	12.2%	14.0%	11.9%	10.2%	7.2%	5.1%	5.6%	4.6%	4.2%
Green	7.7%	9.1%	10.4%	10.7%	9.3%	9.0%	7.5%	5.1%	4.3%	4.2%	5.4%
McCreary	15.6%	16.1%	17.9%	16.4%	19.6%	19.0%	17.6%	15.8%	15.9%	9.5%	7.7%
Pulaski	7.9%	8.2%	9.2%	9.0%	9.4%	9.1%	9.2%	8.6%	8.4%	7.1%	6.0%
Russell	7.3%	8.8%	11.2%	11.6%	12.3%	11.8%	10.6%	9.4%	8.4%	5.9%	6.4%
Taylor	10.0%	10.2%	11.7%	11.9%	11.2%	9.6%	8.8%	7.6%	5.7%	5.0%	4.9%
Wayne	13.3%	14.9%	16.6%	15.3%	15.4%	12.6%	12.8%	10.1%	6.2%	5.1%	5.7%
Region	9.5%	10.3%	11.5%	11.3%	11.7%	10.5%	9.9%	8.6%	7.9%	6.4%	6.2%

Business & Industry

Up until the early 1990's the industrial base of the region was very limited in its diversity. Textile production was king, with lumber and natural resource extraction having a major employment role. With the passing of the North American Free Trade Agreement (NAFTA), the Lake Cumberland area experienced a mass exodus of textile jobs and a heavily weakened industrial sector. This decline in textile production is still being felt in the region, with a Taylor County textile company finally shutting its doors as recent as winter 2022. The region's houseboat manufacturing industry has also seen a similar collapse, NAFTA and finally the Great Recession playing key roles in the decline.

Economic development efforts have resulted in diversifying the region's economy. Various manufacturing operations have been recruited to the district. Notably, several automotive component production companies have been recruited throughout the area. Farm equipment manufacturing is also a major employer in the area. Several gate manufacturers are located in Casey County. Tarter Gate is a farm equipment manufacturer that employs 1,028 and supplies nationally. The abundance of forested land also supports a healthy wood products industry. Hardwood flooring manufacturers, lumber processors, and other wood component manufacturers exist in the region.

The last 20 years have seen a substantial increase in the number of industrial parks within the district. All ten counties have an industrial/economic development authority created. These local governments and their development authorities have pro-actively procured and developed industrial sites to aid in the recruitment of job-creating industries. These parks have been adequately designed to accommodate industry, with power, transportation and infrastructure needs accounted for in the planning process. Currently, there are 16 formal industrial parks in the Lake Cumberland district.

Several locally-owned and started manufacturers exist in the region and appear to be stable and growing. Stephens Pipe and Steel, Superior Battery, Tarter Gate and Ranch, Outdoor Venture Corporation, and Gator-Made Trailers, are all 'locally-grown' companies that play a major role in diversifying and strengthening LCADD's economy.

LCADD offers a Revolving Loan Fund to promote positive economic impact in its 10-county region. The program was developed using Federal Economic Development Administration monies. The program was created to enhance job creation and retention by working in conjunction with private financing to encourage business start-ups and expansions. Applicants are incentivized via accessible terms and rates, low loan fees, and no prepayment penalties. Projects under the program are focused on industrial, tourism, agriculture, and service industries; however, these are the region's most prominent industries.

Tourism

Tourism has become one of the most successful cluster economies in the Lake Cumberland district. Tourism, to varying extents, affects all of the ten counties. The biggest tourist draws in the district are Lake Cumberland, Green River Lake, Dale Hollow, Cumberland River, and Big South Fork Recreation Area.

Tourism revenue throughout our 10-county region has increased more than \$32,000,000 since 2017 through 2021, shown in Table 3:6. The region experienced a decreased in tourism revenue during 2019 and 2020 due to the global pandemic. In 2021, the region experienced more revenue growth than the last 5 years. This is mainly due to the region's outdoor attractions and recreational activities.



Table 3:6 Tourism Revenue

Dale Hollow Lake

County	2017	2018	2019	2020	2021
Adair	\$ 14,520,000	\$ 14,650,000	\$ 9,330,000	\$ 13,000,000	\$ 15,600,000
Casey	\$ 8,770,000	\$ 8,650,000	\$ 4,710,000	\$ 7,900,000	\$ 9,400,000
Clinton	\$ 12,630,000	\$ 12,890,000	\$ 8,410,000	\$ 11,400,000	\$ 13,400,000
Cumberland	\$ 13,190,000	\$ 12,970,000	\$ 9,410,000	\$ 11,600,000	\$ 13,800,000
Green	\$ 5,360,000	\$ 5,380,000	\$ 3,240,000	\$ 5,000,000	\$ 5,700,000
McCreary	\$ 13,750,000	\$ 13,480,000	\$ 9,530,000	\$ 12,700,000	\$ 15,200,000
Pulaski	\$ 117,690,000	\$ 119,150,000	\$ 85,020,000	\$ 115,000,000	\$ 137,800,000
Russell	\$ 44,120,000	\$ 43,200,000	\$ 33,290,000	\$ 44,200,000	\$ 48,700,000
Taylor	\$ 38,070,000	\$ 39,160,000	\$ 25,750,000	\$ 33,100,000	\$ 39,000,000
Wayne	\$ 25,610,000	\$ 25,950,000	\$ 18,340,000	\$ 23,500,000	\$ 27,600,000
Region	\$ 293,710,000	\$ 295,480,000	\$ 207,030,000	\$ 277,400,000	\$ 326,200,000

Source: KY Tourism County Tables <https://www.kentuckytourism.com/industry/research>

While not all 10 counties benefit from the lakes, other scenic attractions abound. McCreary County benefits from the Big South, Cumberland Falls, Natural Arch, Blue Heron and Yahoo Falls. Opportunity to expand the tourism base definitely exists for all 10 counties. Green County and Casey County are possibly the least beneficiary of tourism in the district. Casey County is undertaking growth opportunities to capture part of the tourism industry. Development and expansion of the Casey County Ag-Expo Center and Lake Liberty Trail are helping the county grow its tourism base.

While not having a major tourism attraction, Green County does have the opportunity to direct its focus on more niche attractions. The County's abundance of genealogical material and the oldest courthouse west of the Alleghenies, have made Green County a destination for the history-minded tourist. The City of Greensburg's Green River Paddle Trail is rapidly becoming a draw for recreational and environmental tourists. Green County now receives approximately \$5.7 million in annual tourism revenue.

Tourism

The Kentucky Trail Town Program is an official tourism development designation obtained by application through the Office of Adventure Tourism. There are four Kentucky Certified Trail Towns designated cities in the LCADD region. During FY23, Liberty/Casey County will become a Certified Trail Town; therefore, half of the LCADD region will be Certified Trail Towns.

Below are well-known tourist attractions for each of our 10-counties in the LCADD region.

County	Features
Adair	Russell Creek Green River Lake Holmes Bend Marina Annual USA Crappie Tournament
Casey	Ag-Expo Center Lake Liberty Trail Lake Liberty
Clinton	Dale Hollow Lake Cumberland River Lake Cumberland
Cumberland	Dale Hollow Lake Cumberland River
Green	Green River Paddle Trail Green River Lake



Big South Fork Scenic Railway

County	Features
McCreary	Big South National River & Recreation Area Daniel Boone National Forest Sheltowee Trace National Recreational Trail Stearns Historic Parkway Big South Fork
Pulaski	Lake Cumberland Somersenites Cruise Master Musicians Festival Haney's Appledale Farm
Russell	Lake Cumberland Cumberland River Winfrey's Ferry Lake Cumberland State Park
Taylor	Green River Lake State Park Green River Lake
Wayne	Lake Cumberland Conley Bottom Beaver Creek Marina

The major post college providers in the area are Somerset Community College, Lindsey Wilson College, Campbellsville University. Kentucky's Community & Technical College System has satellite campuses in the following counties: Casey, Clinton, Laurel, McCreary, Russell, and Pulaski. The new Lake Cumberland Regional College & Workforce Center in Russell County serves on average 20 post high school students through Somerset Community College, offering training in: welding, basic electricity, HVAC electricity, EMT, and nurse aid.

The LCADD region has 13 high schools, 13 middle schools, 27 elementary schools, and 6 private schools serving all educational needs, in addition to home school programs and educational childcare programs in communities.



Education

The educational system in the Lake Cumberland region has grown over the last few decades. Referenced in Table 3:7, the percentage of high school graduates has significantly increased between 2000 and 2020. In 2000, 61.3% of adults had a high school education. By 2020, this number had increased to 80.8%, a 19.5% increase. The percent of population with a college education increased by 6.2% between 2000 and 2020.

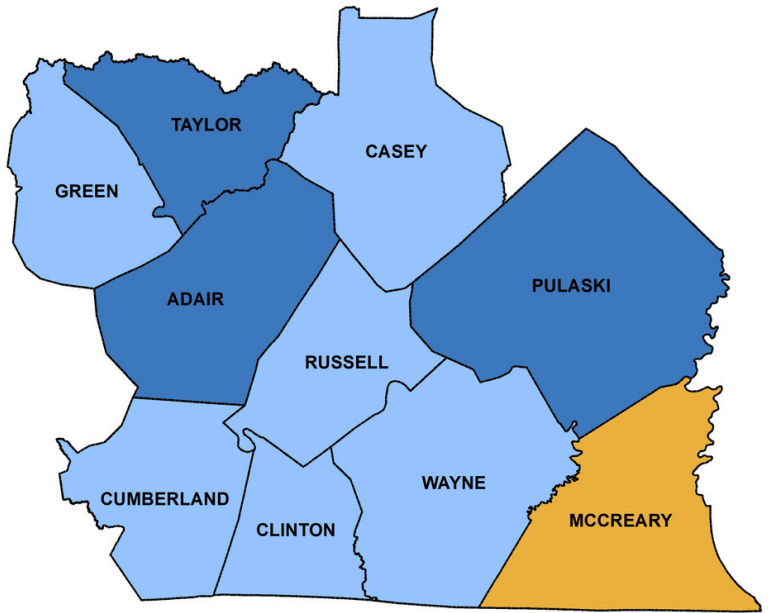
Table 3:7 Graduates

County	Percent of High School Graduates			Percent of College Graduates		
	2000	2010	2020	2000	2010	2020
Adair	60.1%	68.7%	83.0%	10.9%	14.4%	18.4%
Casey	57.4%	66.4%	73.9%	7.4%	9.5%	11.2%
Clinton	53.5%	57.5%	75.6%	8.0%	3.7%	12.3%
Cumberland	56.0%	70.5%	82.1%	7.1%	7.9%	14.9%
Green	61.4%	73.4%	76.4%	9.1%	11.4%	11.6%
McCreary	52.6%	64.7%	76.2%	6.7%	8.0%	8.5%
Pulaski	65.6%	76.1%	83.4%	10.5%	14.5%	16.8%
Russell	61.8%	72.3%	81.5%	9.6%	12.7%	15.5%
Taylor	68.0%	73.7%	87.7%	12.2%	14.9%	23.5%
Wayne	57.8%	67.2%	76.3%	7.2%	9.0%	13.3%
Region	61.3%	71.0%	80.8%	9.4%	11.9%	15.6%

Source: 2000: DEC Summary File 3 Demographic Profile & ACS 5-Year Estimates Subject Tables Years 2010 & 2020

Education

The Kentucky Work Ready Community certification program is a measure of the quality of a county's workforce. A county's status in the certification process can be found using the following link: <https://ced.ky.gov/WorkReady/>. 9 of 10 counties in the LCADD region have attained either the Certified Work Ready or Certified Work Ready in Progress designation.



The LCADD region has 76,648 employed civilians. The largest portion of these employees were employed in Health Care and Social Assistance and Manufacturing, as shown in Table 3:8. These sectors employed over 32% of the LCADD's workforce.

Table 3:8 Employment by Industry

Industry	Employment	Average Annual Wages	Forecasted Annual Growth
Health Care & Social Assistance	12,894	\$ 44,935	1.0%
Manufacturing	11,540	\$ 44,339	-0.3%
Retail Trade	9,331	\$ 32,247	-1.1%
Educational Services	6,819	\$ 35,339	0.3%
Accommodation & Food Services	5,702	\$ 16,475	1.7%
Transportation & Warehousing	3,927	\$ 48,762	0.3%
Construction	3,869	\$ 40,609	-0.1%
Agriculture, Forestry, Fishing & Hunting	3,753	\$ 14,691	-0.7%
Administrative & Support & Waste Management & Remediation Services	3,651	\$ 31,200	0.1%
Public Administration	3,455	\$ 41,696	-0.3%
Remaining Component Industries	11,708	\$ 51,711	0.2%
Total - All Industries	76,648	\$ 38,015	0.2%

Sources: JobsEQ <http://www.chmuraecon.com/jobseq>

Workforce Development is a key factor in making the LCADD region more resilient. LCADD serves as the Fiscal Agent, One-Stop Operator, and Director Service Provider for the Cumberland Workforce Development Board (CWDB). The contracts require serving individuals in a regional area of 13-counties to provide qualified workers that fit the needs of existing employers and economic development activities.

Workforce Development

LCADD is tasked to administer the Workforce Innovation and Opportunities Act (WIOA) which represents a strong network of interlinked programs designed to provide an array of options to individuals seeking new opportunities and valuable information. The CWDB Strategic Plan is a valuable platform to bring together individuals from business, education, economic development and other sources to seek out and establish goals, implement plans, and proposed outcomes. Below are services and programs provided by the CWDB:



Career & Job Fairs
On-the-Job Training
Adult & Dislocated Workers
Work Ready Communities
Trade Adjustment Assistance
Business Support
Youth
Kentucky Career Centers

The CWDB has dedicated employees with valuable resources who assist individuals re-entering the workforce throughout the region. There are many obstacles that have to be overcome simultaneously with successful employment. CWDB developed a comprehensive program, which utilizes one-on-one assessment measures, to understand clients' needs and ultimately remove any barriers that would interfere with or inhibit a successful reintegration into the workforce. Below are examples of training programs offered through WIOA:



Industrial
Maintenance

Electrical

Welding
HVAC

Nursing
RN &
LPN

CDL

Coding

Lineman

Education

Workforce Development

The largest sector in the LCADD region is Health Care and Social Assistance, employing 12,894 workers. The next largest sectors in the region are Manufacturing (11,540 workers) and Retail Trade (9,331). According to Quarterly Census of Employment and Wages provided by the Bureau of Labor Statistics, over the next year, employment in the LCADD region is projected to expand by 122 jobs. The fastest growing sector in the region is expected to be Arts, Entertainment, and Recreation, with a 2.5% increase year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Health Care and Social Assistance (135 jobs), Accommodation and Food Services (95 jobs), and Educational Services (24 jobs).

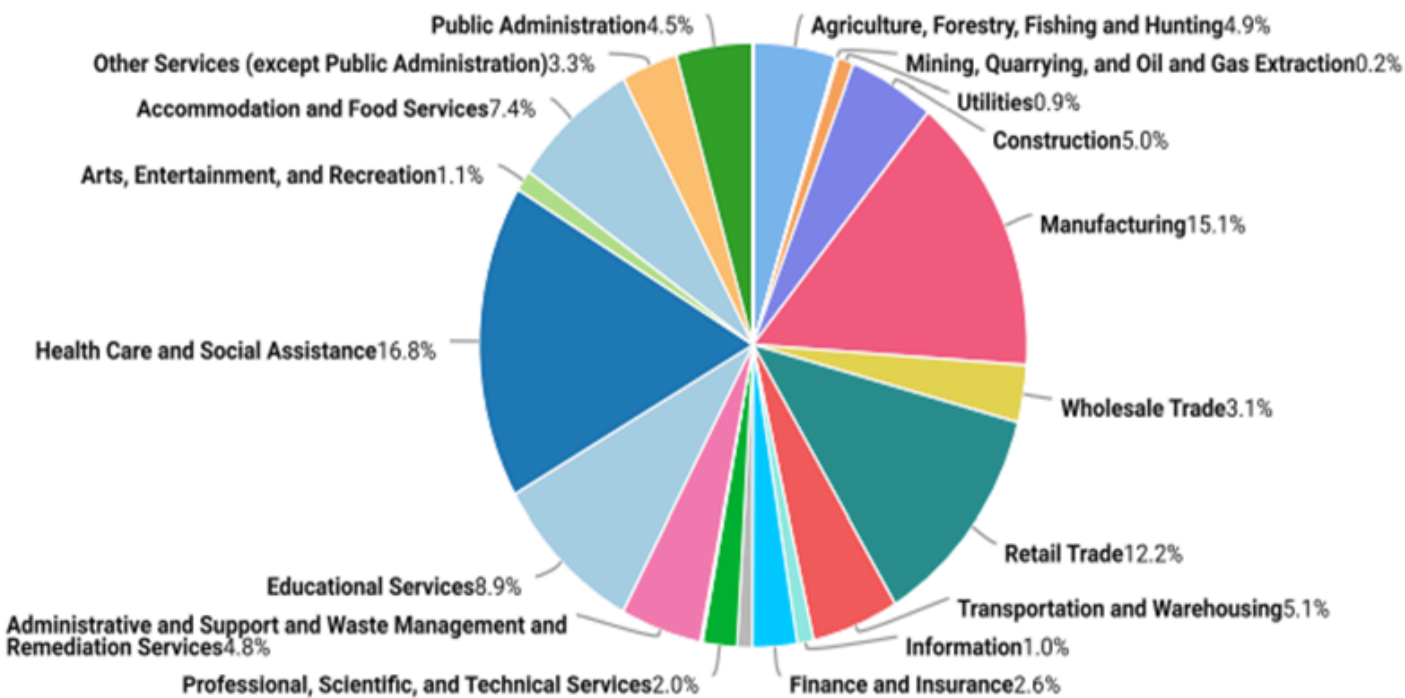


Table 3:9 Labor Force 16+

County	Labor Force Participation Rate	Employment/Population Rate
Adair	52.2%	48.5%
Casey	46.3%	42.4%
Clinton	49.3%	46.0%
Cumberland	50.9%	48.7%
Green	49.4%	46.8%
McCreary	38.1%	35.1%
Pulaski	53.9%	50.6%
Russell	53.6%	50.2%
Taylor	58.7%	55.4%
Wayne	47.2%	44.5%
Region	51.2%	48.0%

Sources: 2020: ACS 5-Year Estimates Subject Tables

The civilian labor force is the sum of both employed and unemployed persons sixteen years of age and older. As shown in Table 3:9, the highest labor force participation rate is Taylor County at 58.7% and the lowest labor force participation rate is McCreary County at 38.1%.The overall labor force participation rate for the LCADD region is 51.2%.

Transportation

The LCADD Regional Transportation Committee (RTC) is responsible for identifying, evaluating, and prioritizing transportation needs in the district. Currently, there are 34 members representing local municipalities, counties, regional, and state entities. The RTC is responsible for establishing direction for the regional transportation program, reviewing and providing input into finalizing planning documents, and prioritizing transportation improvement projects from the regional perspective.

The Regional Transportation Planner works with the county and city governments on behalf of the Kentucky Transportation Cabinet (KYTC). The Planner is an acting liaison between the Cabinet and the local communities in an effort to provide long-range planning for the development and maintenance of the region’s transportation network.

Throughout Kentucky's 2022 - 2028 Enacted Highway Plan, KYTC provides a categorical presentation of projects and projected estimations of the amount allotted across multiple phases of the project. Referenced below, Existing Highway System Performance Projects show projects across the state that are related to bridges, guardrails, addressing pavement condition on various highways, and maintenance of existing transportation assets. Highway Improvement Projects are projects that include safety improvements, road widening, reconstruction, construction of new routes, and interchange improvements. These projects are created utilizing the Continuous Highway Analysis Framework (CHAF) system.

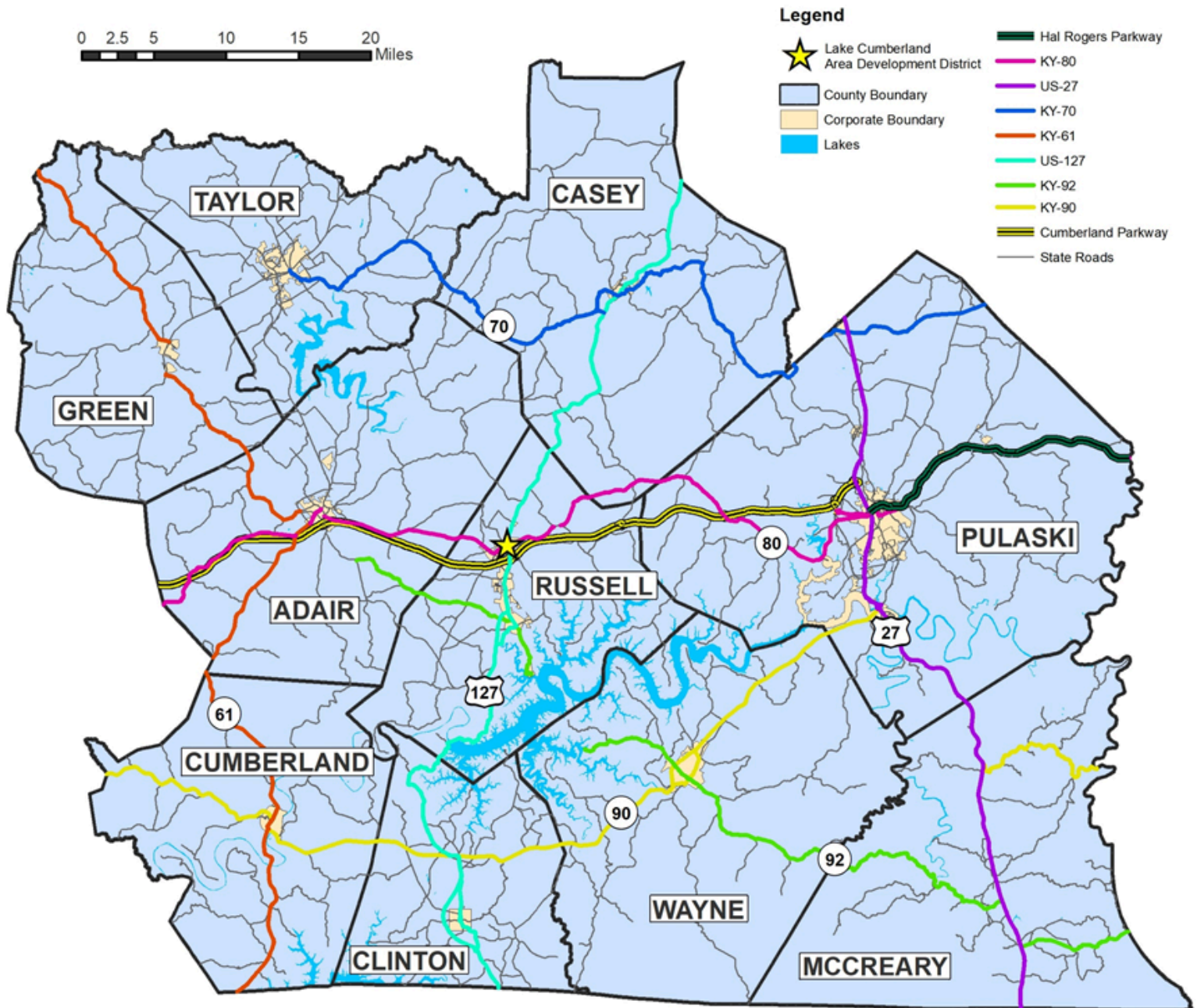


Existing Highway System Performance Projects FY22-28 Highway Improvement Projects FY22-28

County	Number of Projects	Total Funding	County	Number of Projects	Total Funding
Adair	5	\$16,465,556	Adair	2	\$2,565,600
Casey	4	\$9,012,000	Casey	6	\$59,995,000
Clinton	2	\$1,797,000	Clinton	4	\$78,630,000
Cumberland	2	\$5,060,000	Cumberland	0	\$0
Green	2	\$485,000	Green	9	\$121,048,000
McCreary	8	\$8,457,000	McCreary	4	\$19,564,000
Pulaski	13	\$23,057,000	Pulaski	6	\$47,223,000
Russell	2	\$4,301,044	Russell	4	\$60,015,000
Taylor	2	\$583,000	Taylor	3	\$26,600,000
Wayne	4	\$7,116,000	Wayne	4	\$38,194,500

Transportation

MAJOR ROADWAYS IN THE LAKE CUMBERLAND REGION



Infrastructure

Public Water

The Lake Cumberland Area Development District is served by twenty-one public water utilities. Of these, thirteen are municipal systems, and eight are water districts or associations. At the present time, over 91% of all households in the region have access to public water. The region has a large water supply due to the lakes and rivers.

As local water systems near maximum coverage, future needs are shifting away from system expansion and toward aging infrastructure replacement and eliminating inadequacies.

LCADD Water Treatment Capacity

Adair	CAUD WTP	5 MGD
Casey	Liberty WTP	2 MGD
Clinton	Albany WTP	2 MGD
Cumberland	Burkesville WTP	2 MGD
Green	Greensburg WTP	1 MGD
McCreary	McCreary County Water District WTP	2 MGD
Pulaski	Somerset	16 MGD
	Burnside	< 1 MGD
	Woodson Bend	< 1 MGD
Russell	Jamestown WTP	6 MGD
Taylor	Campbellsville WTP	9 MGD
Wayne	Monticello WTP	5 MGD

Public Wastewater

At the current time, there are thirteen wastewater utilities serving the district. Of these, eleven are municipal and two are sanitation districts. Unlike with water service, sewer services in the region are primarily operating within or around corporate boundaries. Current estimates show that approximately 38% of all area households have access to public wastewater treatment. The majority of homes in the district utilizes septic tanks. Much of the region's sewer collection lines that are in place, are deteriorating due to age, and are in need of replacement.



Campbellsville WTP

Natural Gas

Natural gas service is available throughout the region, primarily in the cities and surrounding areas. However, Wayne County is one of only 7 counties in the state with no natural gas. A recent Economic Development Administration award and Public-Private partnership will rectify this situation. Natural Gas availability is definitely advantageous to industry and households.

Healthcare



The Lake Cumberland area has a vast array of medical resources available to the community. Hospitals are located in Pulaski, Russell, Casey, Green, Taylor, Clinton, Wayne, and Cumberland Counties. A substantial healthcare cluster exists in Somerset around the regional Lake Cumberland Hospital. Specialist offices are scattered throughout the region.

Somerset is also home to a Veterans Clinic, which is a branch of the Lexington VA Medical Center. The clinic has greatly reduced travel times and increased convenience for local veterans.

The LCADD is the Area Agency on Aging and offers a variety of health care and in-home services to the senior population. The agency also manages the Participant Directed Services program, which is a Medicaid waiver program designed to give eligible Medicaid recipients needed services to remain in their homes. The area's District Health Department, located in Somerset, has local offices in each county, and provides several preventative care programs throughout the region.

Opioid and other drugs are a prevalent issue in the region. The LCADD, Health District, Lake Cumberland Community Action Agency, and many other partners are working to ensure that treatment and rehabilitation opportunities are available to addicts. The goal of the LCADD and the other partners are to see these individuals rehabilitated and re-introduced into the workforce.

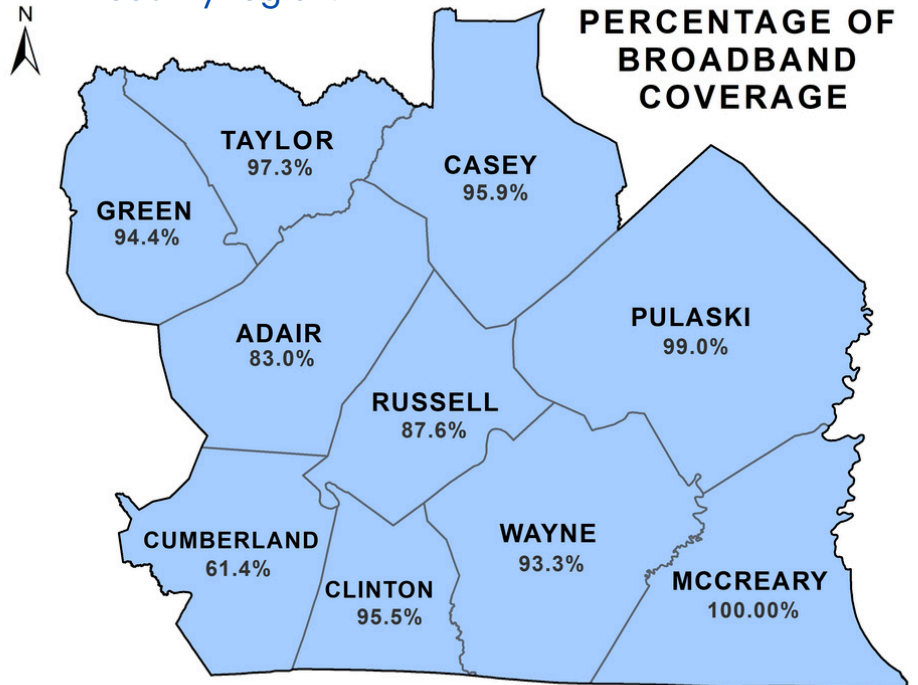


**Wayne County
Hospital**

Technology

Broadband is essential to economic growth in rural areas as is linked to increased job and population growth, higher rates of new business formation and home values, and lower workforce participation rates. The COVID-19 pandemic emphasizes the necessity of high-speed internet access for rural areas. Employers, educational systems, healthcare providers, and many more services were forced to be reactive as in-person services were prohibited. In response to the pandemic and the need for broadband in rural areas, internet providers and communities have focused on providing broadband to unserved areas.

Map of broadband coverage of the LCADD 10-county region.



Data Source: broadbandnow.com/Kentucky

Proposed & Ongoing Broadband Projects

Wayne County
Fiscal Court &
City of
Monticello
Wayne County
Serves 385
Households
\$523,411.00

DUO Broadband
Russell County
Serves 550
Households & 6
Businesses
\$6,737,652.00

DUO Broadband
Casey County
Serves 290
Households
\$2,025,757.60

Tri-County
Electric
Cumberland
County
Serves 97
Households &
Businesses
\$1,800,000.00

Environment



Cumberland River

The climate is characterized by warm summers and generally mild winters. Summer temperatures typically are mid-80s to mid-90s. Winters are typically mild with temperatures in the 30s and rain/snowfall being mild.

The area is highly forested. This is definitely prevalent in Eastern Pulaski County and McCreary County. The Daniel Boone National Forest is present in both, and the Big South Fork Recreation Area comprises a large swath of McCreary County. The abundance of forested land has given rise to a growing environmental tourism industry, as well as sustained a long-established wood products industry.

The Lake Cumberland Area Development District lies in southcentral Kentucky. The terrain ranges from the more mountainous, rocky conditions in the southeast counties to the rolling hills and flatlands of the northwest. The vast majority of land is either farmland or forest. Development is focused largely around cities and along certain major traffic corridors.

The area is home to several lakes and waterways. The region is centered around Lake Cumberland, with Green River Lake to the North and Dale Hollow Lake to the south along the Tennessee Border. The area is home to Green River, Cumberland River and the Rockcastle River.



Daniel Boone National Forest

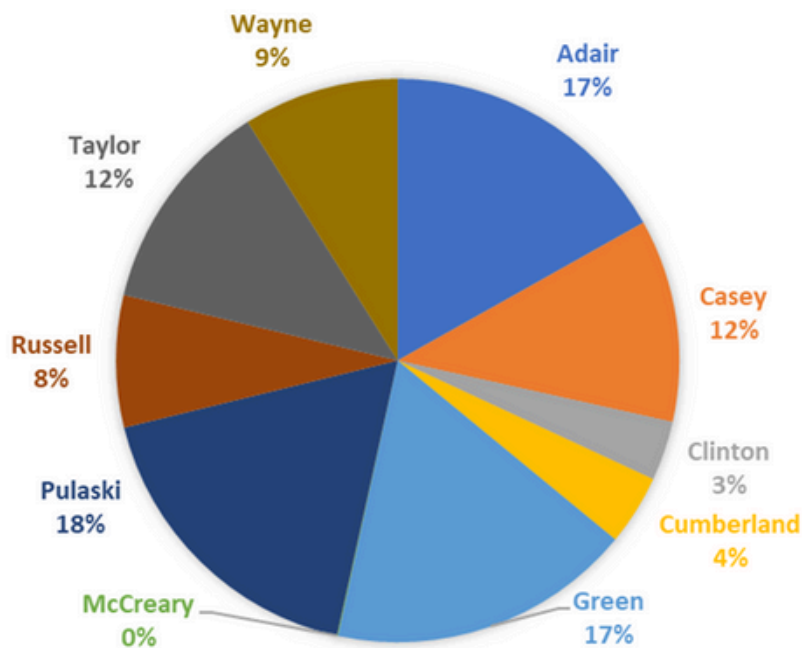
Agriculture

Agriculture plays a vital role in the area's economy. The total income from farm operations in our region was \$20.7 million. Pulaski and Green County have a total income more than \$3.6 million, while McCreary County has a total income of \$12,000.

Many families utilize agriculture production to supplement their household incomes. Cattle and grain production are the prominent products. Adequate infrastructure is in place to assist these farmers in marketing their cattle, with livestock auctions in Pulaski, Russell, Clinton, and Taylor Counties. Crop producers have some local markets. However, the majority of grain producers must utilize facilities in Franklin, Owensboro, Western Kentucky, and Louisville. Continental Refining Company in Pulaski County will be accepting soybeans for purchase to make bi-products in the near future.



TOTAL INCOME FARM OPERATIONS



There is a cluster in the region that revolves around poultry production. Cobb-Vantress has an operation in Wayne County, with 300 employees and a facility in Clinton County, with 15 employees. These facilities supply a Tyson processing plant in Clinton County that employs 1,138 full-time people. Supporting this industry is an estimated 30 privately owned poultry houses and plans to double that amount in five years, located in 5 counties.

Efforts to strengthen this industry are currently underway. Wayne County's recently awarded natural gas development project will extend natural gas to poultry houses in the Eastern part of the county and Clinton County has received funding that will expand water distribution in the Duvall Valley area of the county, home to several poultry operations as well.

Housing



A significant concern throughout the region is lack of affordable housing availability. With limited access to affordable housing, the region faces obstacles of workforce shortages, economic opportunities, and assisting low-income individuals. During FY23, LCADD partnered with the Lake Cumberland Housing Authority for a \$2.3 million project which provided more than 30 rehabilitated home units to low-income individuals in Pulaski County.

Moving forward, LCADD's goal is to establish housing developments that benefit our 10-county region. Our approach is to develop a regional program to provide guidance for rehabilitation of existing housing stock for low-income, elderly, and handicapped persons. As well as, to work with employers across the region to establish a housing plan of relocating a skilled workforce to meet their demands.

Between 2010 and 2020, the region has experienced a decrease in vacant rental and homeowner properties. Shown in Table 3:10, Green County has less than 1% of rental properties available and Casey County has .1% of homes available for purchase.

The housing shortage is a threat to the LCADD region and the district plans to work with each county to provide more opportunities of housing availability for current and future residents.

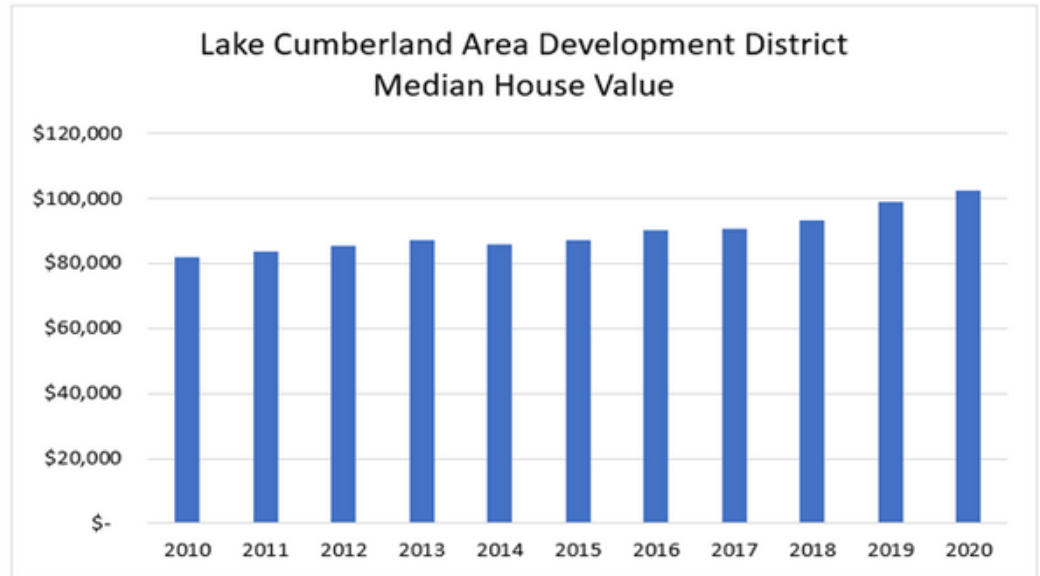
Table 3:10 Homeowner Vacancy

County	Rental			Homeowner		
	2010	2015	2020	2010	2015	2020
Adair	5.0%	6.2%	1.5%	0.5%	2.3%	1.3%
Casey	6.2%	7.9%	4.0%	3.2%	1.1%	0.1%
Clinton	1.2%	6.5%	3.5%	0.0%	1.9%	1.8%
Cumberland	5.1%	9.6%	4.6%	1.7%	0.9%	1.6%
Green	10.7%	8.7%	0.9%	2.3%	0.6%	2.2%
McCreary	9.5%	8.8%	9.1%	2.7%	1.4%	1.0%
Pulaski	12.1%	9.6%	8.6%	2.8%	1.6%	1.5%
Russell	10.1%	7.5%	9.7%	3.2%	0.4%	0.8%
Taylor	13.3%	4.7%	1.6%	1.5%	1.2%	1.1%
Wayne	8.4%	11.2%	6.3%	2.2%	1.4%	1.7%
Region	9.9%	8.3%	6.3%	2.3%	1.3%	1.3%

Sources: JobsEQ <http://www.chmuraecon.com/jobseq>

Housing

The median house value for the LCADD region in 2010 was \$82,071, in 2020 the value was \$102,442. The region has experienced continuous increase of home value over the past ten years and predicted to have future growth over the next five years. In 2020, the home value in Cumberland County was \$76,700 and \$122,800 in Taylor County.



In 2020, Russell County had .8% of homes vacant and there are a total of 10,150 homes; therefore, there were only 81 homes available for purchase. Shown in Table 3:11, the region currently had 101,605 housing units. In 2020, the homeowner vacancy for the region was 1.3% referenced in Table 3:10; representing only 1,320 homes available for purchase in our region as of 2020.

Table 3:11 Total Housing Units

Year	Adair	Casey	Clinton	Cumberland	Green	McCreary	Pulaski	Russell	Taylor	Wayne	Total
2010	8,452	7,507	5,273	3,682	5,359	7,510	30,755	9,854	10,740	10,761	99,893
2011	8,515	7,491	5,291	3,686	5,327	7,517	31,147	9,932	10,814	10,865	100,585
2012	8,525	7,483	5,301	3,683	5,325	7,494	31,205	9,947	10,856	10,877	100,696
2013	8,518	7,444	5,275	3,672	5,292	7,468	31,235	9,927	10,888	10,854	100,573
2014	8,529	7,443	5,279	3,659	5,305	7,469	31,310	9,965	10,924	10,885	100,768
2015	8,526	7,429	5,264	3,658	5,286	7,441	31,267	9,942	10,954	10,860	100,627
2016	8,505	7,419	5,258	3,663	5,287	7,438	31,189	9,947	10,959	10,843	100,508
2017	8,577	7,484	5,310	3,675	5,305	7,505	31,446	10,025	11,000	10,915	101,242
2018	8,591	7,497	5,294	3,665	5,305	7,498	31,485	10,066	10,978	10,913	101,292
2019	8,609	7,515	5,320	3,662	5,304	7,523	31,487	10,121	11,004	10,958	101,503
2020	8,626	7,536	5,314	3,673	5,337	7,542	31,512	10,150	10,969	10,946	101,605

Sources: JobsEQ <http://www.chmuraecon.com/jobseq>

Aging & Independent Living



The Department of Aging and Independent Living (LCAAIL) is encompassed within the LCADD obligations to the region. The mission of LCAAIL is to promote, plan and provide coordination of person-centered services for older adults, family members, caregivers, grandparents, persons with disabilities and resources to the public at large while advocating for services and the rights of older adults.

Table 3:12 provides statistics for persons 60 and older for the LCADD region. The total population over the age of 60 is 25.6% and 24.2% of the population is isolated or living alone. The LCAAIL strategies and goals for FY23 are community outreach to persons 60 and older to provide awareness of services available, assist adults with home modifications and repairs through grant funding, provide virtual health services, and expansion of providers for in-home services.

Table 3:12 Statistics Persons 60 and Older

Category	Percent
Persons 60 and older within region	25%
Region's total population over 60	25.6%
Persons 60 and older who are low income	19%
Persons 60+ who are minority	3.7%
Persons 60+ who live in rural areas	100%
Persons 60+ with severe disability (3 or more ADL/IADL impairments)	13.4%
Persons 60+ isolated or living alone	24.2%
Grandparents or older relative raising a child under 18	2.4%



Fair Oaks Nursing Home



Aging & Independent Living

**Table 3:13 Aging Population
(65 Years & Older)**

The LCADD region's population is over 200,000. As shown on Table 3:13, the aging population represents 19% of the population.

Year	Adair	Casey	Clinton	Cumberland	Green	McCreary	Pulaski	Russell	Taylor	Wayne	Region
2012	2,978	2,639	1,693	1,316	1,988	2,249	10,421	3,137	3,943	3,467	33,831
2013	2,974	2,696	1,707	1,326	2,054	2,302	10,619	3,145	4,096	3,565	34,484
2014	3,034	2,819	1,760	1,348	2,087	2,383	10,788	3,198	4,190	3,633	35,240
2015	3,128	3,128	1,783	1,351	2,214	2,385	11,011	3,245	4,272	3,696	36,213
2016	3,204	3,028	1,814	1,366	2,151	2,457	11,302	3,296	4,335	3,719	36,672
2017	3,272	3,045	1,885	1,384	2,214	2,565	11,508	3,356	4,342	3,925	37,496
2018	3,379	3,127	1,915	1,414	2,185	2,648	11,710	3,400	4,426	4,036	38,240
2019	3,571	3,162	1,945	1,440	2,211	2,672	12,005	3,511	4,452	4,124	39,093
2020	3,618	3,235	1,994	1,454	2,196	2,757	12,261	3,599	4,469	4,256	39,839

Sources: ACS 5-Year Estimates Subject Tables Years 2012-2021



**Table 3:14
Facility Bedcount**

Facility	Bedcount
Assisted Living	152
Nursing Facility	1247
Intermediate	153
Family Care	9
Personal Care	225
Region	1786

Throughout the region, there are currently 1,786 beds available to individuals ages 65 and older, as shown in Table 3:14.

Throughout the region there is major concern of staffing shortages in the medical field. According to JobsEQ, there are currently almost 13,000 employed in the medical field. Over the next 10-years, there will be a .3% growth for LPN and RN's, and a 1.7% growth for Nursing Assistants.

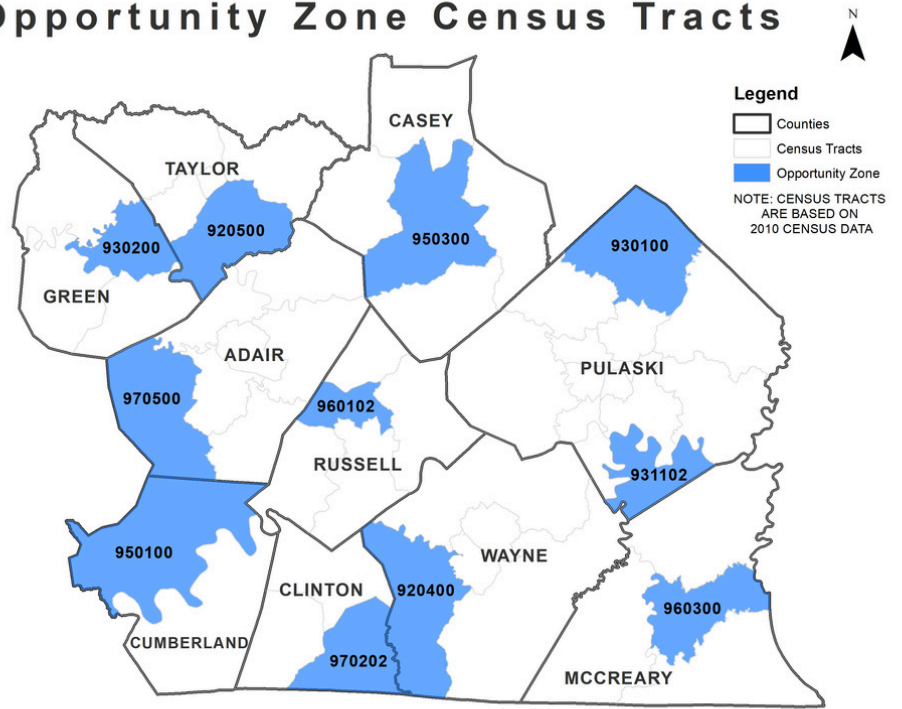
Throughout the LCADD region, WIOA funding has been utilized to train residents in the 10-county region in the medical field. During 2020, 87 individuals successfully completed medical training and during 2021, 77 individuals completed training. As of 2022, 39 individuals have been enrolled in the medical training program.

Opportunity Zones

Opportunity Zones were created under the 2017 Tax Cuts and Jobs Act to stimulate economic development and job creation by incentivizing long-term investments in low-income neighborhoods. By investing in Opportunity Zones, investors stand to gain a temporary deferral on their capital gains if they hold their investments for at least 5 years, and a permanent exclusion from a tax on capital gains if the investments are held for 10 years.

LCADD has 13 qualified Opportunity Zones located among the 10-county region.

Opportunity Zone Census Tracts



COVID-19 Resiliency Plan

The COVID-19 global pandemic significantly impacted nearly every aspect of society. LCADD's Resiliency Plan focuses on how the region proactively responded to the pandemic impact on the economy, education, healthcare, workforce and other sectors. The Plan also identifies various emergency responses implemented by the affected agencies and proposed strategies for continued recovery and future resiliency of the region.

The LCADD region was very proactive in response to the COVID-19 pandemic as the workforce department sought unique ways to implement training programs, the community partnered together to provide a substantial amount of meals to the aging population, and all other sectors found responsive ways to deliver services to meet the needs of the community.

Hazard Mitigation

LCADD's weather data from the National Oceanic and Atmospheric Administration (NOAA) from 1950 through August 2022, indicates that all 10-counties are above average in thunderstorm wind and hail and 70% of the counties are above average in flash floods. The district is not able to prevent natural weather occurrences, but mitigation efforts can help preserve life, property, and the environment.

Currently, the LCADD is finalizing a new Regional Hazard Mitigation Plan to meet FEMA's current requirements for communities to be eligible for disaster assistance. The plan ensures the region and its communities have examined potential hazards, identified mitigation actions to reduce effects, and outlined response policies.



Equity and Inclusion

With the increasing cost across our region, our communities are experiencing a significant impact of higher living costs. LCADD must support efforts to ensure residents have options for earning a living wage and affordable access to housing, broadband, healthcare, transportation, and recreation. Focusing on these priorities will assist the region in reducing economic inequality.



SWOT Analysis

A SWOT analysis was conducted over a month-long period with the CEDS advisory committee. That process yielded the following:

Strengths

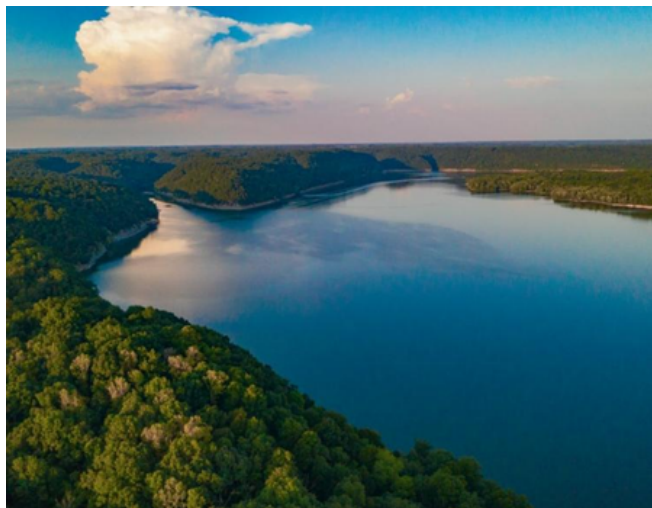
- Area Development District
- Housing Authority, Community Action Agency
- Manufacturing diversity
- Physical tourism attractions—Lakes, Rivers, Forests
- Water supply sources
- Affordable utilities
- Cumberland Parkway
- Proximity to I-65 and I-75
- Healthcare Infrastructure
- Programs for aging population

Opportunities

- Tourism growth
- People wanting to retire/move here
- Broadband expansion opportunities
- Partnerships between the ADD and other regional partners—LCHA, LCCAA
- Growing promotion of vocational education
- Ford Plant in Glendale –cluster opportunities
- Development of industrial parks
- Renewed interest in downtown revitalization



Monticello Wayne County Business Park



Green River Lake

Weaknesses

- Labor Participation Rate
- Opioid/drug abuse
- Housing shortage
- Childcare opportunities
- Availability of regional broadband infrastructure



Threats

- Drug abuse/opioid problem
- Population decline
- Housing shortage
- Ford Plant in Glendale—Labor force
- Staff to resident ratio for long-term care facilities

Vision Statement

To build a resilient economy that provides learning and training opportunities, integrated infrastructure, stable employment, affordable housing and sustainable economic development for a quality of life within the district.



Goals & Objectives

Goal 1 Promote the development of a strong, diverse, and sustainable regional economy.

Objective 1 Develop the current industrial parks to achieve maximum marketability.

Strategies

- Pursue Product Development Initiative to fund marketability efforts for the region's industrial parks.
- Working with funding agencies and local utility providers to ensure natural gas, water and wastewater accessibility is available to the industrial parks.
- Collaborate with County Extension Offices to facilitate cattle and crop educational sessions.

Objective 2 Work to ensure that each County has at least one marketable industrial property.

Strategies Engage, at least quarterly, each county's industrial authority to develop understanding of local needs.



Objective 3 Assist partners in developing the region's workforce skill set and participation levels.

- Strategies**
- Have WIOA staff members attend local Chambers of Commerce meetings periodically to develop relationships with employers.
 - Utilize existing staff experience to create additional training and apprenticeship opportunities throughout the region.
 - Support the workforce re-entry initiatives of the Cumberland Workforce Development Board with grant writing, project administration, and allowable WIOA program investments.
 - Identify an experienced, proven non-profit agency to guide addiction-recovery and re-entry efforts in the district.
 - Explore innovative solutions that remove transportation as a barrier to work.
 - Identify and assist an appropriate non-profit childcare provider to offer 24/7 services to an industrial park's employers.
 - Support stakeholders to increase the number of Work Ready communities across the region.
 - Develop or adopt a mentoring program for middle school youth that can be replicated in all ten counties.

Goal 2 Promote the preservation of existing housing stock and development of new elderly and workforce housing.

Objective 1 Preserve the maturing Section 515 housing throughout the region for elderly housing.

- Strategies**
- Continue working with Housing Assistance Council to develop a business plan and inventory to be used by Lake Cumberland.
 - Housing Agency and other non-profits to identify and operate Section 515 housing as current owners pursue options to liquidate.

Objective 2 Encourage the development of housing stock to allow for workforce population growth.

- Strategies**
- Research and convey findings to city and county governments on viable options to encourage and incentivize private housing development.
 - Partner with an existing industrial authority to develop a mobile/RV park to assist with workforce recruitment.
 - Train staff member on housing program administration and grant writing to serve as a resource for Lake Cumberland Housing Agency.

Goal 3	Develop an infrastructural network that meets the needs of residents and industry.
Objective 1	Assist in extending drinking water and wastewater distribution to unserved/underserved areas.
Strategies	Increase utility district engagement with the water planning council.
Objective 2	Assist in expanding natural gas distribution to high density housing areas and commercial areas.
Strategies	Develop relationships with Natural Gas Systems in the area.
Objective 3	Assist with expanding broadband coverage throughout the region.
Strategies	<ul style="list-style-type: none"> - Communicate with and develop relationships with telecommunication providers in the region, to better understand their goals. - Pursue funding opportunities to assist providers in expanding broadband services in the region.

Goal 4	Develop and grow the region's tourism base and industry.
Objective 1	Encourage tourism business start-ups.
Strategies	Promote the Revolving Loan Fund to tourism boards.
Objective 2	Strengthen existing tourism businesses.
Strategies	<ul style="list-style-type: none"> - Work with partner agencies to fund and provide hospitality training for tourism workforce. - Work with local tourism boards to fund regional marketing campaigns for tourism. - Improve the branding and awareness of the region as a tourism destination by leveraging regional resources with Kentucky Tourism. - Convene tourism personnel from the 10-county region to regularly discuss tourism goals and plan together as a committee.

Goal 5 Enhance the communities in the region through improvements to social services, community facilities and livability standards.

Objective 1 Develop the pedestrian access routes/sidewalks throughout the cities of the region.

Strategies

- Pursue funding opportunities for sidewalk construction. TAP program and other funding sources.
- Encourage local investment in pedestrian routes from housing concentrations to retail concentrations.

Objective 2 Assist partners and providers in enhancing the region's health services.

Strategies

- Meet annually with Hospital administrators to ascertain equipment/workforce needs.
- Expand staff capacity/knowledge of Health Resources and Services Administration and other health-related grant/loan sources.
- Expand providers for in-home services across the 10-county region for the aging population.
- Increase the number of staff to resident ratio for long-term care facilities
- Partner with Lindsey Wilson College Cafeteria to create a second congregate site for seniors.

Objective 3 Work with communities to ensure adequate outdoor recreation opportunities and spaces are available to residents.

Strategies

- Cultivate relationships with fiscal courts and city councils to ensure funding opportunities are shared effectively and that local needs are made known to district staff.
- Market Land and Water Conservation Fund and Recreational Trail Programs to local governments.



**McCreary County
Senior Center**

Performance Measures

1. By June 30, 2023, have an inventory of Section 515 housing developments in the LCADD region and a business plan.
 2. Have a staff member trained on housing programs and administration by June 30, 2023.
 3. Begin semi-annual communication with telecom companies in the districts to learn broadband expansion plans and needs.
 4. Meet at least annually with Industrial Development Authorities.
 5. Identify non-profit childcare providers as a potential partnering agency, by March 30, 2023.
 6. Enact WIOA representation at monthly Chamber meetings by February 1, 2023.
 7. Evaluate water and wastewater treatment plant capacity through the ADD, identifying any needs, by March 31, 2023.
 8. Facilitate a regional meeting with tourism directors in the 10-counties to encourage communication and growth, by October 31, 2023.
 9. Meet with hospital administration to ascertain equipment and personnel needs, by September 30, 2023.
 10. Increase the number of assisted living beds within the district by 5% by December 31, 2023.
-



Lake Cumberland Area Development District

**COMPREHENSIVE
ECONOMIC
DEVELOPMENT PLAN**

2022-2027
