PURCHASE AREA DEVELOPMENT DISTRICT
BOARD OF DIRECTORS' MEETING
AGENDA AND TABLE OF CONTENTS

November 5, 2025

3. Water Management Council
   a. Kentucky Wastewaters Grant update

4. Workforce Innovation and Opportunity Act

5. Hazard Mitigation
   a. Hazard Mitigation Plan Update

V. PROGRAM IMPLEMENTATION/CORPORATION REPORTS

A. Purchase Area Housing Corporation
No Report

B. Jackson Purchase Local Officials Corporation
No Report

VI. EXECUTIVE DIRECTOR ANNOUNCEMENTS

VII. **ADJOURNMENT**

The Mission of the Purchase Area Development District is to improve the quality of life for the residents of the Purchase Area through planning, programs, and partnerships.

PURCHASE AREA DEVELOPMENT DISTRICT

BOARD OF DIRECTORS MEETING

September 3, 2025

The Purchase Area Development District Board of Directors met on Wednesday, September 3, 2025, at 11:30 a.m., in the conference room of the PADD office. Webex was available for public viewing. Board members in attendance either in person, by phone or Webex (asterisk denotes absence):

Ballard
Judge/Executive Todd Cooper, Chair
Cathy Pigg *
Justin Puckett

Calloway
Judge/Executive Kenny Imes
Mayor Bob Rogers *
Mark Manning *
Gina Winchester

Carlisle
Judge/Executive Greg Terry
Mayor Philip King*
Phillip Bean*

Fulton
Judge/Executive Jim Martin
Mike Gunn*
Perry Turner
Greg Curlin
John Wiley Gannon *

Graves
Richie Galloway
Mayor Kathy O'Nan
Mayor Charles Shelby (Tana Jones)
Tamie Johnson
Pete Galloway, Vice-Chair
Monica Jackson

Hickman
Judge/Executive Kenny Wilson
Mayor John Kelly*
Wynita Dillard
Ethan Cunningham

Marshall
Judge/Executive Kevin Spraggs, Secretary
Mayor Rita Dotson, Treasurer
John Ward
Andrew Pagel

McCracken
Judge/Executive Craig Clymer *
Mayor George Bray*
Arthur Boykin
Bill Bartleman
Michelle Smolen *

Other guests present:
Mr. Sam Flynn, Pre-K for ALL
Mr. Alex Caudill
Ms. Sheila Clark
Ms. Morgan Alvey
Mr. Austin Wetherington
Ms. MaryAnne Medlock

Chairman Todd Cooper, of the PADD Board of Directors, called the meeting to order at 11:30 AM, confirmed attendance in person and on Webex and introduced the guests. The group then recited the Pledge of Allegiance.

I. OLD BUSINESS

A. Chairman Cooper stated that there were minutes from the August 6, 2025 meeting that would need approval. **Mr. Pete Galloway motioned for the approval of the minutes from the August 6, 2025 meeting. Judge Executive Greg Terry seconded, and the motion passed unanimously.**

B. Chairman Cooper called on Ms. Alana Champion, Director of Finance, who summarized the Budget-to-Expense reports for the month of July 2025.

C. Chairman Cooper called on Mr. Pete Galloway for the Personnel and Finance report. Mr. Galloway reported that the PADD Personnel and Finance Committee met today and reviewed the Executive Director's monthly timesheet, travel, and office credit card bill, along with other personnel matters.

There were 5 contracts that were reviewed and discussed that did not require board approval.

In conclusion, no Code of Ethics violations were reported.

D. Mr. Buchanan introduced and welcomed the guest speaker for the day, Mr. Sam Flynn to speak regarding Pre-K for ALL.

II. NEW BUSINESS

A. STANDING COMMITTEES

1. AGING COMMITTEE

Chairman Cooper called on Ms. Elena Roberts for the Aging report. Ms. Roberts reported in the packet and on the screen, are the Payment Reports for each of our Subcontractors for the month of July. These reports include monthly payments to each Subcontractor, the percentage of allocations spent by the end of the month, and the target expenditure percentage for each month to ensure funds are expended by the end of the fiscal year.

Ms. Roberts shared information regarding the Aging Conference, the Aging Department partnered with Purchase Area Mental Health and Aging Coalition on August 21st. It was held at the Life Celebration Center in Benton. We had approximately 150 seniors and presented. The event was a 60s themed day called "Still Groovin Never Snoozin". There were informational sessions on trauma informed caregiving, music therapy, and financial and funeral planning. In addition, there was chair aerobics, bingo and a 60s costume contest.

2. REGIONAL TRANSPORTATION COMMITTEE

Chairman Cooper called on Mr. James Smith for the Transportation Committee report. Mr. Smith reported since the last meeting, the Regional Transportation Committee met on August 19, 2025, and discussed and approved the FY26 Committee Bylaws, Goals and Objectives as well as assigned boost points to the SHIFT priority projects that can be found on page 31-54 of the packet.

Staff have recently received approval to extend the Safe Streets and Roads for All (SS4A) grant through September 2026. A copy of the amended agreement is included in the packet. In addition, as part of the SS4A program, Memorandums of Understanding were recently sent to county judge/executives and fiscal courts requesting their approval so that funding can be provided to participating counties.

Every five years, the Kentucky Transportation Cabinet conducts a Rural Consultation Survey to gather input from local officials and stakeholders on the statewide transportation planning process. Your feedback is a vital part of shaping future investments and improvements in our region. In your board packet or on the screen you can find a QR code for the survey, along with a link to the survey. The survey only takes a few minutes to complete. All surveys should be completed by October 1, 2025, and all thoughts and feedback are greatly appreciated.

3. COMMUNITY AND ECONOMIC DEVELOPMENT COMMITTEE

Chairman Cooper called on Ms. Mattea Mitchell. Ms. Mitchell reported staff are pleased to share a list of available funding opportunities for our region on pages 56-59 of the packet. This includes new programs, such as the EDA 2024 Disaster Supplemental. If you are interested in applying for any of these grant opportunities, please reach out to CED staff for guidance and support

In the packet is the list of projects in the region submitted to the state clearinghouse in the months of July. This is found on pages 60-63 of the board packet.

In closing, some important dates for upcoming conferences were reported.
September 23-26, 2025 – KLC Conference & Expo - Owensboro Convention Center
November 12-14, 2025 - KACo Annual Conference – Galt House Hotel, Louisville, KY

B. ADVISORY COUNCIL/TASK FORCE/BOARD REPORTS

1. COMMODITY AND FOOD BANK TASK FORCE

Chairman Cooper called on Mr. Alex Berg for the Commodity report. Mr. Berg reported for the month of July 2025, there was a total of 357,058 pounds distributed through all food programs.

The two USDA programs, TEFAP and CSFP, had 104,162 and 62,133 pounds distributed for the month, respectively. CSFP served 2,026 participants in July.

The Feeding America program distributed 144,671 pounds for the month. This number includes 133,517 pounds from the Feeding America retail recovery pick-up program. 11,154 pounds were distributed through the Feeding America purchase program.

Through Feeding Kentucky, with the Farms to Food Bank program, 34,767 pounds of fruits and vegetables were distributed.

In the Miscellaneous donated category, pantries reported direct food donations of 9,299 pounds. 2,026 pounds of meat protein went out to our seniors in our CSFP program as extras, made possible by a CSFP-CCC grant.

2. WATER MANAGEMENT COUNCIL

Chairman Cooper called on Mr. Dennis Fulfer to give the report. Mr. Fulfer reported there are four projects submitted for the KY WWaters Grant program:

Hickman WTP - $9,600,000
Fulton Lead Service Line Replacement Phase II - $2,833,570
Hardin Sewer System Rehabilitation - $2,000,000
Kevil WWTP - $5,400,000

There was one project submitted to the DRA Community Infrastructure Program:

Fulton Lead Service Line Replacement Phase II - $2,000,000 (max amount we can apply for.)

Staff have begun or will soon begin Environmental Reviews on:

Arlington Sewer Rehabilitation for CDBG
Columbus Water Rehabilitation for CDBG

3. BUSINESS LENDING REPORT

Chairman Cooper called on Mr. Mike Maxwell for the Business Lending report. Mr. Maxwell reported the Business Lending Department currently manages an overall portfolio of 89 active loans with a total balance of Ten Million, Eighty-Five Thousand, Eight Hundred Six Dollars and Seventy-Five Cents ($10,085,806.75).

The PADD Loan Portfolio can be found on pages 73 and 74 in the board packets.

On page 65 of the board packet, there was a brief update on the loans approved and closed since the last board meeting. The PADD Business Lending Department has closed 3 loans since the last board meeting. In addition, the PADD Loan Review Committee held its August monthly meeting on Wednesday, August 20, 2025, and approved 2 new loan projects.

The first project approved was a $86,000 request for the purchase of radio equipment as part of an overall business acquisition of the WYMC radio station in Mayfield. This loan will be funded from a split between the PADD's Economic Development Administration ARPA Revolving Loan Fund and the SBA Microloan program. The loan is being issued on behalf of WYMC in Mayfield, Kentucky. This loan is accompanying an SBA 504 loan that has been previously approved by both the board and the SBA. An overview of this loan can be found on page 66 of the board packet.

The second project approved was a $50,000 request for funding of commercial coffee equipment and leasehold improvements on behalf of Birdies, Books and Beans, a new coffee shop and bookstore in Benton, Kentucky. This loan request is being funded with a combination of an Economic Development Administration ARPA Revolving Loan Fund and an SBA Microloan request. An overview of this loan can be found on page 67 of the board packet.

Next, Mr. Maxwell stated on pages 68 and 69 of the packet, you will find a status update on the SBA 504 program. The PADD Business Lending Department currently has 8 SBA 504 projects in process, with 7 of these projects approved by the SBA. The 504 Bed Wood project is scheduled to close on September 17, and the Precision Sonar project will be funded at the next scheduled debenture sale.

The remaining projects in process are in various stages of construction that need to be completed before the SBA will fund the project.

In conclusion, Mr. Maxwell pointed out attention to pages 70-72 of the board packet. These pages contain a flyer that the PADD Business Lending Department has created for banks or other lenders that are interested in participating with the PADD in the SBA 504 Program. This is a step-by-step guide for how the PADD processes each SBA 504 loan request. The PADD Business Lending Department has been invited to attend an SBA Roundtable on September 18th in Hopkinsville, where this presentation will be presented to the entire commercial lending team of a regional bank in our area. The PADD will be on the roundtable with representatives from the SBA Kentucky District Office and the SBA Small Business Development Center. Mr. Chairman, I would just like to add that if any board member is interested in this presentation, the PADD Business Lending team would gladly offer to give this presentation to any local lenders or community or economic development group to highlight how the SBA 504 program can help support any local economic development projects. If you are interested, please contact the PADD Business Lending Department.

4. WORKFORCE INNOVATION & OPPORTUNITY REPORT

Chairman Cooper called on Ms. Cissy Fox to give the report. Ms. Fox reported that the WIOA (Workforce Innovation and Opportunity Act) program is a performance-based program. We are required by the Department of Labor to follow our customers for one year after they complete training.

In the packet and on the screen are performance data for the time period of January 1, 2024, through March 31, 2024.

- 87.5% of Adults got a job after receiving WIOA and co-enrollment services
    - 92.3% of Adults were still working nine (9) months later
- Of our dislocated or laid off clients 60.0% got a job after receiving WIOA and co-enrollment services
- 90.0% of Dislocated Workers received a nationally recognized credential in a specific skill area after receiving WIOA training services
- 94.1% of low-income Youth got a job or entered post-secondary education after receiving WIOA services
- 100% of low-income Youth were still working or in post-secondary education nine (9) months after receiving WIOA services
    - 100% of Youth earned a diploma/GED or other nationally recognized credential in a specific skill area after receiving WIOA services.

This was another performance period where staff worked with customers to exceed state determined performance measures.

Mr. Buchanan called on Ms. MaryAnne Medlock to give an update on a new grant. Ms. Medlock first thanked the Judges who had participated in the Annual Consortium meeting that was held a few weeks ago. Ms. Medlock stated that it covered 17 counties and getting 17 County Judge Executives together either on a Zoom call or in person was a challenge and she was very appreciative. Ms. Medlock shared news regarding new funding that the Workforce Board has received because of the declaration received from the April storms for dislocated worker grants. Ms. Medlock stated WIOA are looking to partner with the local governments and non-profits to be able to provide these services to provide essential relief and restoration involving tasks such as debris removal, tree removal, shelter assistance, and infrastructure repair.

5. HAZARD MITIGATION
No report.

III. PROGRAM IMPLEMENTATION/CORPORATION REPORTS

1. PURCHASE AREA HOUSING CORPORATION

Chairman Cooper called on Mr. John Ward for the report. Mr. Ward reported the Purchase Area Housing Corporation met on August 20, 2025, at the PADD office, where quorum was established to conduct business. The meeting opened with an introduction and history of the corporation for new members, followed by a housing update from Shelia Rogers, PADD's Housing Coordinator. Action items included approval of the Compilation Engagement Letter with Williams, Williams, and Lentz for fiscal years 2024 and 2025, the financial statement for the year ending June 30, 2023, and the pledge security letter from the Purchase Area Development District.

2. JACKSON PURCHASE LOCAL OFFICIALS' ORGANIZATION
No report.

IV. EXECUTIVE DIRECTOR ANNOUNTMENTS

Chairman Cooper called on the Executive Director, Mr. Jeremy Buchanan, for announcements. Mr. Buchanan thanked Mr. Flynn for his attendance and the information shared.

Mr. Buchanan stated that he was going to start with the Representatives present. Mr. Buchanan called on Mr. Austin Wetherington. Mr. Wetherington stated the House was back in session this month after a good August recess. September 30 is the federal funding deadline and there is work being done to come up with different solutions with the timeline crunch rolling up pretty quickly and still trying to pass a spending bill.

Next, Ms. Morgan Alvey stated similarly that all eyes will be on that September 30 deadline. Ms. Alvey anticipated some sort of continuing resolution being necessary. She didn't know what that would look like and expected to hear lots of different things over the next few weeks through the end of the month. Lastly, Ms. Alvey stated that the office received a couple of different requests for support letters for DRA grants which they were happy to provide. She stated that they can only write support letters for direct federal grants, but they are happy to do so.

Mr. Alex Caudill thanked the PADD Board for allowing Mr. Flynn to speak today as it was an important program. Mr. Caudill mentioned that many were at the Governor's Local Issues Conference last month and to remember that next year will be the 50th anniversary of the Conference. Governor Beshear was in Mayfield yesterday celebrating another new home dedication with some of the tornado survivors. Mr. Caudill stated that there was over 200 homes completed in Mayfield. Also, please mark your calendars, the Delta Regional Authority will be having their Board Meeting in Kentucky two weeks from today and will be the first hosted in Kentucky. There will be a welcome reception for them on the afternoon of the 17th.

Mr. Buchanan stated there were handful of things he wanted to go over. The Rural Consultation Survey that Jon talked about in his report, it's sort of anonymous, but it's not. They know by the way you fill it out if you say that you are the County Judge Executive, there's only one of those in each county. And then in some of our counties there's two or three mayors, but they're tracking whether local officials fill this out and he gets a report every week. Mr. Buchanan asked the Judges and Mayors to please fill it out if they haven't yet.

Mr. Buchanan stated that Ms. Roberts talked about the Aging Conference they had that was catered by the Graves County School group. He wanted to mention this because this class takes how many people you are feeding, they buy the food and mark it up 20 % to cover the kids. It's a learning experience for them and they are looking for opportunities to do it during the day so that the kids who are involved in sports and after school activities aren't pulled away from those activities, so we are going to try to do this at the November Board Meeting. It looks to be a beneficial program for the kids and cost effective as well and they are located just across the bridge.

The October Board Meeting will be the Fish Fry, which will be held in Murray at the Playhouse in the Park. Invitations will be going out this week and a link for that event is also on the screen.

Mr. Buchanan stated that he was working with Mr. Josh Tubbs, they are trying to put together a, outreach program regarding TVA. They are wanting to talk about all the different facets of what TVA does.

V. ADJOURNMENT

Chairman Cooper asked if there was any further business for the meeting and thanked those present for all they contribute to the community. There being no further business, Chairman Cooper asked for a motion to adjourn. **Ms. Monica Jackson made a motion to adjourn. Mr. Pete Galloway seconded the motion, and the motion passed unanimously.**

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Chair, Judge Executive Todd Cooper

____
Secretary, Judge Executive Kevin Spraggs

PURCHASE AREA DEVELOPMENT DISTRICT
BUDGET TO EXPENSE SUMMARY
FOR THE MONTH ENDING September 2025

	FY 2026 Budget	FY 2026 Expense	% Budget Expended 25.00%
Joint Funding Administration	431,242.67	150,940.54	35.00%
Aging	1,569,867.32	441,781.44	28.14%
Participant Directed Services	2,136,727.08	287,860.98	13.47%
Veteran's Directed Care	35,000.00	10,061.37	28.75%
Commodity & Food Bank	574,062.30	133,628.22	23.28%
Workforce	760,524.00	164,391.42	21.62%
Physical Planning	616,406.94	224,022.83	36.34%
Housing	26,580.96	15,880.34	59.74%
Business Lending	247,122.00	51,622.79	20.89%
Finance	37,500.00	14,416.56	38.44%
Community Projects	1,292,646.03	64,675.88	5.00%
TOTAL	**7,727,679.30**	**1,559,282.37**	**20.18%**

Shaded Programs are closed.
SO = Programs spending out.

PURCHASE AREA DEVELOPMENT DISTRICT
STATEMENT OF BUDGET/EXPENSE
FOR THE MONTH ENDED Septeber 30, 2025

A/C	PROGRAM	FY 2025 BUDGET	YTD REVENUE	% BUDGET RECEIVED	YTD EXPENSE	25.00% % BUDGET EXPENDED
120	COMM & ECON DEVELOPMENT	83,333.34	-	0.00%	28,462.17	34.15%
125	C.D.B.G.	77,318.00	-	0.00%	21,749.14	28.13%
135	JFA- DRA	85,000.00	-	0.00%	37,600.94	44.24%
140	MGT ASSISTANCE	99,591.33	-	0.00%	36,904.28	37.06%
150	PROGRAM ADMIN	86,000.00	-	0.00%	26,224.01	30.49%
160	JFA - EDA CARES ACT		-		-	
	TOTAL JFA	**431,242.67**	**-**	**0.00%**	**150,940.54**	**35.00%**
303	TITLE V ADMIN	10,875.00	1,688.05	15.52%	7,725.34	71.04%
305	TIII B SUPPLEMENTAL SERVICE ADMIN	21,778.15	2,187.60	10.04%	7,409.83	34.02%
51002-16	TIII B Case Management	25,000.00	3,480.59	13.92%	7,828.38	31.31%
51002-22	TIII B Assessment	2,700.00	365.68	13.54%	717.19	26.56%
51002-13	TIII B ADRC		-		-	
51002-21	TIII B Chore	-	-		-	
51002-23	TIII B Home Modification	1,500.00	-	0.00%	590.39	39.36%
51002-17	TIII B Homemaker/Home management	67,500.00	2,565.82	3.80%	5,750.85	8.52%
51002-19	TIII B Personal Care	15,000.00	651.80	4.35%	2,088.64	13.92%
51002-14	TIII B Respite	50,000.00	5,947.85	11.90%	15,084.71	30.17%
306	TIIIB HEALTH PROMOTIONS	-	-		-	
307	TVII OMBUDSMAN	22,457.33	1,546.66	6.89%	4,575.86	20.38%
308	TIIIB TELEPHONE REASSURANCE	-	-		-	
310	TIII C1 CONG MEALS ADMIN	46,271.00	5,268.05	11.39%	18,989.09	41.04%
	TIII C1 CONG MEALS SERVICE	2,500.00		0.00%	4,804.51	192.18%
311	TIII C2 HOME DEL MEALS ADMIN	30,936.00	3,588.34	11.60%	9,460.87	30.58%
312	TIII C2 HOME DEL MEALS SERVICE	2,500.00	-	0.00%	2,500.00	100.00%
315	STATE LTC OMBUDSMAN	73,564.46	5,947.88	8.09%	26,721.08	36.32%
317	TITLE III D	38,769.86	2.42	0.01%	14,196.59	36.62%
319	TIII B LTC OMBUDSMAN	22,359.07	2,165.63	9.69%	5,889.91	26.34%
321	HOMECARE - ADMIN	53,575.00	4,989.75	9.31%	25,545.38	47.68%
326	TIII E CAREGIVER SUPPORT - SRVS	52,647.00	10,690.83	20.31%	20,706.45	39.33%
51013-014	TIII E CAREGIVER SUPPORT - In home Respite	43,734.62			7,665.43	
51013-027	Title 3E Grandparent	40,483.58	675.00	1.67%	20,706.45	0.00%
327	TVII ELDER ABUSE	4,259.76	262.94	6.17%	262.94	6.17%
421	MIPPA AAA 10/01/19-9/30/20	124.79	-	0.00%	-	0.00%
422	MIPPA ADRC 10/01/19-9/30/20	4,669.06	-	0.00%	7,292.61	156.19%
423	MIPPA SHIP 10/01/19-9/30/20	3,735.77	-	0.00%	-	0.00%
343	HOMECARE - ASSESSMENT	12,200.00	850.81	6.97%	1,625.28	13.32%
344	HOMECARE - CASE MGT	130,373.00	12,490.01	9.58%	33,260.38	25.51%
52002-17	HOMECARE - Home Management	377,197.37	28,643.28	7.59%	103,579.04	27.46%
52002-23	HOMECARE - Home Repair	10,400.00	2,730.00	26.25%	-	0.00%
52002-19	HOMECARE - Personal Care	45,000.00	5,329.74	11.84%	12,339.59	27.42%
52002-21	HOMECARE - Chore	-	-		-	
52002-14	HOMECARE - Respite	53,000.00	3,110.52	5.87%	9,978.63	18.83%
52004	ESMP DAIL State Meals	53,794.20	655.50	1.22%	8,977.96	16.69%
53022	KY Caregiver Admin	7,335.00			3,990.46	
53024	KY Caregiver Services	78,381.63			15,942.51	
346	TIII E CAREGIVER SUPPORT - ADMIN	15,853.33	890.55	5.62%	2,643.99	16.68%
358	FAST	1,000.00	-	0.00%	-	0.00%
361	SHIP - SERVICES	21,483.88	148.12	0.69%	578.73	2.69%
	MIPPA AAA 9/1/21-8/30/22		-		-	

* POTENTIAL CARRYOVER FUNDING

Shaded Programs are closed.
SO = Programs spending out.

Prepared on 10/13/2025

PURCHASE AREA DEVELOPMENT DISTRICT
STATEMENT OF BUDGET/EXPENSE
FOR THE MONTH ENDED Septeber 30, 2025

A/C	PROGRAM	FY 2025 BUDGET	YTD REVENUE	% BUDGET RECEIVED	YTD EXPENSE	25.00% % BUDGET EXPENDED
	MIPPA ADRC 9/1/21-8/30/22		-		-	
	MIPPA SHIP 9/1/21-8/30/22	-	-		-	
53025	ADVC-Aging Vacine Initiative-Services		-	0.00%	-	0.00%
53023	Aging & Disabliltiy Vaccination Collaberation-ADVC		-		-	0.00%
51014	TIII INNU Suicide Prevention		-		-	0.00%
53026	DAIL Disaster Preparedness		-		-	0.00%
426	ADRC NON-MEDICAID TIII E CAREGIVER	11,507.61	-	0.00%	14,974.91	130.13%
443	ADRC NON-MEDICAID HOMECARE	40,100.00	3,598.94	8.97%	10,706.75	26.70%
450	ADRC MEDICAID	42,194.74	5,200.00	12.32%	6,394.36	15.15%
53020	ADRC MEDICAID-No Wrong Door Funds	-	-		-	
53021	ADRC MEDICAID-CDC Funds	-	-		-	
461	SHIP - ADMIN	2,348.00	-	0.00%	439.76	18.73%
51014	TORNADO RELIEF- AARP AGING	-	-		-	
	SUBTOTAL	**1,539,109.21**	**115,672.36**	**7.52%**	**441,944.85**	**28.71%**
		-	-			
	SUBTOTAL	**-**	**-**		**-**	
342	CDO SUPPORT BROKER ALL WAIVERS	2,136,727.08	186,462.86	8.73%	287,860.98	13.47%
	SUBTOTAL	**2,136,727.08**	**186,462.86**	**8.73%**	**287,860.98**	**13.47%**
340	VETERAN'S DIRECTED CARE	35,000.00	6,063.20	17.32%	10,061.37	28.75%
	SUBTOTAL	**35,000.00**	**6,063.20**	**17.32%**	**10,061.37**	**28.75%**
371	COMMODITY SUPP'L FOOD PROGRAM	207,500.00	32,548.64	15.69%	56,703.02	27.33%
385	AT&T		-		-	
389	LEGAL FOOD FRENZY	-	-		-	
390	FOOD BANK	180,000.00	53,039.40	29.47%	51,008.32	28.34%

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* POTENTIAL CARRYOVER FUNDING

Shaded Programs are closed.
SO = Programs spending out.

Prepared on 10/13/2025

PURCHASE AREA DEVELOPMENT DISTRICT
STATEMENT OF BUDGET/EXPENSE
FOR THE MONTH ENDED Septeber 30, 2025

A/C	PROGRAM	FY 2025 BUDGET	YTD REVENUE	% BUDGET RECEIVED	YTD EXPENSE	25.00% % BUDGET EXPENDED
393	EMERGENCY FOOD ASSISTANCE PROGRAM (TEFAP)	155,000.00	58,312.94	37.62%	18,728.30	12.08%
42014	Hastings Charitable foundation-Food bank	31,562.30	-	0.00%	-	0.00%
42015	Feeding Kentucky-FANO Walmart		-		-	
		-				
41005	2021 Covid Supplemental Food Distribution Program	-	-		-	
41010	CSFP CCC		-		-	0.00%
41006	CARES ACT BUILD BACK BETTER PROGRAM 22	-			-	
42011	TORNADO RELIEF-FOOD BANK	-	-		7,188.58	
	SUBTOTAL	**574,062.30**	**143,900.98**	**25.07%**	**133,628.22**	**23.28%**
313	WIOA - DISLOCATED WORKERS - PROG SERV	289,211.00	16,532.79	5.72%	58,796.12	20.33%
360	WIOA - ADULT-P/S	312,548.00	19,435.78	6.22%	66,493.20	21.27%
363	WIOA - TRADE	-	-		-	
367	WIOA - ONE STOP OPERATOR	30,291.00	1,076.31	3.55%	2,685.08	8.86%
368	WIOA - RRAA BRIGGS & STRATTON		-		-	
374	WIOA - RAPID RESPONSE	4,665.00	-	0.00%	31.65	0.68%
375	WIOA - YOUTH-P/S	67,049.00	6,028.04	8.99%	20,358.20	30.36%
80010	WIOA - PYKW (KY Legislative Youth Funding)	40,000.00	3,113.09	7.78%	12,639.36	31.60%
80011	WIOA-QUEST NDWG	16,760.00	1,001.53	5.98%	3,387.81	20.21%
369	WIOA-COVID-19 NDWG		-		-	
80009	WIOA- TORNADO 2021 NDWG	-	-		-	
	SUBTOTAL	**760,524.00**	**47,187.54**	**6.20%**	**164,391.42**	**21.62%**
325	SECTION 18	87500.00	4,374.96	5.00%	20,543.32	23.48%
71010	Section 5303 MPO Transportation	20000.00	-	0.00%	15,657.58	78.29%
337	HAZARD MITIGATION/CARLISLE CO	3638.33	-	0.00%	94.59	2.60%
353	KIA PLANNING	66000.00	-	0.00%	34,480.64	52.24%
355	E-911 PROGRAM	47250.00	-	0.00%	11,541.41	24.43%
356	REGIONAL TRANS /PLANNING	92727.00	2,334.15	2.52%	21,717.30	23.42%
362	GREAT RIVER ROAD	9000.00	-	0.00%	9,411.46	104.57%
408	CITY OF MURRAY 911		-		-	
409	LOCAL MAPPING	2500.00	2,500.00	100.00%	136.31	5.45%

S:\Finance\Accounting Team\Budget to Expense\FY 26\Budget to Expense Sept 2025-xlsx.xlsx

* POTENTIAL CARRYOVER FUNDING

PURCHASE AREA DEVELOPMENT DISTRICT
STATEMENT OF BUDGET/EXPENSE
FOR THE MONTH ENDED Septeber 30, 2025

A/C	PROGRAM	FY 2025 BUDGET	YTD REVENUE	% BUDGET RECEIVED	YTD EXPENSE	25.00% % BUDGET EXPENDED
476	GIS-E911 FULTON	0.00	-		74.39	
71008	SS4A Safety Grant	11,888.39	-	0.00%	53,214.16	447.61%
71009	Transportation MPO	213,943.00	-	0.00%	40,579.77	18.97%
19011	BRIC-Energy Grant-2/2023-7/2024	-	-		-	
19009	BUILDING INSPECTION	30,000.00	-	0.00%	13,180.70	43.94%
477	GIS-CALLOWAY	0.00	-		-	
72008	Milburn Water District (thru Dec 2026)	15,260.22	-	0.00%	1,518.49	0.00%
479, 480 481, 482, 483, 484, 485 & 486	LOCAL ROADS UPDATES	16700.00	-	0.00%	1,872.71	11.21%
	SUBTOTAL	**616406.94**	**9,209**	**1.49%**	**224,022.83**	**36.34%**
381	KHC PROD LN - MAINTENANCE	1,000.00	-	0.00%	157.40	15.74%
61002	KHC Strategic Operating Grant	7,580.96	-	0.00%	7,830.50	0.00%
382	PAHC	18,000.00	3,548.52	19.71%	7,892.44	43.85%
	SUBTOTAL	**26,580.96**	**3,548.52**	13.35%	**15,880.34**	59.74%
391	SBA 504	70,000.00	17,363.52	24.81%	25,471.72	36.39%
392	RBEG RLF	4,500.00	-	0.00%	2,297.31	51.05%
395	SBA MICRO LOAN III	-	-		-	
396	IRP - RECAP	400.00	-	0.00%	-	0.00%
397	RLF	26,000.00	-	0.00%	4,732.30	18.20%
399	IRP	3,000.00	-	0.00%	-	0.00%
400	RLF-RECAP	2,400.00	-	0.00%	-	0.00%
407	RBEG RLF 2	400.00	-	0.00%	-	0.00%
406	SBA MICRO LOAN II	-	-	0.00%	-	
410	IRP - 3 (2nd RECAP)	4,000.00	-	0.00%	3,345.23	83.63%
411	IRP V	7,250.00	-	0.00%	1,542.02	21.27%
419	RBEG RLF 3	-	-		-	
398	RLF - EDA CARES ACT - ADMIN	38,500.00		0.00%	10,367.06	26.93%
23401	SBA Technical Assistance Grant	30,672.00	-	0.00%	3,867.15	12.61%
20401	RLF-ARPA	60,000.00	-	0.00%	-	0.00%
23501	SBA Microloan IIII	-	-		-	
	SUBTOTAL	**247,122.00**	**17,363.52**	**58.33%**	**51,622.79**	**20.89%**
379	E-911 ACCTING CONTRACT	12,500.00	2,083.34	16.67%	4,453.04	35.62%

Shaded Programs are closed.
SO = Programs spending out.

PURCHASE AREA DEVELOPMENT DISTRICT
STATEMENT OF BUDGET/EXPENSE
FOR THE MONTH ENDED Septeber 30, 2025

A/C	PROGRAM	FY 2025 BUDGET	YTD REVENUE	% BUDGET RECEIVED	YTD EXPENSE	25.00% % BUDGET EXPENDED
20000	JPLOO	25,000.00	-	0.00%	9,963.52	39.85%
	SUBTOTAL	**37,500.00**	**2,083.34**	5.56%	**14,416.56**	38.44%
348	CDBG LACENTER WATER PROJ	-	-		-	
350	CDBG HICKMAN CO HOUSING		-		-	
19012	GC American Redcross-Makers Space Project-Nov 2023		-		-	
19016	Delta Health Care Services Grant-Dental	148,776.06	7,240.15	4.87%	12,446.61	8.37%
19014	Regional PARK Board	60,000.00	-	0.00%	18,605.55	31.01%
19019	CDBG Fulton Gibson (2 year)		-		-	
19018	CDBG Marshall County Needline (2 year)	20,124.69	22,500.00	111.80%	-	0.00%
19017	CDBG Murray Art Guild (2 year)	926.31	-	0.00%	731.77	79.00%
19010	CDBG Hickman Mission House (2 year)	2,181.82	-	0.00%	-	0.00%
19015	DRA LDD	24,557.47	-	0.00%	1,128.66	4.60%
19027	Graves Co Health Dept-CDBG	30,000.00	-		1,087.54	
19029	Marshall CDBG-DR Housing	54000	-	0.00%	-	0.00%
19025	City of Clinton CDBG-DR	116275.06	-		854.50	
19028	EDA Makers Space	33169.27	-	0.00%	639.18	0.00%
19026	Fulton CDBG-DR Housing	150,000.00	-	0.00%	-	0.00%
19021	Marshall County Owner Occupied DR Housing	41,483.08	-	0.00%	4,082.15	0.00%
19022	Mayfield CDBG-DR Box Culvert Infrastructure	72,874.27	-	0.00%	872.18	0.00%
19023	Mayfield CDBG-DR Retention Ponds Infrastructure	68,416.22	-	0.00%	964.88	0.00%
19024	Mayfield Owner occupied Housing Rehabilitaion CDBG	283,317.39	-	0.00%	3,133.67	0.00%
19020	MEWS CDBG-DR	29,499.39	-	0.00%	1,390.55	0.00%
19001	DELTA REGIONAL FY25-FY26	16,000.00	-	0.00%	-	0.00%
370	DELTA REGIONAL FY21-FY22		8,000.00		4,576.53	
373	DRA-PROJECT ADMIN	31,045.00	-	0.00%	14,161.33	45.62%
380	DELTA REGIONAL FY20-21	-	-		-	
	SUBTOTAL	**1,182,646.03**	**37,740.15**	3.19%	**64,675.10**	5.47%
	TOTAL	**7,586,921.19**	**569,231.58**	7.50%	**1,559,445.00**	20.55%
	FY 2026 NEW PROGRAMS:					
331	MIPPA AAA 9/30-8/31/24	6,611.90	-	0.00%	-	0.00%
332	MIPPA ADRC 9/30-8/31/24	8,740.21	-	0.00%	(163.41)	-1.87%

* POTENTIAL CARRYOVER FUNDING

Shaded Programs are closed.
SO = Programs spending out.

Prepared on 10/13/2025

PURCHASE AREA DEVELOPMENT DISTRICT
STATEMENT OF BUDGET/EXPENSE
FOR THE MONTH ENDED Septeber 30, 2025

A/C	PROGRAM	FY 2025 BUDGET	YTD REVENUE	% BUDGET RECEIVED	YTD EXPENSE	25.00% % BUDGET EXPENDED
334	MIPPA SHIP 9/30-8/31/24	15,406.00	-	0.00%	-	0.00%
19031	Hickman County Senior Center-CDBG	30,000.00	-	0.00%	-	0.00%
19030	City of Columbus- CDBG	40,000.00	-	0.00%	0.78	0.00%
19032	City of Arlington- CDBG	40,000.00	-	0.00%	-	0.00%
	CDBG-DR Multi-Family- Mayfield					
	SUBTOTAL	**140758.11**	**0**	0.00%	**-162.63**	**-1.87%**
	TOTAL	**7,727,679.30**	**569,231.58**	7.37%	**1,559,282.37**	20.18%

* POTENTIAL CARRYOVER FUNDING

Purchase Area Development District
New Contract Roster
September - October 2025

1. Contract: Senior Meals Program
   Funding Source: Department of Area Agency on Aging and Independent Living
   Amount: $9,100,000.00 statewide
   Dates: July 1, 2024 – June 30, 2026

2. Contract: State LTC Ombudsman
   Funding Source: Department of Area Agency on Aging and Independent Living
   Amount: $65,000 statewide
   Dates: July 1, 2024 – June 30, 2026

3. Contract: Suicide Prevention
   Funding Source: Department of Area Agency on Aging and Independent Living
   Amount: $5,336.55 statewide
   Dates: July 1, 2024 – June 30, 2026

FY 2026 Payments
Ballard County Senior Citizens

	Title III-B										Title III-C1					
	Health Promotion		Education/Training		Telephone Reassurance		Transportation		Total III-B							
fed/st budget	units		units		units		units		$ 11,663.98	% spent	units	$ 33,136.20	% spent			
July	146	$ 535.82	120	$ 440.40			93	$ 532.61	$ 1,508.83	12.94%	449	$ 2,281.85	6.89%			
August	108	$ 396.36	24	$ -			80	$ 524.67	$ 921.03	20.83%	443	$ 2,349.95	13.98%			
September	127	$ 466.09	0				64	$ 397.38	$ 863.47	28.24%	468	$ 2,393.20	21.20%			
October									$ -	28.24%			21.20%			
November									$ -	28.24%			21.20%			
December									$ -	28.24%			21.20%			
January									$ -	28.24%			21.20%			
February									$ -	28.24%			21.20%			
March									$ -	28.24%			21.20%			
April									$ -	28.24%			21.20%			
May									$ -	28.24%			21.20%			
June									$ -	28.24%			21.20%			
YTD	**381**	**$ 1,398.27**	**144**	**$ 440.40**	**0**	**$ -**	**237**	**$ 1,454.66**	**$ 3,293.33**		**1,360**	**$ 7,025.00**				
Balance									**$ 8,370.65**			**$ 26,111.20**				

	Title III-C2			Homecare HDM			C2 meals charged under Homecare (ESMP)HDM			Title III-D			NSIP	TOTAL		
fed/st budget	units	$ 12,104.83	% spent	units	$ 9,000.00	% spent	units	$ 19,270.26	% spent	units	$ 1,500.00	% spent		$ 86,675.27		target %
July	604	$ 5,616.10	46.40%	69	$ 614.48	6.83%			0.00%			0.00%	$ 1,750.00	**$ 11,771.26**	#DIV/0!	8%
August			46.40%	76	$ 682.90	14.42%	503	$ 4,375.83	22.71%			0.00%	$ 1,750.00	**$ 10,079.71**	#DIV/0!	16%
September			46.40%	62	$ 586.05	20.93%	511	$ 4,668.02	46.93%			0.00%		**$ 3,842.72**	#DIV/0!	25%
October			46.40%			20.93%			46.93%			0.00%		$ -	#DIV/0!	33%
November			46.40%			20.93%			46.93%			0.00%		$ -	#DIV/0!	41%
December			46.40%			20.93%			46.93%			0.00%		$ -	#DIV/0!	50%
January			46.40%			20.93%			46.93%			0.00%		$ -	#DIV/0!	58%
February			46.40%			20.93%			46.93%			0.00%		$ -	#DIV/0!	66%
March			46.40%			20.93%			46.93%			0.00%		$ -	#DIV/0!	75%
April			46.40%			20.93%			46.93%			0.00%		$ -	#DIV/0!	83%
May			46.40%			20.93%			46.93%			0.00%		$ -	#DIV/0!	91%
June			46.40%			20.93%			46.93%			0.00%		$ -	#DIV/0!	100%
YTD	**604**	**$ 5,616.10**		**207**	**$ 1,883.43**		**1,014**	**$ 9,043.85**		**-**	**$ -**		**$ -**	**$ 25,693.69**		
Balance		**$ 6,488.73**			**$ 7,116.57**			**$ 10,226.41**			**$ 1,500.00**		**$ -**	**$ 60,981.58**		

FY 2026 Payments
Ballard County Senior Citizens

No funding for education/training after July 25

units entered in Mon Ami at 0.00 rate due to fund reductions for III-B

	Health Promotion		
fed/st budget	units		amount of reduction at $3.67 unit rate
July	0	$ -	
August	60	$ -	$ 220.20
September			
October			
November			
December			
January			
February			
March			
April			
May			
June			
YTD	**60**	**$ -**	

TOTAL	Transportation		
	units		amount of reduction at 8.59 unit rate
July	0	$ -	
August	18	$ -	154.62
September			
October			
November			
December			
January			
February			
March			
April			
May			
June			
YTD	**18**	**$ -**	

TOTAL	EDUCATION/TRAINING		
	Units		amount of reduction at 3.67 unit rate
July	120	$ 440.40	only budgeted for July 2025
August	24	$ -	88.08
September			
October			
November			
December			
January			
February			
March			
April			
May			
June			
YTD	**144**		

FY 2026 Payments
Murray-Calloway County Senior Citizens

	Title III-B								Title III-C1			Title III-C2		
	Health Promotion		Telephone Reassurance		Transportation		Total III-B							
fed/st budget	units		units		units		$ 61,024.56	% spent	units	$ 91,124.55	% spent	units	$ 72,628.97	% spent
July	700	$ 3,535.00	11	$ 40.15	111	$ 430.81	**$ 4,005.96**	6.56%	1726	$ 7,479.70	8.21%	5211	$ 43,157.84	59.42%
August	1020	$ 5,151.00	4	$ 14.60	114	$ 218.38	**$ 5,383.98**	15.39%	1629	$ 8,621.20	17.67%	70	$ 609.87	60.26%
September	995	$ 5,024.75	9	$ 32.85	161	$ 644.07	**$ 5,701.67**	24.73%	1761	$ 9,138.80	27.70%	87	$ 757.99	61.31%
October							$ -	24.73%			27.70%			61.31%
November							$ -	24.73%			27.70%			61.31%
December							$ -	24.73%			27.70%			61.31%
January							$ -	24.73%			27.70%			61.31%
February							$ -	24.73%			27.70%			61.31%
March							$ -	24.73%			27.70%			61.31%
April							$ -	24.73%			27.70%			61.31%
May							$ -	24.73%			27.70%			61.31%
June							$ -	24.73%			27.70%			61.31%
YTD	**2,715**	**$ 13,710.75**	**24**	**$ 87.60**	**386**	**$ 1,293.26**	**$ 15,091.61**		**5,116**	**$ 25,239.70**		**5,368**	**$ 44,525.70**	
Balance							**$ 45,932.95**			**$ 65,884.85**			**$ 28,103.27**	

	Homecare HDM			C2 meals charged under Homecare (ESMP)HDM for funding purposes			Title III-D			NSIP	TOTAL			
fed/st budget	units	$ 8,000.00	% spent	units	$ 189,891.69	% spent	units	$ 10,584.86	% spent		$ 433,254.63		target %	
July	69	$ 601.16	7.51%			0.00%	332	$ 1,269.90	12.00%	$ 3,000.00	**$ 59,514.56**	#REF!	8%	
August	66	$ 575.02	14.70%	4800	$ 39,646.00	20.88%	241	$ 921.82	20.71%	$ 3,000.00	**$ 58,757.89**	#REF!	16%	
September	66	$ 575.03	21.89%	4907	$ 40,212.24	42.05%	297	$ 1,136.03	31.44%		**$ 57,521.76**	#REF!	25%	
October			21.89%			42.05%			31.44%		$ -	#REF!	33%	
November			21.89%			42.05%			31.44%		$ -	#REF!	41%	
December			21.89%			42.05%			31.44%		$ -	#REF!	50%	
January			21.89%			42.05%			31.44%		$ -	#REF!	58%	
February			21.89%			42.05%			31.44%		$ -	#REF!	66%	
March			21.89%			42.05%			31.44%		$ -	#REF!	75%	
April			21.89%			42.05%			31.44%		$ -	#REF!	83%	
May			21.89%			42.05%			31.44%		$ -	#REF!	91%	
June			21.89%			42.05%			31.44%		$ -	#REF!	100%	
YTD	**201**	**$ 1,751.21**		**9,707**	**$ 79,858.24**		**870**	**$ 3,327.75**		**$ 6,000.00**	**$ 175,794.21**			
Balance		**$ 6,248.79**			**$ 110,033.45**			**$ 7,257.11**		**$ (6,000.00)**	**$ 257,460.42**			

FY 2026 Payments
Murray-Calloway County Senior Citizens

units entered in Mon Ami at 0.00 rate due to fund reductions for III-B

	Health Promotion		
	units		amount of reduction at $5.05
July	1622	$ -	$ 8,191.10
August	1014	$ -	$ 5,120.70
September	1404	$ -	$ 7,090.20
October			
November			
December			
January			
February			
March			
April			
May			
June			
YTD	**4,040**	**$ -**	

TOTAL	Transportation	
	units	
July		$ -
August		
September		
October		
November		
December		
January		
February		
March		
April		
May		
June		
YTD	**-**	**$ -**

FY 2026 Payments
Carlisle County Senior Citizens

	Title III-B										Title III-C1		
	Health Promotion		Recreation		Telephone Reassurance		Transportation		Total III-B				
fed/st budget	units		units		units		units		$ 19,023.30	% spent	units	$ 45,562.27	% spent
July	297	$ 1,930.50	0	$ -			108	$ 903.82	$ 2,834.32	14.90%	619	$ 4,006.04	8.79%
August	100	$ 650.00					80	$ 786.50	$ 1,436.50	22.45%	605	$ 3,685.30	16.88%
September	100	$ 650.00					80	$ 786.50	$ 1,436.50	30.00%	648	$ 4,083.68	25.84%
October									$ -	30.00%			25.84%
November									$ -	30.00%			25.84%
December									$ -	30.00%			25.84%
January									$ -	30.00%			25.84%
February									$ -	30.00%			25.84%
March									$ -	30.00%			25.84%
April									$ -	30.00%			25.84%
May									$ -	30.00%			25.84%
June									$ -	30.00%			25.84%
YTD	497	$ 3,230.50	-	$ -	-	$ -	268	$ 2,476.82	$ 5,707.32		1,872	$ 11,775.02	
Balance									$ 13,315.98			$ 33,787.25	

	Title III-C2			Homecare HDM			C2 meals charged under Homecare (ESMP)HDM for funding purposes			Title III-D			NSIP	TOTAL		
fed/st budget	units	$ 7,262.90	% spent	units	$ -	% spent	units	$ 21,202.68	% spent	units	$ 2,000.00	% spent		$ 95,051.15		target %
July	758	$ 6,898.37	94.98%	0	$ -	#DIV/0!	0	$ -	0.00%	11	$ 34.31	1.72%	$ 975.00	$ 14,748.04	#DIV/0!	8%
August	0	$ -	94.98%	0	$ -	#DIV/0!	664	$ 6,018.50	28.39%	0	$ -	1.72%	$ 975.00	$ 12,115.30	#DIV/0!	16%
September	0	$ -	94.98%	0	$ -	#DIV/0!	622	$ 5,560.87	54.61%	20	$ 62.39	4.84%	$ 567.70	$ 11,711.14	#DIV/0!	25%
October			94.98%	0	$ -	#DIV/0!	0	$ -	54.61%			4.84%		$ -	#DIV/0!	33%
November			94.98%	0	$ -	#DIV/0!	0	$ -	54.61%			4.84%		$ -	#DIV/0!	41%
December			94.98%	0	$ -	#DIV/0!	0	$ -	54.61%			4.84%		$ -	#DIV/0!	50%
January			94.98%	0	$ -	#DIV/0!	0	$ -	54.61%			4.84%		$ -	#DIV/0!	58%
February			94.98%	0	$ -	#DIV/0!	0	$ -	54.61%			4.84%		$ -	#DIV/0!	66%
March			94.98%	0	$ -	#DIV/0!	0	$ -	54.61%			4.84%		$ -	#DIV/0!	75%
April			94.98%	0	$ -	#DIV/0!	0	$ -	54.61%			4.84%		$ -	#DIV/0!	83%
May			94.98%	0	$ -	#DIV/0!	0	$ -	54.61%			4.84%		$ -	#DIV/0!	91%
June			94.98%			#DIV/0!			54.61%			4.84%		$ -	#DIV/0!	100%
YTD	758	$ 6,898.37		-	$ -		1,286	$ 11,579.37		31	$ 96.70		$ 2,517.70	$ 38,574.48		
Balance		$ 364.53			$ -			$ 9,623.31			$ 1,903.30		$ (2,517.70)	$ 56,476.67		

FY 2026 Payments
Carlisle County Senior Citizens

No funding for recreation after July 25

**units

	Health Promotion		
	units		amount of reduction at $6.50 unit rate
July	0	$ -	
August	145	$ -	$ 942.50
September	65	$ -	$ 422.50
October			
November			
December			
January			
February			
March			
April			
May			
June			
YTD	**210**	**$ -**	

TOTAL	Transportation		
	units		amount of reduction at 13.00 unit rate
July	0	$ -	
August	44	$ -	572.00
September	22	$ -	286.00
October			
November			
December			
January			
February			
March			
April			
May			
June			
YTD	**66**	**$ -**	

FY 2026 Payments
Senior Citizens of Fulton County

	Title III-B															
	Health Promotion		Recreation		Telephone Reassurance		Transportation		Total III-B		Title III-C1			Title III-C2		
fed/st bud	units		units		units		units		$ 29,034.95	% spent	units	$ 74,556.45	% spent	units	$ 19,367.72	% spent
July	311	$ 1,710.50	234	$ 1,287.00			129	$ 411.13	$ 3,408.63	11.74%	985	$ 6,596.89	8.85%	2001	$18,709.35	96.60%
August	320	$ 1,760.00	270	$ -			125	$ 570.18	$ 2,330.18	19.77%	969	$ 6,543.19	17.62%			96.60%
Septembe	304	$ 1,672.00	226	$ -			113	$ 503.19	$ 2,175.19	27.26%	901	$ 6,062.62	25.76%			96.60%
October									$ -	27.26%			25.76%			96.60%
November									$ -	27.26%			25.76%			96.60%
December									$ -	27.26%			25.76%			96.60%
January									$ -	27.26%			25.76%			96.60%
February									$ -	27.26%			25.76%			96.60%
March									$ -	27.26%			25.76%			96.60%
April									$ -	27.26%			25.76%			96.60%
May									$ -	27.26%			25.76%			96.60%
June									$ -	27.26%			25.76%			96.60%
YTD	935	$ 5,142.50	730	$ 1,287.00	-	$ -	367	$ 1,484.50	$ 7,914.00		2,855	$ 19,202.70		2,001	$18,709.35	
Balance									$ 21,120.95			$ 55,353.75			$ 658.37	

	Homecare HDM			C2 meals charged under Homecare (ESMP)HDM for funding purposes			Title III-D			NSIP	TOTAL		
fed/st bud	units	$ 8,000.00	% spent	units	$ 48,540.00	% spent	units	$ 1,500.00	% spent		$ 180,999.12		target %
July	72	$ 673.20	8.42%			0.00%			0.00%	$ 1,000.00	$ 30,388.07	#REF!	8%
August	63	$ 589.05	15.78%	1787	$ 16,708.45	34.42%			0.00%	$ 1,000.00	$ 27,170.87	#REF!	16%
Septembe	62	$ 579.70	23.02%	1848	$ 17,278.80	70.02%			0.00%	$ -	$ 26,096.31	#REF!	25%
October			23.02%			70.02%			0.00%		$ -	#REF!	33%
November			23.02%			70.02%			0.00%		$ -	#REF!	41%
December			23.02%			70.02%			0.00%		$ -	#REF!	50%
January			23.02%			70.02%			0.00%		$ -	#REF!	58%
February			23.02%			70.02%			0.00%		$ -	#REF!	66%
March			23.02%			70.02%			0.00%		$ -	#REF!	75%
April			23.02%			70.02%			0.00%		$ -	#REF!	83%
May			23.02%			70.02%			0.00%		$ -	#REF!	91%
June			23.02%			70.02%			0.00%		$ -	#REF!	100%
YTD	197	$ 1,841.95		3,635	$ 33,987.25		-	$ -		$ 2,000.00	$ 83,655.25		
Balance		$ 6,158.05			$ 14,552.75			$ 1,500.00			$ 97,343.87		

FY 2026 Payments
Senior Citizens of Fulton County

`

No funding for
recreation after July 25

units entered in Mon Ami at 0.00 rate due to fund reductions for III-B

	Health Promotion		
	units		amount of reduction at $5.50 unit rate
July	0	$ -	
August	10	$ -	$ 55.00
Septembe	0	$ -	
October			
November			
December			
January			
February			
March			
April			
May			
June			
YTD	10	$ -	

TOTAL	Transportation		
	units		amount of reduction at 7.85 unit rate
July	0	$ -	
August	10	$ -	78.50
September			
October			
November			
December			
January			
February			
March			
April			
May			
June			
YTD	10	$ -	

TOTAL	RECREATION		
	Units		amount of reduction at 5.50 unit rate
July	234	$ 1,287.00	only budgeted for July 2025
August	270	$ -	1485.00
Septembe	226	$ -	1243.00
October			
November			
December			
January			
February			
March			
April			
May			
June			
YTD	730		

FY 2026 Payments

Mayfield-Graves County Senior Citizens

	Title III-B												Title III-C1			
	Health Promotion		Education		Recreation		Telephone Reassurance		Transportation		Total III-B					
fed/st budget	units		units		units		units		units		$ 13,113.98	% spent	units	$ 57,988.35	% spent	
July	52	$ 158.60	0	$ -	359	$ 1,094.95	26	$ 76.96	192	$ 1,269.74	**$ 2,600.25**	19.83%	1134	$ 5,558.06	9.58%	
August	41	$ 125.05	$ 20.00	$ -	$ 306.00	$ -	31	$ 91.76	102	$ 739.13	**$ 955.94**	27.12%	1065	$ 5,498.95	19.07%	
September	40	$ 122.00	$ 126.00	$ -	$ 447.00	$ -	29	$ 85.84	100	$ 627.17	**$ 835.01**	33.48%	1193	$ 5,914.44	29.27%	
October											$ -	33.48%			29.27%	
November											$ -	33.48%			29.27%	
December											$ -	33.48%			29.27%	
January											$ -	33.48%			29.27%	
February											$ -	33.48%			29.27%	
March											$ -	33.48%			29.27%	
April											$ -	33.48%			29.27%	
May											$ -	33.48%			29.27%	
June											$ -	33.48%			29.27%	
YTD	**133**	**$ 405.65**	**146**	**$ -**	**1112**	**$ 1,094.95**	**86**	**$ 254.56**	**394**	**$ 2,636.04**	**$ 4,391.20**		**3,392**	**$ 16,971.45**		
Balance											**$ 8,722.78**			**$ 41,016.90**		

	Homecare HDM			C2 meals charged under Homecare (ESMP)HDM for funding purposes			Homecare Escort			Title III-D			NSIP	TOTAL		
fed/st budget	units	$ 34,500.00	% spent	units	$ 50,311.00	% spent	units	$ 2,750.00	% spent	units	$ 1,750.00	% spent		$ 179,781.05		target %
July	336.0	$ 2,656.78	7.70%			0.00%	14.0	$ 125.07	4.55%	42	$ 108.88	6.22%	$ 2,500.00	**$ 30,018.34**	#DIV/0!	8%
August	333.0	$ 2,657.84	15.40%	2114.0	$ 16,409.89	32.62%	25.0	$ 223.34	12.67%	37	$ 95.92	11.70%	$ 2,500.00	**$ 28,341.88**	#DIV/0!	16%
September	350.0	$ 2,793.52	23.50%	2184.0	$ 16,946.60	66.30%	55.0	$ 491.34	30.54%	38	$ 98.51	17.33%		**$ 27,079.42**	#DIV/0!	25%
October			23.50%			66.30%			30.54%			17.33%		$ -	#DIV/0!	33%
November			23.50%			66.30%			30.54%			17.33%		$ -	#DIV/0!	41%
December			23.50%			66.30%			30.54%			17.33%		$ -	#DIV/0!	50%
January			23.50%			66.30%			30.54%			17.33%		$ -	#DIV/0!	58%
February			23.50%			66.30%			30.54%			17.33%		$ -	#DIV/0!	66%
March			23.50%			66.30%			30.54%			17.33%		$ -	#DIV/0!	75%
April			23.50%			66.30%			30.54%			17.33%		$ -	#DIV/0!	83%
May			23.50%			66.30%			30.54%			17.33%		$ -	#DIV/0!	91%
June			23.50%			66.30%			30.54%			17.33%		$ -	#DIV/0!	100%
YTD	**1,019**	**$ 8,108.14**		**4,298**	**$ 33,356.49**		**94.00**	**$ 839.75**		**117**	**$ 303.31**		**$ 5,000.00**	**$ 85,439.64**		
Balance		**$ 26,391.86**			**$ 16,954.51**			**$ 1,910.25**			**$ 1,446.69**		**$ (5,000.00)**	**$ 94,341.41**		

FY 2026 Payments
Mayfield-Graves County Senior Citizens

No funding for education or Recreation after July 25

units entered in Mon Ami at 0.00 rate due to fund reductions for III-B

	Health Promotion		
	units		amount of reduction at $3.05 unit rate
July	0	$ -	
August	0	$ -	$ -
September	24	$ -	73.20
October			
November			
December			
January			
February			
March			
April			
May			
June			
YTD	**24**	**$ -**	

TOTAL	EDUCATION/TRAINING		
	Units		amount of reduction at 3.05 unit rate
July	0	$ -	only budgeted for July 2025
August	20	$ -	61.00
September	126	$ -	384.30
October			
November			
December			
January			
February			
March			
April			
May			
June			
YTD	**146**		

TOTAL	Transportation		
	units		amount of reduction at 9.91 unit rate
July	0	$ -	
August	115	$ -	1139.65
September	158	$ -	1565.78
October			
November			
December			
January			
February			
March			
April			
May			
June			
YTD	**273**	**$ -**	

TOTAL	RECREATION		
	Units		amount of reduction at 3.05 unit rate
July		$ -	only budgeted for July 2025
August	306	$ -	933.30
September	447	$ -	1363.35
October			
November			
December			
January			
February			
March			
April			
May			
June			
YTD	**753**		

FY 2026 Payments

Hickman County Senior Citizens

	Title III-B								Title III-C1			Title III-C2		
	Health Promotion		Telephone Reassurance		Transportation		Total III-B							
fed/st budget	units		units		units		$ 8,509.32	% spent	units	$ 20,710.12	% spent	units	$ 16,946.76	% spent
July	269	$ 683.26	22	$ 55.88	38	$ 195.98	$ 935.12	10.99%	260	$ 1,975.30	9.54%	1083	$ 11,214.76	66.18%
August	160	$ 406.40	20	$ 50.80	38	$ 238.27	$ 695.47	19.16%	229	$ 1,697.24	17.73%			66.18%
September	196	$ 497.84	19	$ 48.26	34	$ 192.63	$ 738.73	27.84%	233	$ 1,741.86	26.14%			66.18%
October							$ -	27.84%			26.14%			66.18%
November							$ -	27.84%			26.14%			66.18%
December							$ -	27.84%			26.14%			66.18%
January							$ -	27.84%			26.14%			66.18%
February							$ -	27.84%			26.14%			66.18%
March							$ -	27.84%			26.14%			66.18%
April							$ -	27.84%			26.14%			66.18%
May							$ -	27.84%			26.14%			66.18%
June							$ -	27.84%			26.14%			66.18%
YTD	625	$ 1,587.50	61	$ 154.94	110	$ 626.88	$ 2,369.32		722	$ 5,414.40		1,083	$ 11,214.76	
Balance							$ 6,140.00			$ 15,295.72			$ 5,732.00	

	Homecare HDM			C2 meals charged under Homecare (ESMP)HDM for funding purposes			Homecare Escort			Title III-D			NSIP	TOTAL		
fed/st budget	units	$ 15,000.00	% spent	units	$ 20,338.00	% spent	units	$ 350.00	% spent	units	$ 1,000.00	% spent		$ 82,854.20		target %
July	94	$ 902.77	6.02%			0.00%	3.0	$ 22.95	6.56%			0.00%	$ 975.00	$ 16,025.90	#DIV/0!	8%
August	92	$ 906.86	12.06%	1138	$ 11,792.79	57.98%	3.0	$ 22.95	13.11%			0.00%	$ 975.00	$ 16,090.31	#DIV/0!	16%
September	90	$ 890.95	18.00%	1071	$ 11,112.30	112.62%	1.0	$ 9.00	15.69%			0.00%	$ 567.70	$ 15,060.54	#DIV/0!	25%
October			18.00%			112.62%			15.69%			0.00%		$ -	#DIV/0!	33%
November			18.00%			112.62%			15.69%			0.00%		$ -	#DIV/0!	41%
December			18.00%			112.62%			15.69%			0.00%		$ -	#DIV/0!	50%
January			18.00%			112.62%			15.69%			0.00%		$ -	#DIV/0!	58%
February			18.00%			112.62%			15.69%			0.00%		$ -	#DIV/0!	66%
March			18.00%			112.62%			15.69%			0.00%		$ -	#DIV/0!	75%
April			18.00%			112.62%			15.69%			0.00%		$ -	#DIV/0!	83%
May			18.00%			112.62%			15.69%			0.00%		$ -	#DIV/0!	91%
June			18.00%			112.62%			15.69%			0.00%		$ -	#DIV/0!	100%
YTD	276	$ 2,700.58		2,209	$ 22,905.09		7.0	$ 54.90		-	$ -		$ -	$ 47,176.75		
Balance		$ 12,299.42			$ (2,567.09)			$ 295.10			$ 1,000.00		$ -	$ 35,677.45		

FY 2026 Payments
Hickman County Senior Citizens

units entered in Mon Ami at 0.00 rate due to fund reductions for III-B

	Health Promotion		
	units		amount of reduction at $2.54 unit rate
July	0	$ -	
August	49	$ -	$ 124.46
September			
October			
November			
December			
January			
February			
March			
April			
May			
June			
YTD	**49**	**$ -**	

TOTAL	Transportation		
	units		amount of reduction at 8.59 unit rate
July	160	$ -	
August	18	$ -	154.62
September			
October			
November			
December			
January			
February			
March			
April			
May			
June			
YTD	**178**	**$ -**	

FY 2026 Payment

Mom's Meals

	Title III-C2			Homecare HDM			C2 meals charged under Homecare (ESMP)HDM for funding purposes			TOTAL			
fed/st budget	units	**$ 16,946.79**	% spent	units	**$ 14,000.00**	% spent	units	**$ 42,540.00**	% spent	**$ 73,486.79**		target %	
July	1982	$ 17,818.18	105.14%	170	$ 1,528.30	10.92%			0.00%	**$ 19,346.48**	26%	8%	
August			105.14%	170	$ 1,528.30	21.83%	2364	$ 20,802.86	48.90%	**$ 22,331.16**	57%	16%	
September			105.14%	160	$ 1,438.40	32.11%	2073	$ 18,636.27	92.71%	**$ 20,074.67**	84%	25%	
October			105.14%		$ -	32.11%			92.71%	**$ -**	0%	33%	
November			105.14%		$ -	32.11%			92.71%	**$ -**	0%	41%	
December			105.14%		$ -	32.11%			92.71%	**$ -**	0%	50%	
January			105.14%		$ -	32.11%			92.71%	**$ -**	0%	58%	
February			105.14%		$ -	32.11%			92.71%	**$ -**	0%	66%	
March			105.14%		$ -	32.11%			92.71%	**$ -**	0%	75%	
April			105.14%		$ -	32.11%			92.71%	**$ -**	0%	83%	
May			105.14%		$ -	32.11%			92.71%	**$ -**	0%	91%	
June			105.14%		$ -	32.11%			92.71%	**$ -**	0%	100%	
YTD	**1,982**	**$ 17,818.18**		**1,982**	**$ 4,495.00**		**500**	**$ 39,439.13**		**$ 61,752.31**			**$ 61,752.31**
Balance		**$ (871.39)**			**$ 9,505.00**			**$ 3,100.87**		**$ 11,734.48**			**$ 11,734.48**

FY 2026 Payments
Paducah-McCracken County Senior Citizens

	Title III-B								Title III-C1			Title III-C2		
	Health Promotion		Telephone Reassurance		Transportation		Total III-B							
fed/st budget	units		units		units		**$ 51,362.91**	% spent	units	**$ 91,124.55**	% spent	units	**$ 77,470.90**	% spent
July	1161	$ 4,109.94			591	$ 3,428.55	**$ 7,538.49**	14.68%	1658	$ 8,691.97	9.54%	3864	$ 39,568.66	51.08%
August	759	$ 2,686.86			231	$ 1,127.41	**$ 3,814.27**	22.10%	1596	$ 8,191.20	18.53%			51.08%
September	758	$ 2,101.60			58	$ 469.80	**$ 2,571.40**	27.11%	1646	$ 8,312.07	27.65%			51.08%
October							$ -	27.11%			27.65%			51.08%
November							$ -	27.11%			27.65%			51.08%
December							$ -	27.11%			27.65%			51.08%
January							$ -	27.11%			27.65%			51.08%
February							$ -	27.11%			27.65%			51.08%
March							$ -	27.11%			27.65%			51.08%
April							$ -	27.11%			27.65%			51.08%
May							$ -	27.11%			27.65%			51.08%
June							$ -	27.11%			27.65%			51.08%
YTD	**2,678**	**$ 8,898.40**	**-**	**$ -**	**880**	**$ 5,025.76**	**$ 13,924.16**		**4,900**	**$ 25,195.24**		**3,864**	**$ 39,568.66**	
Balance							**$ 37,438.75**			**$ 65,929.31**			**$ 37,902.24**	

	Homecare HDM			C2 meals charged under Homecare (ESMP)HDM for funding purposes			Title III-D			Homecare Escort			NSIP	TOTAL		
fed/st budget	units	**$ 23,000.00**	% spent	units	**$ 203,162.00**	% spent	units	**$ 1,500**	% spent	units	**$ 100.00**	% spent		**$ 244,558.36**		target %
July	159	$ 1,641.40	7.14%			0.00%			0.00%			#DIV/0!	$ 3,000.00	**$ 60,440.52**	#DIV/0!	8%
August	146	$ 1,505.16	13.68%	3633	$ 36,685.66	18.06%			0.00%			#DIV/0!	$ 3,000.00	**$ 53,196.29**	#DIV/0!	16%
September	104	$ 1,089.98	18.42%	3460	$ 34,636.53	35.11%			0.00%			#DIV/0!	$ -	**$ 11,973.45**	#DIV/0!	25%
October			18.42%			35.11%			0.00%			#DIV/0!		$ -	#DIV/0!	33%
November			18.42%			35.11%			0.00%			#DIV/0!		$ -	#DIV/0!	41%
December			18.42%			35.11%			0.00%			#DIV/0!		$ -	#DIV/0!	50%
January			18.42%			35.11%			0.00%			#DIV/0!		$ -	#DIV/0!	58%
February			18.42%			35.11%			0.00%			#DIV/0!		$ -	#DIV/0!	66%
March			18.42%			35.11%			0.00%			#DIV/0!		$ -	#DIV/0!	75%
April			18.42%			35.11%			0.00%			#DIV/0!		$ -	#DIV/0!	83%
May			18.42%			35.11%			0.00%			#DIV/0!		$ -	#DIV/0!	91%
June			18.42%			35.11%			0.00%			#DIV/0!		$ -	#DIV/0!	100%
YTD	**409**	**$ 4,236.54**		**7,093**	**$ 71,322.19**		**-**	**$ -**		**-**	**$ -**		**$ -**	**$ 125,610.26**		
Balance		**$ 18,763.46**			**$ 131,839.81**			**$ 1,500.00**			**$ 100.00**		**$ -**	**$ 118,948.10**		

FY 2026 Payments
Paducah-McCracken County Senior Citizens

units entered in Mon Ami at 0.00 rate due to fund reductions for III-B

	Health Promotion		
	units		amount of reduction at $3.54
July		$ -	
August	467	$ -	$ 1,653.18
September	508	$ -	$ 1,798.32
October			
November			
December			
January			
February			
March			
April			
May			
June			
YTD	**975**	**$ -**	

TOTAL	**Transportation**		amount of reduction at $8.10
	units		
July		$ -	
August	286	$ -	$ 2,316.60
September	0		
October			
November			
December			
January			
February			
March			
April			
May			
June			
YTD	**286**	**$ -**	

FY 2026 Payments Graves County Health Dept.				
fed budget	**units**	**$ 1,000**	spent %	target %
July	3	**$ 32.94**	3.29%	8%
August	3	**$ 32.94**	6.59%	16%
September	2	**$ 21.96**	8.78%	25%
October			8.78%	33%
November			8.78%	41%
December			8.78%	50%
January			8.78%	58%
February			8.78%	66%
March			8.78%	75%
April			8.78%	83%
May			8.78%	91%
June			8.78%	100%
YTD	**8**	**$ 87.84**		
Balance		**$ 912.16**		

FY 2026 Payments Kentucky Legal Aid				
fed budget	**units**	**$ 65,000**	spent %	target %
July	104.0	**5,200.00**	8.00%	8%
August	113.0	**5,650.00**	16.69%	16%
September	86.0	**4,300.00**	23.31%	25%
October			23.31%	33%
November			23.31%	41%
December			23.31%	50%
January			23.31%	58%
February			23.31%	66%
March			23.31%	75%
April			23.31%	83%
May			23.31%	91%
June			23.31%	100%
YTD	**303.00**	**15,150.00**		
Balance		**$ 49,850**		

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Great River Road
An All-American Road

Photo: Great River Road in Illinois/Adam Alexander – Courtesy of the Illinois Office of Tourism

Great River Road voted the Best Scenic Drive in America

Thank you, Great River Road fans: due to your support, the Great River Road has been selected as the Best Scenic Drive in America in the 2025 USA Today 10Best Readers' Choice Awards! We're thrilled to announce this honor, and we couldn't have done it without you.


THE RIVER AND THE ROAD
MINNESOTA
THE GOPHER STATE
THE RIVER AND THE ROAD
WISCONSIN
THE BADGER STATE
"Forward"
THE RIVER AND THE ROAD
ILLINOIS
THE PRAIRIE STATE
"State Sovereignty, National Union"
KENTUCKY
THE BLUEGRASS STATE
THE RIVER AND THE ROAD
MISSOURI
THE SHOW ME STATE
"The Welfare of the People"
THE RIVER AN
TENNES
Chicago
ILLINOIS
St. Louis
Cairo
IOWA
Memphis
61
66

Purchase Area Development District

Transportation Committee

AGENDA

November 18, 2025

10:30 a.m.

1. Welcome
2. Approval of August 19, 2025, Minutes
3. Guest Speaker - TBD
4. KYTC District 1 Updates
5. Annual Appreciation Lunch
6. Other Business
7. Public Comments
8. Adjourn

PURCHASE AREA

COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY

2022-2027 EDITION

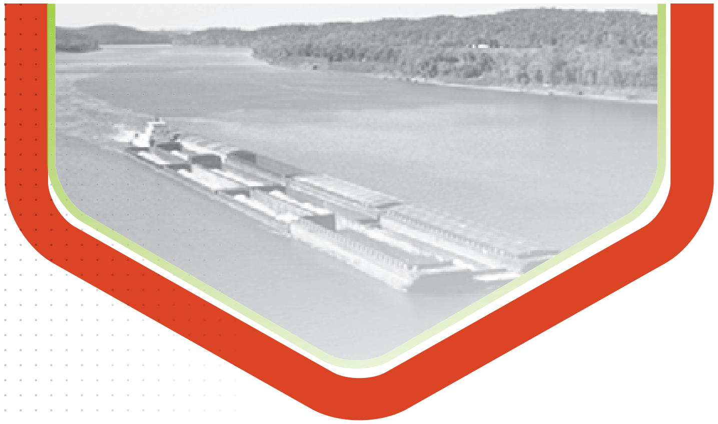


TABLE OF CONTENTS

MISSION STATEMENT

The Mission of the Purchase Area Development District is to improve the quality of life for the residents of the Purchase Area through planning, programs, and partnerships.

PURCHASE AREA DEVELOPMENT DISTRICT

EXECUTIVE SUMMARY

The Jackson Purchase Region is comprised of eight counties: Ballard, Calloway, Carlisle, Fulton, Graves, Hickman, McCracken, Marshall with a population of 196,799 and a combined land area of 2,394.8 square miles. The region is uniquely located, bordered by both the Mississippi and Ohio rivers as well as the Tennessee River and Kentucky Lake. The region is a haven for outdoor recreation and tourism with numerous state parks and historic sites.

The Purchase area has seen a slow increase in its overall population over the past few decades. The Purchase area labor force makes up just over 44 percent of its total population. Government, including education, are the leading occupations in the region followed by retail, healthcare/social services and manufacturing while also being a leader in agriculture. There is a growing need for a skilled, youthful workforce due to an aging population to help ease strains within local economies. The region provides incredible opportunities for recreation and tourism with countless miles of shoreline located on Kentucky Lake, Tennessee River as well as both the Ohio and Mississippi rivers and is home to numerous historic sites and state parks. The region is committed to education with 90% of citizens possessing at least a high school diploma and over 62% possessing at least some college education. The region makes continued efforts to improve its access to transportation including the work on the I-69 corridor and is focused on continued development of multi-modal transportation while taking advantage of its unique access to waterways along both the Ohio, Mississippi and Tennessee Rivers. The region, like much of the country, has experienced a strain in the availability of affordable housing but has been exacerbated by the recent western Kentucky tornadoes of 2021. During this time of recovery, community leaders in the region are focused on using increased state and federal funding to address both the displacement of people and businesses affected by the natural disasters as well as focus on the improvement or replacement of aging infrastructure within the region. The Purchase Area Development District is committed to working with local community leaders accross the region to improve the quality of life for residents through planning, programs, and partnerships.

KEY AREAS OF FOCUS

*There are many factors that go into growing and maintaining thriving communities and econmic growth. The primary areas of focus for the Jackson Purchase Region for the next 5 years as set out by community leaders and committee members are: **Housing**, **Workforce** and **Transportation**. These key areas are crucial to the continued support and development of strong communities within the region. Each area of focus has a specific vision, goal and objective that is obtainable through a collaborative effort.*

3 KEY AREAS OF FOCUS

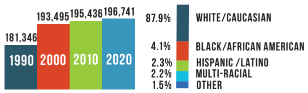
WORKFORCE
HOUSING
TRANSPORTATION

PURCHASE AREA REGIONAL
SUMMARY BACKGROUND

REGIONAL POPULATION

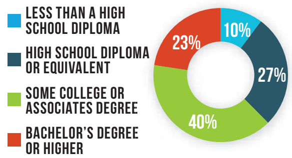
2021 POPULATION EST.
196,799

CHANGE SINCE 2010
+0.7%



source: census.gov

EDUCATION



source: cedik.ca.uky.edu

INCOME

MEDIAN HOUSEHOLD
$44,790

POVERTY RATE
15.6%

PER CAPITA INCOME
$28,274

source: census.gov

REGIONAL WORKFORCE STATS

TOP 5 INDUSTRIES	TOTAL WORKERS
1. ALL GOVERNMENT	12,976
2. RETAIL TRADE	11,623
3. HEALTHCARE & SOCIAL ASSISTANCE	10,693
4. MANUFACTURING	10,067
5. ACCOMODATION & FOOD SERVICES	8,907

TOTAL LABOR FORCE AGE 16+ (2021) 87,086	LABOR FORCE % OF POPULATION (2021) 44.3%
TOTAL EMPLOYMENT (2021) 82,966	TOTAL UNEMPLOYED (2021) 4,120
TOTAL EMPLOYER ESTABLISHMENTS (2020) 4,644	UNEMPLOYMENT RATE (2021) 4.7%

source: kystats.ky.gov / census.gov

REGIONAL HOUSING STATS

TOTAL HOUSING UNITS *07/01/21	94,394
OWNER-OCCUPIED HOUSING UNITS	66,577
OWNER-OCCUPIED HOUSING RATE	70.5%
AVERAGE HOME VALUE	$126,501
MEDIAN MONTHLY OWNER COSTS	$988
MEDIAN GROSS RENT	$660
BUILDING PERMITS, *2021	93

source: census.gov

REGIONAL TRANSPORTATION

AVERAGE COMMUTE TIME TO WORK 20 MINUTES	NUMBER OF BRIDGES 1,374
# OF COMMUTERS WORKING IN OTHER COUNTIES 19,807	ROUTE MILES OF RAILROAD FREIGHT 200
# OF COMMUTERS WORKING IN THEIR COUNTY 59,430	ROUTE MILES OF PASSENGER RAIL TRANSIT 46
PRIMARY & COMMERCIAL AIRPORTS 1	TOTAL DOCKS 17

source: bts.gov (Bureau of Transportation)

STRENGTHS
- > COST OF LIVING
- > HOSPITALITY
- > RECREATIONAL OPPORTUNITIES
- > EDUCATION
- > COMMUNITY INVOLVEMENT
- > GEOGRAPHICAL LOCATION
- > INTERSTATE ACCESS
- > ARTS & FAMILY CULTURE

WEAKNESSES
- > AFFORDABLE HOUSING
- > ACCESS TO MASS TRANSIT
- > AGING WORKFORCE
- > LIVING WAGE EMPLOYMENT
- > AGING INFRASTRUCTURE
- > FUNDING AVAILABILITY
- > LACK OF SKILLED WORKFORCE
- > ELDERLY SERVICES

OPPORTUNITIES
- > RECREATIONAL TOURISM
- > DEVELOPING WORKFORCE
- > INDUSTRIAL DEVELOPMENT
- > AGRICULTURE
- > INFRASTRUCTURE INVESTMENT
- > MULTI-MODAL TRANSPORTATION

THREATS
- > HOUSING AVAILABILTY
- > SEVERE WEATHER
- > POVERTY
- > LACK OF COMMUNITY FUNDING
- > LACK OF SKILLED WORKFORCE
- > INCOME DISPARITIES
- > AGING INFRASTRUCTURE

PURCHASE AREA REGIONAL
STRATEGIC DIRECTION

The Purchase area is committed to the community and economic growth of the region. To facilitate the continued development of local communities it is vital for there to be a vibrant, highly skilled workforce supported by available affordable housing and the ability to transport people, goods and services efficiently. ***Workforce, Housing & Transportation*** *are the three key focus areas of the region to best improve local communities and foster economic growth and development.*

WORKFORCE

VISION:
Collaborate with federal, state, and regional workforce organizations to ensure that local communities are building a skilled workforce.

GOAL:
To strengthen the alignment of employment, training, and education programs, and to promote individual and economic growth of the Workforce Innovation and Opportunity Act of 2014.

OBJECTIVE:
The Purchase ADD, as the One-Stop Operator and Direct-Service Provider for the West Kentucky Workforce Board will coordinate the operations and services of the Kentucky Career Center System. We want to promote Kentucky's targeted industries and their high-demand occupations to the region's job seekers, providing job search and training assistance to low-income adults, dislocated workers, and youth while meeting established workforce performance outcomes.

HOUSING

VISION:
To establish an environment that encourages affordable single family, multi-family and mixed used development through economic incentive and regional collaboration.

GOAL:
To structure regional housing development plans for counties utilizing current market conditions, future projections, and regional housing needs assessment.

OBJECTIVE:
Complete a regional housing study to better understand the full housing needs and impacts on the community in order to better address present and future housing issues.

TRANSPORTATION

VISION:
Advocate for regional transportation infrastructure & encourage safe & efficient access for all modes of travel between residential, industrial, business, civic and recreational facilities.

GOAL:
Advocate & promote a balanced, multi-modal transportation system to serve the local & regional movement of people, freight & services that supports & strengthens economic vitality & competitiveness of the region. Improve the ability of local communities to access national and international trade markets and support regional economic development.

OBJECTIVE:
Regionally promote the maintenance, improvement and development of transportation facilities including; public transit, highways, airports, riverports, and rail lines, that will enhance the transportation of people, goods and services. Support the development and operation of the region's riverports and riverport authorities.

ACTION PLAN

WORKFORCE

- STRENGTHEN THE ALIGNMENT OF EMPLOYMENT TRAINING AND EDUCATION PROGRAMS WHILE PROMOTING ECONOMIC GROWTH.
- COLLABORATE WITH FEDERAL, STATE AND REGIONAL WORKFORCE ORGANIZATIONS TO ENSURE THAT LOCAL COMMUNITIES ARE BUILDING A SKILLED WORKFORCE.
- PROMOTE WEST KENTUCKY'S TARGETED INDUSTRIES AND HIGH-DEMAND OCCUPATIONS TO JOB SEEKERS. PROVIDE JOB SEARCH AND TRAINING ASSISTANCE.

HOUSING

- COLLABORATE WITH KENTUCKY HOUSING CORPORATION, HUD, USDA, STAKEHOLDERS AND LOCAL GOVERNMENTS TO DEVELOP HOUSING PLANS FOR COMMUNITIES.
- WORK WITH OUR PARTNERS TO HELP ADMINISTRATE TO INCREASE SINGLE FAMILY, MULTI-FAMILY HOUSING DEVELOPMENT WITHIN THE REGION.
- ANALYZE THE HOUSING NEEDS POST 2021 TORNADOES THROUGH PARTNERSHIPS WITH LOCAL OFFICIALS, KHC, HOUSING AUTHORITIES AND OTHER STAKEHOLDERS.

TRANSPORTATION

- ADVOCATE FOR FEDERAL, STATE AND PRIVATE MULTI-MODAL NETWORK INVESTMENTS INTO ROAD, RIVER, RAIL & AIR TRANSPORTATION PROJECTS FOR COMMUNITIES.
- SUPPORT THE INCREASED INVESTMENT BY THE KENTUCKY TRANSPORTATION CABINET & GENERAL ASSEMBLY FOR RIVERPORT, RAIL & AIR PROJECTS.
- SUPPORT LOCAL GOVERNMENTS IN IMPROVING INTERMODAL CONNECTIONS BETWEEN RAIL, AIR, HIGHWAY AND RIVER SYSTEMS.

EVALUATION FRAMEWORK

WORKFORCE	RESPONSIBLE ENTITY	TIMEFRAME	STATUS
Promote & assist in training individuals throughout the region to obtain suitable employment.	*PADD, WKY Workforce Board, Municipalities*	*ongoing*	*in-progress*
Acheive at least 80% employment among adults participating in and receiving WIOA co-enrollment & training services.	*PADD, WKY Workforce board, Program partners*	*1-3 YEARS*	*in-progress*
Help dislocated workers acheive at least 90% employment rate after receiving WIOA co-enrollment & training services.	*PADD, WKY Workforce Board, Program partners*	*1-3 YEARS*	*in-progress*
HOUSING	**RESPONSIBLE ENTITY**	**TIMEFRAME**	**STATUS**
Structure housing development plans for counties utilizing current market conditions and future projections.	*Local governments, Housing Authorities, Program Partners, counties*	*1-3 YEARS*	*in-progress*
Increase single family, multi-family used development through economic incentive and regional collaboration.	*Local governments, Housing Authorities, Program Partners, counties*	*1-3 YEARS*	*in-progress*
Collaborate with local officials, KHC, Housing Authorities, etc. to address concerns for displaced families post-2021 tornadoes.	*PADD, Municipalities, Housing Authorities, Program Partners, counties*	*1-3 YEARS*	*in-progress*
TRANSPORTATION	**RESPONSIBLE ENTITY**	**TIMEFRAME**	**STATUS**
Advocate for federal, state, and private investments into transportation priorities (including rail and riverport).	*PADD, KYTC, Municipalities*	*ongoing*	*in-progress*
Support increased investment by KYTC/General Assembly for riverport and rail projects.	*PADD, KYTC, Municipalities*	*ongoing*	*in-progress*
Improve intermodal connections between rail, air, highway, and river systems.	*PADD, KYTC, Municipalities*	*ongoing*	*in-progress*

ECONOMIC RESILIENCE

PLANNING FOR AND IMPLEMENTING RESILIENCE:

The Purchase Area Development District will continue comprehensive planning efforts throughout the region to improve the economic diversity and resilience of all its communities and addressing all economic challenges and deficiencies. This includes promoting programs to develop and grow the workforce, increasing broadband availability, increase the supply of affordable housing and improve multi-modal transportation infrastructure to support a diverse and resilient economic landscape.

ESTABLISHING INFORMATION NETWORKS:

*Communities within the region work closely to plan and mitigate disruptions within the economy due to natural disasters or changes within economic environment. The region will continue to establish and improve the communication network between community leaders and their local regional emergency managers to address the risks identified in the Jackson Purchase Region **Hazard Mitigation Plan (HMP)** and Purchase **Disaster Resiliency Plan (DRP)** which includes helping businesses with preparedness efforts and post-disruption recovery.*

OPPORTUNITY ZONES

Opportunity Zones, created under the 2017 Tax Cuts and Jobs Act, are a federal economic development tool focused on improving the outcomes of communities across the country, especially in areas that have suffered from disinvestment over many years. Opportunity Zones are designated low-income census tracts where tax incentives are available to groups or individuals who invest in an Opportunity Fund (i.e., an investment vehicle for injecting money in an Opportunity Zone) and hold their capital gains in Opportunity Zone-related assets or property.

Source: statsamerica.org/opportunity/map.aspx

OPPORTUNITY ZONE PROJECTS

*Over the last five years local governments in partnership with the Purchase Area Development District have made concerted efforts to invest in opportunity zones throughout the region. The region has funded six loans totaling **$330,960**. In the upcoming years the region will continue to focus on and invest in it's opportunity zones to help its citizens and local businesses to acheive greater economic stability in every part of the region.*

ZONES PER COUNTY

BALLARD COUNTY:

CENSUS TRACT 9502.00 | BARLOW, KY | POPULATION 1,143 | 62 SQ MI | POVERTY RATE 16.2%
LABOR FORCE 583 | LABOR FORCE PART. RATE 61.4% | UNEMPLOYMENT RATE 2.7%

CENSUS TRACT 9503.00 | WICKLIFFE, KY | POPULATION 2,657 | 68 SQ MI | POVERTY RATE 24.6%
LABOR FORCE 977 | LABOR FORCE PART. RATE 45.8% | UNEMPLOYMENT RATE 5.9%

CARLISLE COUNTY:

CENSUS TRACT 9602.00 | BARDWELL, KY | POPULATION 1,749 | 79 SQ MI | POVERTY RATE 20.5%
LABOR FORCE 501 | LABOR FORCE PART. RATE 35.0% | UNEMPLOYMENT RATE 8.4%

CALLOWAY COUNTY:

CENSUS TRACT 0104.00 | MURRAY, KY | POPULATION 2,779 | 11 SQ MI | POVERTY RATE 38.6%
LABOR FORCE 1,032 | LABOR FORCE PART. RATE 47.8% | UNEMPLOYMENT RATE 8.0%

FULTON COUNTY:

CENSUS TRACT 9601.00 | FULTON, KY | POPULATION 3,410 | 85 SQ MI | POVERTY RATE 30.5%
LABOR FORCE 1,296 | LABOR FORCE PART. RATE 50.3% | UNEMPLOYMENT RATE 3.5%

GRAVES COUNTY:

CENSUS TRACT 0201.00 | MAYFIELD, KY | POPULATION 4,039 | 13 SQ MI | POVERTY RATE 28.2%
LABOR FORCE 1,675 | LABOR FORCE PART. RATE 54.3% | UNEMPLOYMENT RATE 4.2%

MCCRACKEN COUNTY:

CENSUS TRACT 0304.00 | PADUCAH, KY | POPULATION 1,275| 2 SQ MI | POVERTY RATE 19.7%
LABOR FORCE 569 | LABOR FORCE PART. RATE 55.6% | UNEMPLOYMENT RATE 1.9%

CENSUS TRACT 0303.00 | PADUCAH, KY | POPULATION 1,527 | 1 SQ MI | POVERTY RATE 36.8%
LABOR FORCE 420 | LABOR FORCE PART. RATE 28.7% | UNEMPLOYMENT RATE 0.7%

CARLISLE COUNTY:

BNU OUTLET | BARDWELL | $35,710

CALLOWAY COUNTY:

GRANOLA GIRLS | MURRAY | $92,750

GRAVES COUNTY:

WEST KENTUCKY MOVING COMPANY, LLC. | MAYFIELD | $127,500
STEAM WRIGHT | MAYFIELD | $25,000

MCCRACKEN COUNTY:

L&J DEVELOPMENT | PADUCAH | $25,000

REGIONAL ACTIVE/PENDING PROJECTS

PROJECTS	PROGRAM	AMOUNT	STATUS
Purchase Area Strategic Planning-Housing	KHC	$25,000	Awarded
Purchase Area Reg Hazard Mitigation Plan	HMA	$111,081	Awarded
Home Uplift - Affordable Housing Program	Other	$400,000.00	Complete
Safe Streets	SS4A	$250,000	Awarded
Delta Health Care Services Grant Program	USDA	$1,000,000	Awarded
BRIC	BRIC	$16,120	Awarded
Technical Asst. for Small Bus. Owners	Other	$9,523	Complete
PADD Nuclear Workforce	EDA	$50,000,000	In Progress
DRA-LDD Program	DRA	$64,682	Awarded
PADD Disaster Resiliency Coordinator Applicaiton	EDA	$500,000	Pending

COUNTY OVERVIEW

BALLARD COUNTY

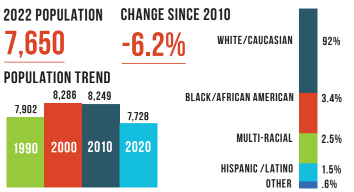
Founded on the confluence of the Ohio and Mississippi rivers in 1842, Ballard County is the most northwestern corner of Kentucky. The county has a land area of 165,760 acres or 259 square miles. Wickliffe is the county seat. U.S. highway-routes 51, 60, and 62 bisect the county. Connecting state routes complete the major roadway network with county roads completing the farm to market network. Barkley Regional Airport is located 10 miles east of the county line and is easily accessible via US 62 and US 60.

POPULATION

2022 POPULATION
7,650

CHANGE SINCE 2010
-6.2%

POPULATION TREND



Source: census.gov

INCOME

PER CAPITA INCOME	MEDIAN HOUSEHOLD	POVERTY RATE
$29,639	$52,695	14.4%

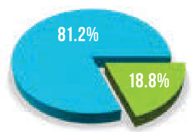
Source: census.gov

HOUSING

MEDIAN HOME VALUE	TOTAL HOUSING UNITS	MEDIAN GROSS RENT
$89,400	3,713	$709

OWNER/RENTER OCCUPIED HOUSING

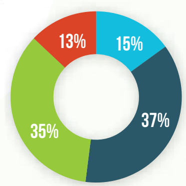
- OWNER-OCCUPIED HOUSING
- RENTER-OCCUPIED HOUSING



Source: census.gov

EDUCATION

- LESS THAN A HIGH SCHOOL DIPLOMA
- HIGH SCHOOL DIPLOMA OR EQUIVALENT
- SOME COLLEGE OR ASSOCIATES DEGREE
- BACHELOR'S DEGREE OR HIGHER



Source: cedik.ca.uky.edu

WORKFORCE

LABOR FORCE
3,489

UNEMPLOYMENT RATE
4.8%

Source: kystats.ky.gov

TOP 5 INDUSTRIES

Percentage of total employment by industry.

MANUFACTURING	14%
ALL GOVERNMENT (Incl. Education)	12%
RETAIL TRADE	6%
HEALTHCARE	4%
ADMIN. & SUPPORT	3%

COMPUTER & INTERNET USE

House Bill 320 and House Bill 382, enacted by the 2021 General Assembly. established Kentucky's Broadband Deployment Fund to assist private sector entities & governmental agencies in the cost of constructing the "last mile" of high-speed internet access to unserved & underserved households and businesses across Kentucky.

HOUSEHOLDS WITH A COMPUTER	84%
HOUSEHOLDS WITH A BROADBAND SUBSCRIPTION	78%

Source: census.gov

VISION

Ballard County's primary mission is to provide its citizens a rural quality of life without sacrificing access to goods and services through partnerships and collaboration.

EIGHT CAPITALS

INDIVIDUAL

HEALTH AND WELLNESS INSTITUTIONS, ACCESS TO MULTIPLE FORMS OF TRAINING SERVICES, PROXIMITY TO MCCRACKEN COUNTY AND THE CITY OF PADUCAH WITHOUT LIVING THE CITY LIFE.

INTELLECTUAL

THE BALLARD COUNTY SCHOOL SYSTEM IS CONSIDERED A SCHOOL OF DISTINCTION, BALLARD COUNTY MEMORIAL HIGH SCHOOL ALSO INCLUDES A CAREER AND TECHNICAL CENTER FOR STUDENTS THAT WISH TO GO INTO INDUSTRIAL, BUSINESS, OR NURSING FIELDS, UNIVERSITY OF KENTUCKY EXTENSION OFFICE IN LACENTER, TIES TO MURRAY STATE UNIVERSITY THROUGH EAGLE REST PLANTATION.

SOCIAL

A STRONG NON-PROFIT SECTOR FOCUSED ON COMMUNITY GROWTH.

CULTURAL

CHRISTIAN COMMUNITY WHERE PRAYERS ARE SAID BEFORE EVERY MEETING AND MEAL, HISTORICAL SITES SUCH AS THE WICKLIFFE MOUNDS, COMMUNITY LIBRARIES, AND LOCAL CELEBRATIONS SUCH AS THE HARVEST AND MUM FESTIVALS.

NATURAL

WILDLIFE PRESERVATION SITES, MULTIPLE LAKES, CYPRESS SWAMPS, THE MISSISSIPPI RIVER, OPPORTUNITIES FOR BOATING, FISHING, CAMPING, TRAIL WALKING, AND

BUILT

HIGH-SPEED FIBER OPTIC INTERNET TO EVERY HOME IN BALLARD COUNTY, DIRECT HIGHWAY ACCESS TO EVERY CITY IN THE COUNTY, TWO DEVELOPED INDUSTRIAL PARKS, AND ESTABLISHED SMALL BUSINESSES.

POLITICAL

FISCAL COURT MEETINGS STREAMED TO FACEBOOK SO THAT ALL MAY HEAR DISCUSSIONS AND CONTRIBUTE, OPEN-DOOR POLICY TO BOTH LOCAL GOVERNMENT AND ECONOMIC DEVELOPMENT EFFORTS.

FINANCIAL

SMALL BUSINESS GRANT/LOAN OPPORTUNITIES THROUGH THE BALLARD IDA, NON-PROFIT PROJECT FUNDING APPLICATIONS THROUGH THE FISCAL COURT, AND REGIONAL COMMUNITY LENDING INSTITUTIONS.

ESSENTIAL PROJECT GOALS

1. RIVERPORT DEVELOPMENT
2. INDUSTRIAL SITE DEVELOPMENT
3. HOUSING ANALYSIS & IMPROVEMENT
4. TRANSPORTATION IMPROVEMENTS
5. HEALTHCARE DEVELOPMENT
6. COMMUNITY MUNICIPALITY IMPROVEMENTS

ACTIVE/PENDING PROJECTS

PROJECTS	PROGRAM	AMOUNT	STATUS
Ballard County Housing	CDBG/GRANT	$1,111,111	In Progress
City of Kevil WWTP	WWATERS	$5,400,000	Pending
Barlow School - Brownfield	EPA	$1,081,850	Awarded

COUNTY OVERVIEW

CALLOWAY COUNTY

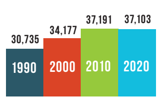
Calloway County, established in 1822 consists of 386 square miles and is located along Kentucky Lake. It encompasses two incorporated cities, Murray and Hazel, with Murray being the county seat. Calloway County is home to Murray State University, the region's leading public university. It also encompasses other community features such as award-winning school systems, excellent health care, and a diverse economic profile. Rand McNally recognized it as the number one retirement community in 1989 and USA Today named Murray as the "Friendliest Small Town" in 2012.

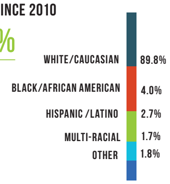
POPULATION

2022 POPULATION **37,685**

CHANGE SINCE 2010 **+1.0%**

POPULATION TREND





Source: census.gov

INCOME

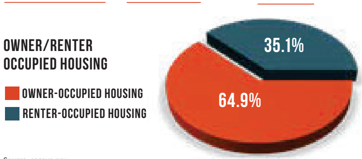
PER CAPITA INCOME	MEDIAN HOUSEHOLD	POVERTY RATE
$25,278	$44,534	16.8%

Source: census.gov

HOUSING

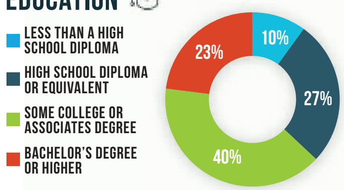
MEDIAN HOME VALUE	TOTAL HOUSING UNITS	MEDIAN GROSS RENT
$148,100	18,142	$718

OWNER/RENTER OCCUPIED HOUSING



Source: census.gov

EDUCATION



Source: cedik.ca.uky.edu

WORKFORCE

LABOR FORCE **17,426**

UNEMPLOYMENT RATE **4.0%**

Source: kystats.ky.gov

TOP 5 INDUSTRIES

Percentage of total employment by industry.

ALL GOVERNMENT (Incl. Education)	24%
MANUFACTURING	14%
RETAIL TRADE	11%
ACCOMODATION & FOOD SRV.	10%
HEALTHCARE SERVICES	4%

COMPUTER & INTERNET USE

House Bill 320 and House Bill 382, enacted by the 2021 General Assembly. established Kentucky's Broadband Deployment Fund to assist private sector entities & governmental agencies in the cost of constructing the "last mile" of high-speed internet access to unserved & underserved households and businesses across Kentucky.

HOUSEHOLDS WITH A COMPUTER	91%
HOUSEHOLDS WITH A BROADBAND SUBSCRIPTION	83%

Source: census.gov

VISION

Calloway County's primary mission is to oversee the business functions within the county while conscientiously managing the resources for its constituents, providing the best services possible while being financially responsible. An increase in high quality jobs and higher educational opportunities is a priority in the growth of the community. Therefore, the county's vision to grow the community must include improvements to infrastructure, broadband, technology, tourism, safety, security and recreation.

EIGHT CAPITALS

INDIVIDUAL

THE CALLOWAY COUNTY COMMUNITY POSSESSES GREAT INTELLECTUAL CAPACITY WITH A STRONG WORK ETHIC, HOSPITALITY, AND FAMILY VALUES.

INTELLECTUAL

CALLOWAY COUNTY IS HOME TO THE REGIONS PRIMARY LEARNING INSTITUTION, MURRAY STATE UNIVERSITY. THE COUNTY IS A PLACE OF INNOVATION, TECHNOLOGY AND ENTREPRENEURSHIP CONTINUING TO GROW AND DEVELOP FOR THE FUTURE.

SOCIAL

THE COMMUNITY HAS BEEN NATIONALLY RECOGNIZED FOR ITS FRIENDLINESS. BEING HOME TO A COLLEGE TOWN AND ITS LOCATION ON KENTUCKY LAKE ALLOWS FOR UNIQUE RECREATIONAL OPPORTUNITIES FOR THE COMMUNITY AND THE REGION AS A WHOLE.

CULTURAL

CALLOWAY COUNTY EMBRACES CULTURAL DIVERSITY AND HOSPITALITY WHILE PROMOTING A HEALTHY COMMUNITY. THE COUNTY IS MADE UP OF GREAT ORGANIZATIONS, CHURCHES AND NON-PROFITS WHICH PROMOTE AN ENVIRONMENT OF SAFETY, SECURITY AND STRONG COMMUNITY VALUES.

NATURAL

LOCATED ON KENTUCKY LAKE, CALLOWAY COUNTY POSSESSES A GREAT AMOUNT OF NATURAL RESOURCES WHICH INCLUDES LARGE AREAS OF FARMLAND, FORESTRY AND ACCESS TO WATERWAYS. ALL OF WHICH CAN BE UTILIZED FOR THE INDUSTRIAL AND RECREATIONAL BENEFIT OF THE COMMUNITY.

BUILT

CALLOWAY COUNTY HAS AND CONTINUES TO MAKE EFFORTS TO IMPROVE ITS INFRASTRUCTURE WHICH INCLUDES COMMUNITY BUILDINGS, WATER SYSTEMS, ROADS, BROADBAND, INDUSTRIAL PARKS, AND OTHER INFRASTRUCTURE TO PROVIDE THE OPPORTUNITY FOR CONTINUED GROWTH AND COMMUNITY SUPPORT FOR ITS CONSTITUENTS.

POLITICAL

CALLOWAY COUNTY HAS STRONG COMMUNITY LEADERS WHO SHARE THE SAME VISION AND GOALS. ALL LEADERS ARE ABLE TO COME TOGETHER AS ONE FOR THE BETTERMENT OF THE COUNTY AND COMMUNITIES INVOLVED.

FINANCIAL

CALLOWAY COUNTY IS PROUD OF ITS ECONOMIC STABILITY. THE COUNTY POSSESSES SEVERAL PROFITABLE INDUSTRIES, ENTERPRISES AND HAS A NUMEROUS AMOUNT OF LOCAL FINANCIAL INSTITUTIONS THAT CALL CALLOWAY COUNTY HOME.

ESSENTIAL PROJECT GOALS

1. INFRASTRUCTURE IMPROVEMENTS
2. RECREATION & TOURISM
3. BROADBAND CONNECTIVITY
4. EMERGENCY SERVICES UPGRADES
5. ECONOMIC DEVELOPMENT
6. GOVERNMENT SERVICES IMPROVEMENTS

ACTIVE/PENDING PROJECTS

PROJECTS	PROGRAM	AMOUNT	STATUS
Calloway Co. Murray Art Guild Project	CDBG/Grant	$900,000	Awarded
City of Murray PickleBall Courts/Welcome Ctr.	LWCF/GRANT	$515,027	Awarded
Adult Training Center	DRA/GRANT	$500,000	Awarded
Weaks Center Project	CDBG	$750,000	Pending
Hopkins Bridge Project	DRA	$1,200,000	Pending

COUNTY OVERVIEW

CARLISLE COUNTY

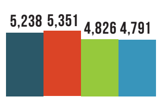
Established in 1886 the County seat is Bardwell, KY, which is known historically as a premier railroad station. The city of Arlington is located in southern Carlisle County which boasts of a rich agricultural community. Milburn & Cunningham are non-incorporated communities with Cunningham being the county's largest employer and shortest drive time to neighbor, McCracken County/Paducah. Located atop river bluffs with incredible water views of the Mississippi River and the Confluence Carlisle County possesses strategic agricultural strengths and family-friendly communities.

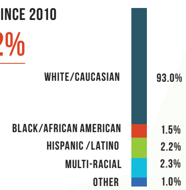
POPULATION

2022 POPULATION
4,720

CHANGE SINCE 2010
-0.72%

POPULATION TREND





Source: census.gov

INCOME

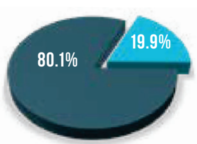
PER CAPITA INCOME	MEDIAN HOUSEHOLD	POVERTY RATE
$26,414	$42,386	15.6%

Source: census.gov

HOUSING

MEDIAN HOME VALUE	TOTAL HOUSING UNITS	MEDIAN GROSS RENT
$81,000	2,312	$689

OWNER/RENTER OCCUPIED HOUSING

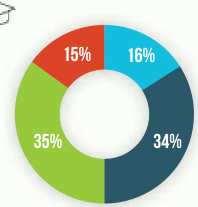


OWNER-OCCUPIED HOUSING
RENTER-OCCUPIED HOUSING

Source: census.gov

EDUCATION

- LESS THAN A HIGH SCHOOL DIPLOMA
- HIGH SCHOOL DIPLOMA OR EQUIVALENT
- SOME COLLEGE OR ASSOCIATES DEGREE
- BACHELOR'S DEGREE OR HIGHER



Source: cedik.ca.uky.edu

WORKFORCE

LABOR FORCE
2,263

UNEMPLOYMENT RATE
3.7%

Source: kystats.ky.gov

TOP 5 INDUSTRIES

Percentage of total employment by industry.

MANUFACTURING	22%
ALL GOVERNMENT *(Incl. Education)*	18%
RETAIL TRADE	9%
HEALTHCARE & SOCIAL ASSIST.	5%
CONSTRUCTION	4%

COMPUTER & INTERNET USE

House Bill 320 and House Bill 382, enacted by the 2021 General Assembly. established Kentucky's Broadband Deployment Fund to assist private sector entities & governmental agencies in the cost of constructing the "last mile" of high-speed internet access to unserved & underserved households and businesses across Kentucky.

HOUSEHOLDS WITH A COMPUTER	89%
HOUSEHOLDS WITH A BROADBAND SUBSCRIPTION	83%

Source: census.gov

VISION

Carlisle County's prime strategic business location is surrounded by a natural paradise paired with an easy drive to diverse populations. Access to a strong workforce, infrastructure, and logistical hubs-paired with a low barrier entry into business gives us many strategic advantages. Our objective is the maximize opportunity within our County while supporting our local residents and local businesses. We strive to attract new businesses and industries as well as improve broadband within the area and maximize resources in regards to leisure, recreation and agriculture.

EIGHT CAPITALS

INDIVIDUAL

CARLISLE COUNTY IS A CERTIFIED WORK READY COMMUNITY AND STRIVES TO ENCOURAGE ALL INDIVIDUALS TO REACH THEIR POTENTIAL. KEY POINTS TO A WORK READY COMMUNITY IS IDENTIFYING THE GAPS AND CARRYING OUT STRATEGIES TO ACHIEVE A MORE KNOWLEDGEABLE, TRAINED WORKFORCE.

INTELLECTUAL

CARLISLE COUNTY IS AN INNOVATIVE AND GROWTH READY COMMUNITY, WHICH HAS LONG BEEN HOME TO STRONG MORALS, HARD WORKERS AND RENOWNED VISIONARIES.

SOCIAL

CARLISLE COUNTY IS HOME TO EXTREME ATV TRAILS AND CAMPING, IN ADDITION TO BEING A DESTINATION FOR HUNTING AND FISHING, MAKING CARLISLE COUNTY EVERY OUTDOOR SPORTSMAN'S DREAM. WITH 252 ACRES OF TRAILS AND ROUGHLY 23 MILES OF RIDING TRAILS, CARLISLE COUNTY IS A PRIME TOURISM LOCATION. WITH OUR NEIGHBORING COUNTIES HAVING COLUMBUS BELMONT STATE PARK AND WICKLIFFE MOUNDS STATE HISTORIC SITE.

CULTURAL

42% OF THE UNITED STATES POPULATION IS LOCATED WITHIN 600 MILES OF CARLISLE COUNTY. OUR PRIME STRATEGIC BUSINESS LOCATION IS SURROUNDED BY A NATURAL PARADISE PAIRED WITH AN EASY DRIVE TO DIVERSE POPULATIONS.

NATURAL

CARLISLE COUNTY IS LOCATED ON THE TIP OF FOUR STATES, (KY, MO, IL, TN) ALONG WITH CLOSE PROXIMITY OF THE CONFLUENCE OF THE MISSISSIPPI AND OHIO RIVERS-ALL CONNECTED BY A NETWORK OF HIGHWAYS AND INTERSTATES. THE COUNTY HAS A LAND AREA OF 199 SQUARE MILES ON MOSTLY FLAT LAND WITH AN ABUNDANCE OF FRESH WATER AND STREAMS THAT DRAIN INTO THE MISSISSIPPI RIVER. MOST OF THE AREA IS FARMLAND, GROWING CROPS AND TOBACCO.

BUILT

CARLISLE COUNTY HAS ALWAYS BEEN AN IMPORTANT BUSINESS LOCATION THROUGHOUT HISTORY. WITH CARLISLE COUNTY BEING LOCATED ON THE MISSISSIPPI RIVER, CN RAILWAY AND 30 MILES FROM INTERSTATE AND THE AIRPORT, IT PROVES THAT TRANSPORTATION BY AIR, FREIGHT, WATER AND ROAD ARE ALL EASILY ACCOMMODATED IN THIS LOGISTICAL HAVEN.

POLITICAL

CARLISLE COUNTY HAS STRONG COMMUNITY LEADERS WHO SHARE THE SAME GOALS AND OBJECTIVES. ALL LEADERS ARE ABLE TO COME TOGETHER AS ONE FOR THE BETTERMENT OF THIS UNIQUE COUNTY.

FINANCIAL

CARLISLE COUNTY SHOWS A LOW COST OF LIVING WITH HIGH POTENTIAL FOR GROWTH AND DEVELOPMENT. WE HAVE A LOW BARRIER OF ENTRY FOR BUSINESS, NEW CONSTRUCTION, AS WELL AS LOWER PERSONAL EXPENSES.

ESSENTIAL PROJECT GOALS

1. UTILITY/WATER & SEWER INFRASTRUCTURE
2. ROAD IMPROVEMENTS
3. INDUSTRIAL/COUNTY DEVELOPMENT
4. TELECOMUNICATIONS IMPROVEMENT
5. BROADBAND CONNECTIVITY

ACTIVE/PENDING PROJECTS

PROJECTS	PROGRAM	AMOUNT	STATUS
Milburn Water District AC Line Rehab	CWSRF	$174,816	Awarded
Milburn Water District AC Line Rehab	CWSRF	$293,154	Awarded
Carlisle County Fairgronds Levee Pond	LWCF	$150,000	Awarded
City of Arlington Sewer Upgrades	CDBG/GRANT	$1,401,495	Awarded
Bardwell Housing	CDBG	$1,000,000	Pending
Arlington Sewer System Repair	WWATERS	$974,330	Awarded

COUNTY OVERVIEW

FULTON COUNTY

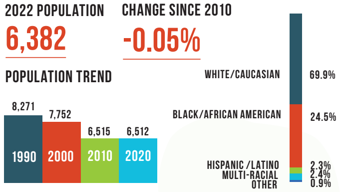
Fulton County is the westernmost county in the Commonwealth of Kentucky, with the Mississippi River forming its western boundary and much of its identity. The county was named after Robert Fulton, the inventor of the steamboat, and the Hickman-Fulton County Riverport serves as the only public port on the east side of the Mississippi River in Kentucky. The City of Fulton is located on the Canadian National Railroad mainline and the future I-69 corridor. The county has a land area of 208.95 square miles, an average of 37.1 people per square mile. Fulton County has the two incorporated cities of Hickman, which is the County seat, and Fulton.

POPULATION

2022 POPULATION
6,382

CHANGE SINCE 2010
-0.05%

POPULATION TREND



Source: census.gov

INCOME

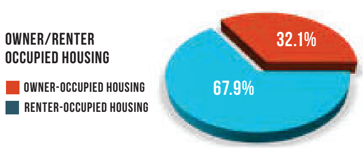
PER CAPITA INCOME	MEDIAN HOUSEHOLD	POVERTY RATE
$18,607	$33,567	23.4%

Source: statsamerica.org (EDA)

HOUSING

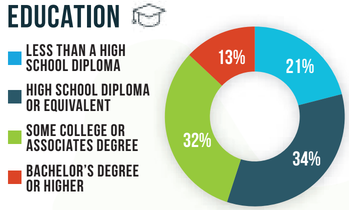
MEDIAN HOME VALUE	TOTAL HOUSING UNITS	MEDIAN GROSS RENT
$66,800	3,167	$563

OWNER/RENTER OCCUPIED HOUSING



Source: census.gov

EDUCATION



Source: cedik.ca.uky.edu

WORKFORCE

LABOR FORCE
2,116

UNEMPLOYMENT RATE
4.5%

Source: kystats.ky.gov

TOP 5 INDUSTRIES

Percentage of total employment by industry.

ALL GOVERNMENT *(Incl. Education)*	24%
RETAIL TRADE	23%
MANUFACTURING	9%
ACCOMMODATION & FOOD SRV.	5%
HEALTHCARE & SOCIAL ASSIS.	4%

COMPUTER & INTERNET USE

House Bill 320 and House Bill 382, enacted by the 2021 General Assembly. established Kentucky's Broadband Deployment Fund to assist private sector entities & governmental agencies in the cost of constructing the "last mile" of high-speed internet access to unserved & underserved households and businesses across Kentucky.

HOUSEHOLDS WITH A COMPUTER	85%
HOUSEHOLDS WITH A BROADBAND SUBSCRIPTION	74%

Source: census.gov

VISION

Fulton County's primary objective is to improve the quality of life for all its citizens through community development and economic growth. Our growth strategies include improving multi-modal assets for industrial sites and the Hickman-Fulton County Riverport as well as enhancing utility infrastructure (including broadband), workforce training, and tourism assets throughout the county.

EIGHT CAPITALS

INDIVIDUAL

FULTON COUNTIANS ADHERE TO A SOUTHERN CHARM KNOWN FOR ITS WORK ETHIC, FRIENDLINESS, CHARITABILITY, AND ENTREPRENEURSHIP.

INTELLECTUAL

FULTON COUNTY BENEFITS FROM CLOSE PROXIMITY TO TWO EXCEPTIONAL REGIONAL UNIVERSITIES AND A NATIONALLY-RECOGNIZED COMMUNITY AND TECHNICAL COLLEGE. AS A RESULT, OUR MANUFACTURING AND AGRICULTURAL ENTERPRISES ARE SURPRISINGLY HIGH-TECH AND INNOVATIVE.

SOCIAL

SMALL COMMUNITIES THRIVE ON RELATIONAL TRANSACTIONS. FULTON COUNTY IS POPULATED WITH COMMUNITY AND BUSINESS LEADERS WHO ARE ALSO NEIGHBORS AND WORK TOGETHER IN A NEIGHBORLY FASHION TO GET THINGS DONE.

CULTURAL

FULTON COUNTY HAS A RICH HISTORICAL, AGRICULTURAL, AND TRANSPORTATION-RELATED IDENTITY. THOSE ROOTS CONTINUE TO INFORM OUR TRADITIONAL FAMILY VALUES, A GIFT OF HOSPITALITY, AND A UNIQUE SENSE OF PLACE. ONE OF THE COUNTY'S BIGGEST EVENTS IS THE INTERNATIONAL BANANA FESTIVAL, HOSTED BY THE CITY OF FULTON IN EARLY

NATURAL

FULTON COUNTY BOASTS EXCEPTIONAL NATURAL BEAUTY AND SCENIC BYWAYS AFFORDED BY THE MIGHTY MISSISSIPPI RIVER AND THE ADJOINING NATIONAL GREAT RIVER ROAD. OPPORTUNITIES FOR HUNTING, FISHING, CAMPING, BOATING, HIKING AND OTHER HEALTH-PROMOTING OUTDOOR ACTIVITIES ARE UNPARALLELED IN OUR COUNTY.

BUILT

EXCEPTIONAL MULTI-MODAL ASSETS ARE LOCATED IN FULTON COUNTY INCLUDING A MISSISSIPPI RIVER PORT, CLASS 1 RAIL, AND THE FUTURE I-69 CORRIDOR. ELECTRIC RATES LOWER THAN 70 PERCENT OF THE COUNTRY, ABUNDANT NATURAL GAS, AND MULTIPLE AQUIFERS CAPABLE OF YIELDING LARGE AMOUNTS OF GOOD-QUALITY WATER. THE ISO FIRE RATING IN THE CITY OF FULTON IS 3, OUTSTANDING FOR A CLASS 5 CITY.

POLITICAL

FULTON COUNTY IS INCLUDED IN A USDA-LEAD PILOT PROGRAM, RURAL PARTNERS NETWORK, EMPLOYING AN ALL-OF-GOVERNMENT APPROACH TO SOLVING PROBLEMS IN RURAL AMERICA. THE CATALYST FOR THAT DISTINCTION IS A DEMONSTRATED WORKING RELATIONSHIP AMONG CITY, COUNTY, INDUSTRY, AND ECONOMIC DEVELOPMENT LEADERS IN OUR COUNTY.

FINANCIAL

FULTON COUNTY IS GROWING ITS WAY OUT ECONOMIC CHALLENGES THROUGH THE EFFORTS OF LOCAL COMMUNITY-MINDED ENTREPRENEURS AND STRATEGIES DESIGNED TO ADDRESS HOUSING SHORTAGES, WORKFORCE DEVELOPMENT, INFRASTRUCTURE ENHANCEMENTS, AND MARKETING TOURISM ASSETS.

ESSENTIAL PROJECT GOALS

1. MULTI-MODAL ASSETS IMPROVEMENTS
2. ENHANCING UTILITIES INFRASTRUCTURE
3. WORKFORCE DEVELOPMENT
4. INDUSTRIAL DEVELOPMENT
5. DEVELOPING & PROMOTING TOURISM ASSETS

ACTIVE/PENDING PROJECTS

PROJECTS	PROGRAM	AMOUNT	STATUS
Fulton County Industrial Park	DRA	$1,008,000	Awarded
Fulton Co Gibson Building Com Ctr	CDBG	$733,550	Complete
Hickman Electric Fiber Connection	DRA	$162,503	Pending
New Family Housing City of Hickman	CDBG	$2,000,000	Awarded
Strategic Planning Grant	DRA	$25,000	Awarded
City of Hickman Clear well	DRA	$400,000	In Progress
Hickman Water Treatment Plant Lead	WWATERS	$5,000,000	Pending
Service Line Replacement Phase II	WWATERS	$2,000,000	Pending
Recovery Housing	RHP	$800,000	Awarded
Airport	FAA	$3,000,000	Pending

COUNTY OVERVIEW

GRAVES COUNTY

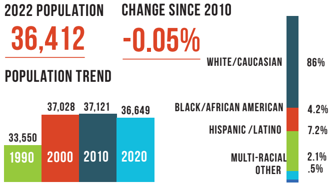
Graves County is located in the center of the Jackson Purchase Region. As one of Kentucky's largest counties boasting 557 square miles, it is easily accessible by the intersection of I-69, State KY-80, and US-45 in the region. Graves County is a top-producing agricultural county but has deep roots in manufacturing and is home to the world-renowned centrifugal air compressor industry.

POPULATION

2022 POPULATION
36,412

CHANGE SINCE 2010
-0.05%

POPULATION TREND



Source: census.gov

INCOME

PER CAPITA INCOME	MEDIAN HOUSEHOLD	POVERTY RATE
$26,615	$48,187	16.2%

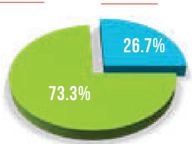
Source: statsamerica.org (EDA)

HOUSING

MEDIAN HOME VALUE	TOTAL HOUSING UNITS	MEDIAN GROSS RENT
$115,900	16,537	$648

OWNER/RENTER OCCUPIED HOUSING

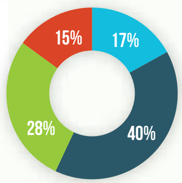
- OWNER-OCCUPIED HOUSING
- RENTER-OCCUPIED HOUSING



Source: census.gov

EDUCATION

- LESS THAN A HIGH SCHOOL DIPLOMA
- HIGH SCHOOL DIPLOMA OR EQUIVALENT
- SOME COLLEGE OR ASSOCIATES DEGREE
- BACHELOR'S DEGREE OR HIGHER



Source: cedik.ca.uky.edu

WORKFORCE

LABOR FORCE
15,602

UNEMPLOYMENT RATE
4.5%

Source: kystats.ky.gov

TOP 5 INDUSTRIES

Percentage of total employment by industry.

MANUFACTURING	15%
ALL GOVERNMENT (Incl. Education)	13%
RETAIL TRADE	9%
HEALTHCARE & SOCIAL ASSIS.	8%
ACCOMMODATION & FOOD SRV.	7%

COMPUTER & INTERNET USE

House Bill 320 and House Bill 382, enacted by the 2021 General Assembly. established Kentucky's Broadband Deployment Fund to assist private sector entities & governmental agencies in the cost of constructing the "last mile" of high-speed internet access to unserved & underserved households and businesses across Kentucky.

HOUSEHOLDS WITH A COMPUTER **87%**

HOUSEHOLDS WITH A BROADBAND SUBSCRIPTION **78%**

Source: census.gov

VISION

The vision of Mayfield-Graves County is to rebuild for a vibrant, robust place to nourish commerce, industry, and sense of community with the enhancement of workforce development, housing, and amenities.

EIGHT CAPITALS

INDIVIDUAL

OVER THE PAST TWO DECADES, THE COMMUNITY HAS EXPERIENCED THE LOSS OF MAJOR EMPLOYERS, A PANDEMIC, AND AN F4 TORNADO, AND YET STILL ENDURES TO BE A RESILIENT COMMUNITY.

NATURAL

MAYFIELD & GRAVES COUNTY HAS A RICH AGRICULTURAL HISTORY THAT LENDS ITSELF TO SOME OF THE FINEST OUTDOOR ACTIVITIES WITH MANY PUBLIC PARKS AVAILABLE.

INTELLECTUAL

SPIN-OFF BUSINESSES AND ENTREPRENEURIAL INDUSTRIES HAVE GROWN FROM THE AREA TO SPUR INNOVATION THROUGHOUT THE BUSINESS BASE OF GRAVES COUNTY WITH AN INTERNATIONAL REACH.

BUILT

THE MOST PROMISING INFRASTRUCTURE PROJECT THAT HAS HAPPENED TO MAYFIELD-GRAVES COUNTY IS THE BADGING OF INTERSTATE 69, CONNECTING WEST KENTUCKY, AND SPECIFICALLY MAYFIELD-GRAVES COUNTY, TO NORTH AMERICA NORTH-SOUTH CORRIDOR.

SOCIAL

MAYFIELD & GRAVES COUNTY BENEFITS FROM MULTIPLE CIVIC ORGANIZATIONS, NON-PROFIT GROUPS AND AREA CHURCHES WHO PLAY A VITAL ROLE IN COMMUNITY NETWORKS.

POLITICAL

MAYFIELD-GRAVES COUNTY HAS HISTORICALLY BEEN A POLITICAL PLAYER IN THE COMMONWEALTH OF KENTUCKY THANKS TO THE FANCY FARM PICNIC, HELD EACH YEAR ON THE FIRST SATURDAY OF AUGUST.

CULTURAL

OVER THE PAST THREE DECADES, MAYFIELD & GRAVES COUNTY HAS BECOME A MULTICULTURAL COMMUNITY WITH OVER FIFTEEN DIFFERENT COUNTRIES REPRESENTED IN THE SCHOOL SYSTEM AND CULTURAL CELEBRATIONS.

FINANCIAL

LOCAL FINANCIAL INSTITUTIONS, STATE AND NATIONAL AGENCIES MAKE UP THE FABRIC OF MONETARY RESOURCES IN MAYFIELD GRAVES COUNTY.

ESSENTIAL PROJECT GOALS

1. LONG-TERM ECONOMIC RECOVERY
2. ENHANCING UTILITIES INFRASTRUCTURE
3. WORKFORCE DEVELOPMENT
4. INDUSTRIAL DEVELOPMENT
5. GOVERNMENT BUILDING REBUILD/IMPROVEMENTS
6. BROADBAND EXTENSION

ACTIVE/PENDING PROJECTS

PROJECTS	PROGRAM	AMOUNT	STATUS
Mayfield Rebuilds Makers Space	EDA/Redcross/GRANT	$3,698,103	Awarded
Infrastructure - Water Retention	CDBG-DR	$3,149,325	Awarded
Infrastructure - Box Culvert Owner	CDBG-DR	$3,162,810	Awarded
Occupied Housing	CDBG-DR	$5,200,000	Awarded
Graves Co. Health Dept.	CDBG/GRANT	$828,519	Awarded
Multi-Family Housing: SOCAYR/WABUCK	CDBG-DR	$10,700,000	Awarded
Tony Smith Park	LWCF	$810,800	Pending
Asbestos Water Lines - Wingo	WWATERS/DRA	$1,715,000	Pending
HPI Housing Infrastructure	CDBG	$1,000,000	In Progress

COUNTY OVERVIEW

HICKMAN COUNTY

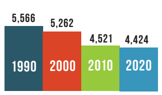
Formed in 1821, Hickman County is one of four Mississippi River counties in the Jackson Purchase region and consists of 244 square miles. Located on the banks of the Mississippi in Hickman County is Columbus-Belmont State Park, the site of a Confederate fortification built during the American Civil War. The park, a popular tourism destination, commemorates military actions that took place in both Columbus, Kentucky and Belmont, Missouri across the river. Hickman County has rich natural resources promoting recreational activities and robust agriculture production.

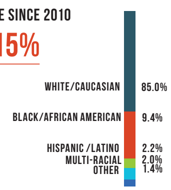
POPULATION

2022 POPULATION **4,422**

CHANGE SINCE 2010 **-2.15%**

POPULATION TREND

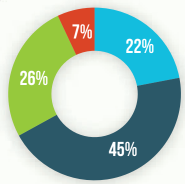




Source: census.gov

EDUCATION

- LESS THAN A HIGH SCHOOL DIPLOMA
- HIGH SCHOOL DIPLOMA OR EQUIVALENT
- SOME COLLEGE OR ASSOCIATES DEGREE
- BACHELOR'S DEGREE OR HIGHER



Source: cedik.ca.uky.edu

INCOME

PER CAPITA INCOME	MEDIAN HOUSEHOLD	POVERTY RATE
$32,029	$46,321	18.6%

Source: statsamerica.org (EDA)

WORKFORCE

LABOR FORCE **1,658**

UNEMPLOYMENT RATE **4.3%**

Source: kystats.ky.gov

TOP 5 INDUSTRIES

Percentage of total employment by industry.

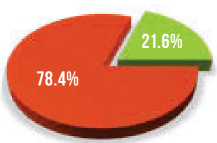
ALL GOVERNMENT *(Incl. Education)*	15%
HEALTHCARE & SOCIAL ASSIS.	10%
AGRICULTURE, FORESTRY,ETC.	6%
RETAIL TRADE	4%
CONSTRUCTION	2%

HOUSING

MEDIAN HOME VALUE	TOTAL HOUSING UNITS	MEDIAN GROSS RENT
$85,600	2,159	$618

OWNER/RENTER OCCUPIED HOUSING

- OWNER-OCCUPIED HOUSING
- RENTER-OCCUPIED HOUSING



Source: census.gov

COMPUTER & INTERNET USE

House Bill 320 and House Bill 382, enacted by the 2021 General Assembly. established Kentucky's Broadband Deployment Fund to assist private sector entities & governmental agencies in the cost of constructing the "last mile" of high-speed internet access to unserved & underserved households and businesses across Kentucky.

HOUSEHOLDS WITH A COMPUTER **82%**

HOUSEHOLDS WITH A BROADBAND SUBSCRIPTION **80%**

Source: census.gov

VISION

The county's primary objective is to improve the quality of life for all its citizens through community development and economic growth. Our growth strategies include universal access to reliable broadband, commercial and industrial expansion, and developing and marketing our unique recreational and tourism assets.

EIGHT CAPITALS

INDIVIDUAL

HICKMAN COUNTIANS ARE KNOWN FOR THEIR TRADITIONAL VALUES, HOSPITALITY, AND HARD WORK. IN FACT, HICKMAN COUNTY IS A CERTIFIED WORK READY COMMUNITY.

INTELLECTUAL

HICKMAN COUNTY BENEFITS FROM CLOSE PROXIMITY TO TWO EXCEPTIONAL REGIONAL UNIVERSITIES AND A NATIONALLY-RECOGNIZED COMMUNITY AND TECHNICAL COLLEGE. THE AWARD-WINNING FALCON ACADEMY, FORMED IN 2009, HAS BECOME THE MODEL FOR THE COMMONWEALTH OF KENTUCKY'S DUAL CREDIT PROGRAM.

SOCIAL

COMMUNITY IS IMPORTANT IN HICKMAN COUNTY. WE HAVE TO WORK TOGETHER IN SMALL TOWNS TO GET THINGS DONE AND WE VALUE GENUINE RELATIONSHIPS PRODUCED BY COMMON VALUES AND SERVING OTHERS.

CULTURAL

HICKMAN COUNTY EMBODIES A 'SWEET TEA' CULTURE OF SOUTHERN CHARM, SMALL TOWN FAMILY VALUES, AND HOSPITALITY.

NATURAL

THE KENTUCKY GREAT RIVER ROAD NATIONAL SCENIC BYWAY, WHICH MEANDERS THROUGH HICKMAN COUNTY, MARKS THE ENTIRE WESTERN BORDER OF THE MISSISSIPPI RIVER IN KENTUCKY FOR ABOUT 60 MILES. AN ABUNDANCE OF OUTDOOR RECREATIONAL ACTIVITIES ARE AVAILABLE ALONG THE RIVER AND MULTIPLE WA-

BUILT

THE CITY OF CLINTON'S DOWNTOWN IS DOMINATED BY A RECENTLY-RENOVATED COURTHOUSE THAT IS LISTED ON THE NATIONAL REGISTER OF HISTORIC PLACES. THE POPULAR ROTARY PARK FEATURES A BEAUTIFUL FARMERS MARKETS STRUCTURE AND A LAKE THAT IS REGULARLY STOCKED WITH CATCHABLE-SIZE CATFISH. COLUMBUS-BELMONT STATE PARK ON THE BLUFFS OF THE MISSISSIPPI RIVER IS A REGIONAL HISTORICAL

POLITICAL

HICKMAN COUNTY GOVERNMENT AND COMMUNITY LEADERS ARE UNITED IN PROVIDING COUNTY-WIDE BROADBAND COVERAGE, MAINTAINING QUALITY K-12 EDUCATION, SUPPORTING EFFECTIVE NONPROFIT ORGANIZATIONS AND FOSTERING ECONOMIC DEVELOPMENT

FINANCIAL

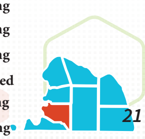
HICKMAN COUNTY IS HOME TO STRONG FINANCIAL INSTITUTIONS, PROFITABLE INDUSTRY AND ROBUST AGRICULTURE-RELATED ENTERPRISES.

ESSENTIAL PROJECT GOALS

1. BROADBAND CONNECTIVITY
2. INDUSTRIAL DEVELOPMENT
3. WORKFORCE DEVELOPMENT
4. IMPROVING INFRASTRUCTURE
5. PROMOTING TOURISM ASSETS

ACTIVE/PENDING PROJECTS

PROJECTS	PROGRAM	AMOUNT	STATUS
Hickman County Mission House	CDBG	$1,500,000	Completed
Kentucky Product Dev Initiative - Rd 2	KPDI	$91,000	Awarded
Clinton Sewer Lift Station Relocation	DRA/GRANT	$1,827,360	Awarded
Clinton Stormwater Mitigation	CDBG-DR	$1,995,000	Awarded
HCIDA Business-Commerce Center	HUD-EDI	$4,050,000	Pending
Columbus Water Treatment Plant	CDBG/GRANT	$2,700,000	Pending
Columbus Water System Upgrade	WWATERS	$1,800,000	Pending
Hickman County Senior Center Rehab	CDBG/GRANT	$833,428	Awarded
Clinton Fire Station	CDBG/GRANT	$935,000	Pending
Clinton Pickleball Courts	LWCF	$78,000	Pending



COUNTY OVERVIEW

MARSHALL COUNTY

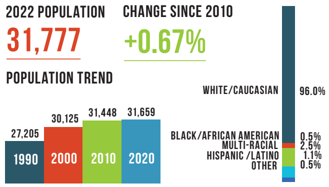
Marshall County is located on Kentucky Lake and Tennessee River with a total land area of 340 square miles. Benton is the county seat The lake and river runs along the entire eastern border of the county which plays a big role in recreation and tourism. Marshall County has a great industrial footprint. The Marshall County School District is top-ranked in the state and its residents have access to comprehensive health care at Marshall County Hospital.

POPULATION

2022 POPULATION
31,777

CHANGE SINCE 2010
+0.67%

POPULATION TREND



Source: census.gov

INCOME

PER CAPITA INCOME	MEDIAN HOUSEHOLD	POVERTY RATE
$31,061	$58,989	13.7%

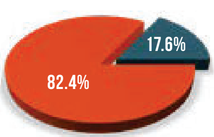
Source: statsamerica.org (EDA)

HOUSING

MEDIAN HOME VALUE	TOTAL HOUSING UNITS	MEDIAN GROSS RENT
$135,500	16,560	$720

OWNER/RENTER OCCUPIED HOUSING

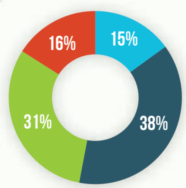
- OWNER-OCCUPIED HOUSING
- RENTER-OCCUPIED HOUSING



Source: census.gov

EDUCATION

- LESS THAN A HIGH SCHOOL DIPLOMA
- HIGH SCHOOL DIPLOMA OR EQUIVALENT
- SOME COLLEGE OR ASSOCIATES DEGREE
- BACHELOR'S DEGREE OR HIGHER



Source: cedik.ca.uky.edu

WORKFORCE

LABOR FORCE
14,588

UNEMPLOYMENT RATE
4.1%

Source: kystats.ky.gov

TOP 5 INDUSTRIES

Percentage of total employment by industry.

Industry	%
MANUFACTURING	16%
ALL GOVERNMENT *(Incl. Education)*	12%
RETAIL TRADE	11%
ACCOMMODATION & FOOD SERV.	8%
CONSTRUCTION	8%

COMPUTER & INTERNET USE

House Bill 320 and House Bill 382, enacted by the 2021 General Assembly. established Kentucky's Broadband Deployment Fund to assist private sector entities & governmental agencies in the cost of constructing the "last mile" of high-speed internet access to unserved & underserved households and businesses across Kentucky.

HOUSEHOLDS WITH A COMPUTER	90%
HOUSEHOLDS WITH A BROADBAND SUBSCRIPTION	86%

Source: census.gov

VISION

The county's primary objective is to maximize the opportunity within the county to best support the local residents and local businesses. An increase in high quality job and higher educational opportunities are a priority in the growth of our community. We want to acheive this by attracting new businesses and industries as well as improve the broadband within the area as well as maximize resources in regards to leisure, recreation and agriculture.

EIGHT CAPITALS

INDIVIDUAL
MARSHALL COUNTY HAS A GENERATIONAL WORKFORCE OF ACTIVE LIVING INDIVIDUALS WHO ENJOY THE

NATURAL
OUTDOOR ADVENTURE WITH MILES OF SHORELINE, WILDLIFE AND BEAUTIFUL SUNSETS.

INTELLECTUAL
HIGH SKILLED WORKFORCE WITH ACCESS TO HIGHER EDUCATION AND WORKFORCE DEVELOPMENT. SKILLS USA PROGRAMS ACTIVE.

BUILT
LAND, WATER OR AIR. EASY ACCESSIBILITY. CALVERTY CITY INDUSTRIAL COMPLEX AND GROWTH ENABLING AT SOUTHWEST ONE.

SOCIAL
MADE UP OF SELF-SUFFICIENT, PROGRESSIVE CITIES NETWORKING TO GET THINGS DONE FOR THE COMMUNITY AS A WHOLE.

POLITICAL
ORGANIZATIONS & VOLUNTEERS ARE DRIVEN TO GUIDE THE COMMUNITY CREATING A PROMISING COUNTY FOR RESIDENTS AND BUSINESSES ALIKE.

CULTURAL
INNOVATIVE AND GROWTH READY COMMUNITY THAT HAS LONG BEEN HOME TO STRONG MORALS, HARD WORKERS AND RENOWNED VISIONARIES.

FINANCIAL
CREATING WEALTH, STRIVING TO INVEST FINANCIAL CAPITAL IN WAYS THAT INCREASE AND IMPROVE THE QUALITY OF LIFE FOR RESIDENTS AND BUSINESSES.

ESSENTIAL PROJECT GOALS

1. INFRASTRUCTURE
2. PUBLICE HEALTH & SAFETY
3. UTILITIES IMPROVEMENTS & REHAB
4. ECONOMIC DEVELOPMENT
5. PARKS & RECREATION

ACTIVE/PENDING PROJECTS

PROJECTS	PROGRAM	AMOUNT	STATUS
Alternate 2nd Enterance to SW One	DRA	$527,158	Complete
Marshall County Needline Food	CDBG-CV	$1,000,000	Awarded
Owner-Occupied Housing	CDBG-DR	$540,000	Awarded
Calvert City WTP Berm	DRA	$1,101,800	Pending
Miracle League - Mike Miller Park	LWCF/GRANT	$908,200	Awarded
City of Hardin Sewer Treatment Upgrades	WWATERS	$2,000,000	Pending
Marshall Co. Senior Ctr.	CDBG/GRANT	$991,965	Pending
Doctors Park	LWCF/GRANT	$254,220	Pending
SW One - Strategic Planning	DRA	$150,000	Pending
Benton Sewer Upgrade	DRA	$1,500,000	Pending

COUNTY OVERVIEW

MCCRACKEN COUNTY

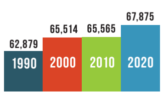
McCracken County was established in 1825 located on the confluence of the Ohio and Tennessee River bordered by Illinois to the north and consists of 268 square miles. Paducah is the county seat and was incorporated as a City in 1830. Blending a rich history with a stable economy, healthy business climate, and outstanding schools and neighborhoods, Paducah is a thriving place for families and business. The City of Paducah has a population of 27,137 and consumes 20.75 square miles. Paducah serves a major hub for the maritime industry. Additionally, Paducah is served by four major railroad lines and direct interstate access. Paducah is also home to two regional healthcare centers, and award-winning Western Kentucky Community and Technical College, Murray State University Paducah Campus as well as University of Kentucky College of Engineering Paducah Campus.

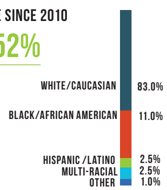
POPULATION

2022 POPULATION
67,490

CHANGE SINCE 2010
+3.52%

POPULATION TREND





Source: census.gov

INCOME

PER CAPITA INCOME	MEDIAN HOUSEHOLD	POVERTY RATE
$31,923	$53,366	17.4%

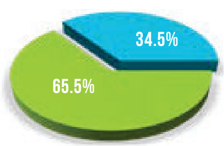
Source: statsamerica.org (EDA)

HOUSING

MEDIAN HOME VALUE	TOTAL HOUSING UNITS	MEDIAN GROSS RENT
$151,500	32,254	$777

OWNER/RENTER OCCUPIED HOUSING

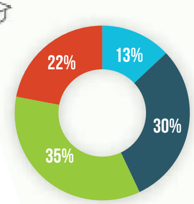
- OWNER-OCCUPIED HOUSING
- RENTER-OCCUPIED HOUSING



Source: census.gov

EDUCATION

- LESS THAN A HIGH SCHOOL DIPLOMA
- HIGH SCHOOL DIPLOMA OR EQUIVALENT
- SOME COLLEGE OR ASSOCIATES DEGREE
- BACHELOR'S DEGREE OR HIGHER



Source: cedik.ca.uky.edu

WORKFORCE

LABOR FORCE
29,928

UNEMPLOYMENT RATE
4.0%

Source: kystats.ky.gov

TOP 5 INDUSTRIES

Percentage of total employment by industry.

HEALTHCARE & SOCIAL ASSIS.	27%
RETAIL TRADE	21%
ACCOMMODATION & FOOD SERV.	17%
ALL GOVERNMENT (Incl. Education)	14%
CONSTRUCTION	7%

COMPUTER & INTERNET USE

House Bill 320 and House Bill 382, enacted by the 2021 General Assembly, established Kentucky's Broadband Deployment Fund to assist private sector entities & governmental agencies in the cost of constructing the "last mile" of high-speed internet access to unserved & underserved households and businesses across Kentucky.

HOUSEHOLDS WITH A COMPUTER	91%
HOUSEHOLDS WITH A BROADBAND SUBSCRIPTION	85%

Source: census.gov

VISION

Paducah is a city where people can strive to reach their full potential through lifelong learning, healthy lifestyle, creativity, culture, and compassion for one another. The City's mission is to be the best city in the world through discovering innovative solutions that meet our current and future needs; provide excellent service delivery for both our internal and external customers through creating a welcoming and respectful environment; believing that every person that chooses to live, work, and play in our City matters; believing that Paducah leads through responsiveness, positive forward momentum, and a thirst

EIGHT CAPITALS

INDIVIDUAL

THE CITY OF PADUCAH & MCCRACKEN COUNTY WORKS DILIGENTLY TO DISCOVER AND CREATE INNOVATIVE SOLUTIONS TO COMPLEX CHALLENGES AND OPPORTUNITIES.

INTELLECTUAL

THE CITY OF PADUCAH IS HOME OF WESTERN KENTUCKY COMMUNITY AND TECHNICAL COLLEGE, AND HAS SATELLITE CAMPUSES FOR MURRAY STATE UNIVERSITY AND UNIVERSITY OF KENTUCKY. THESE RESOURCES ASSIST WITH CREATING A STRONG WORKFORCE, A CREATIVE ENTREPRENEUR BASE, AND AN ENVIRONMENT FOR TECHNOLOGY TO THRIVE.

SOCIAL

THE CITY OF PADUCAH HAS BEEN DESIGNATED AS A UNESCO CREATIVE CITY, AND A PLACE WHERE ARTS AND CULTURE THRIVE. WITH MORE THAN 90 BUSINESSES LOCATED IN THE HEART OF DOWNTOWN PADUCAH, THERE ARE ENDLESS OPPORTUNITIES.

CULTURAL

MCCRACKEN COUNTY AND THE CITY OF PADUCAH PROMOTES DIVERSITY, EQUITY AND INCLUSION AND WORKS DILIGENTLY TO HIGHLIGHT ITS HISTORICAL PAST AND RICH CULTURE. WITH NUMEROUS CULTURAL RESOURCES AND ASSETS, THE COUNTY ALONG WITH THE CITY OF PADUCAH WORKS DILIGENTLY TO BRING ATTENTION AND ADD VALUE TO CONVERSATIONS AND EDUCATION THAT ADVANCES THE COM-

NATURAL

THE CITY OF PADUCAH HAS MORE THAN TWO DOZEN PARKS AND FACILITIES FOR THE PUBLIC TO ENJOY. THE CITY IS WORKING TO IMPROVE BICYCLE AND PEDESTRIAN ACCESS AND SAFETY THROUGHOUT THE CITY. BEING LOCATED ON THE TENNESSEE RIVER LINE, THE CITY IS WORKING TO ACTIVATE AND BRING RECREATIONAL TRAFFIC TO THE TENNESSEE AND OHIO RIVERS.

BUILT

THE CITY OF PADUCAH IS WORKING TO IDENTIFY NEW IN-FILL DEVELOPMENT OPPORTUNITIES, WHILE ALSO LOOKING FOR NEW URBAN TERRITORIES TO EXPAND DEVELOPMENT AND SERVICES TO.

POLITICAL

MCCRACKEN COUNTY HAS STRONG COMMUNITY LEADERS WHO ARE ABLE TO COME TOGETHER AS ONE FOR THE BETTERMENT OF THIS UNIQUE COUNTY. THE CITY OF PADUCAH HAS A CITY MANAGER FORM OF GOVERNMENT, WITH A MAYOR AND FOUR CITY COMMISSIONERS WHO ARE ELECTED AT-LARGE.

FINANCIAL

THE CITY OF PADUCAH AND MCCRACKEN COUNTY HAS A DIVERSIFIED ECONOMIC BASE AND WORKFORCE. THE CITY DOES FACE THE CHALLENGE OF REDUCING THE ECONOMIC DISPARITY AMONG ITS RESIDENTS AND AN AGING WORKFORCE.

ESSENTIAL PROJECT GOALS

1. ECONOMIC DEVELOPMENT
2. HOUSING
3. CHILDCARE
4. RECREATION & TOURISM
5. INFRASTRUCTURE & EMERGENCY SERVICES

ACTIVE/PENDING PROJECTS

PROJECTS	PROGRAM	AMOUNT	STATUS
Paducah Stormwater	DRA/GRANT	$2,200,000	Pending
Paducah Riverport Revitalization	DRA	$418,000	Awarded
Noble Park Pumping Project	DRA	$1,428,500	Pending
Armory Pump Station	DRA	$500,000	Pending

COMMITTEE MEMBERS

The Comprehensive Economic Development Strategy (CEDS) is updated on a yearly basis and has a complete re-write every 5 years. Committee members are appointed by local officials to represent their county or jurisdiction. These members come together and collaborate in planning and development for their communities and the region. The CEDS is a regional economic development plan consisting of current statistics, demographics, goals and objectives to help plan for for our future and acheive economic success. We want to thank all of our committee members for their service hard work and dedication to their communities and the region.

Committee Chair

Jim Martin, Judge Executive, Fulton County

Ballard County

Hannah Chretien
Terry Simmons

Calloway County

Mark Manning
Chris Wooldridge
Gina Winchester

Carlisle County

Jessica Galloway
Nancy Henley

Fulton County

Cubb Stokes
MarkWelch

Graves County

Michael Harris
Jason Lemle
Charles Shelby

Hickman County

Teressa Dowdy
Shannon Payne

Marshall County

Greg Wiles
John Ward
Blair Travis

McCracken County

Bruce Wilcox
Jeff Parker
Richard Granna
John Anderson

PADD Staff Contributors

Kyle Rodgers
Mattea Mitchell
Rachel Foley
Jon Young
Dennis Fulfer
Emma Wibbeler

CONTACT US

Phone
(270) 247-7171

Address
1002 Medical Drive
PO Box 588, Mayfield KY 42066

eMail Us
kyle.rodgers@purchaseadd.org

Website
www.purchaseadd.org

Purchase Area Development District

1002 Medical Drive | P.O. Box 588

Mayfield, Kentucky 42066-0588

To: Purchase Area Judges and Mayors

From: Mattea Mitchell, Director of Community and Economic Development

RE: Current Funding Opportunities – November 2025

Economic Development Administration – 2025 Disaster Supplemental
Program provides funding for projects that transform local economies after disasters, with an emphasis on improving communities' economic outcomes and resilience to future disasters. Funding opportunity encourages broad-based local engagement and places special emphasis on projects that involve private industry in disaster recovery and economic renewal to ensure the maximum impact for taxpayer funding to support communities. Applicants can choose from three funding pathways based on their recovery stage, capacity, and long-term development vision.

Readiness Path
Non-construction projects to build local capacity and prepare for future implementation projects. Readiness projects include funding for recovery strategies, disaster recovery coordinators or other capacity building activities, and predevelopment expenses.
Anticipated award amounts: $250,000 - $500,000
Application deadline: applications accepted on a rolling basis until funds are extinguished
Match: 20% (cash)

Implementation Path
Standalone construction and non-construction projects that help communities recover from major disasters and advance recovery and growth, improving economic outcomes.
Anticipated award amounts: $2-$20 million for construction; $100,000-$5 million for non-construction
Application deadline: applications accepted on a rolling basis until funds are extinguished
Match: 20% (cash)

Industry Transformation Path
Coalition-led, multi-project portfolios that transform regional economies through industry development. These grants can be a mix of construction and non-construction projects.
Anticipated award amounts: $20-$50 million
Application deadline: March 3, 2026
Match: 20% (cash)

Economic Development Administration – Planning and Local Technical Assistance Program
Through its Planning and Local Technical Assistance programs, EDA assists eligible recipients in developing economic development plans and studies designed to build capacity and guide the economic prosperity and resiliency of an area or region. The Planning program helps support organizations, including District Organizations, Indian Tribes, and other eligible recipients, with Short Term and State Planning investments designed to guide the eventual creation and retention of high-quality jobs, particularly for the unemployed and underemployed in the Nation’s most economically distressed regions.
Application Deadline: applications are accepted on a rolling basis
Match: 20%

Economic Development Administration – Public Works and Economic Adjustment Assistance (PWEAA)

Under this NOFO, EDA solicits applications from applicants to provide investments that support construction, non-construction, planning, technical assistance, and revolving loan fund projects under EDA’s Public Works program and EAA program (which includes Assistance to Coal Communities, Nuclear Closure Communities, and Biomass Closure Communities). Grants and cooperative agreements made under these programs are designed to leverage existing regional assets and support the implementation of economic development strategies that advance new ideas and creative approaches to advance economic prosperity in distressed communities, including those negatively impacted by changes to the coal economy and nuclear power plant closures.
Application Deadline: applications are accepted on a rolling basis
Match: 20%

Community Development Block Grant (CDBG) Funding

The Department for Local Government (DLG) administers funding from the U.S. Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) program.
For the 2025 funding cycle, DLG will receive approximately $26 million for distribution. Funds are designated for various program areas including Community Projects, Community Emergency Relief Fund, Economic Development, Housing, Public Facilities Public Services (Recovery Kentucky). All cities and counties located in the Purchase Area region are eligible to apply.
Application Deadline: Housing – January 30th, 2026
Economic Development – January 30th, 2026
Public Services - January 30th, 2026
Application Min/Max: varies by category
Match: 10-50% based on category of application

USDA Community Facilities Direct Loan and Grant Program
This program provides affordable funding to develop essential community facilities in rural areas. An essential community facility is defined as a facility that provides an essential service to the local community for the orderly development of the community in a primarily rural area, and does not include private, commercial or business undertakings. Funds can be used to purchase, construct, and / or improve essential community facilities, purchase equipment and pay related project expenses.
Application Deadline: applications are accepted on a rolling basis
Application Min/Max: varies by category
Match: varies by category

Government Resources Accelerating Needed Transformation (GRANT) Program

The Kentucky legislature amended the previous House Bill 9 GRANT program through House Bill 723 sunsetting the previous grant program. The new program has made significant changes and will now be administered by the Cabinet for Economic Development. Questions about this program can be directed to Mattea Mitchell here at the PADD office.
Application Deadline: applications are accepted on a rolling basis
Match: based on population

Kentucky Department of Libraries and Archives Local Records Program

Program assists local governments with records management, including scanning/digitization, microfilming of records, equipment purchases for projects related to the records management of permanent records, salary support, and records conservation. All local government agencies are eligible to apply.

Application deadline: Quarterly (March 15, June 15, September 15, December 31)

Match: none

Litter Abatement Grant Program

Program for litter cleanup for counties in compliance with their five-year solid waste management plans and for incorporated cities that, by solid waste ordinance or other means, provide municipal solid waste collection service. Funds can be used for direct expenses incurred in the 2026 calendar year associated with litter control programs, litter cleanup on public roads, and other requirements established in KRS 224.43-345. The amount of funding each entity is eligible to receive will be determined after the submission deadline and will be calculated in accordance with statutory requirements.

Application deadline: November 3, 2025

Match: none

Illegal Open Dump Cleanup Program

Program for cleanup of illegal dumps by counties compliant with their five-year solid waste management plan. Funds can be used for direct expenses incurred in the cleanup of illegal dump sites. Grant awards may be prioritized on several factors, including location of the dump relative to sensitive populations or protected areas, the relative hazard posed by the contents of the dumps and the size of the dump. Pre-inspection of all illegal open dumps by the Division of Waste Management inspectors prior to application submission is required.

Application deadline: November 3, 2025

Match: 25% if under $50,000

For more information or assistance in applying for any of these programs, please contact the PADD Community & Economic Development staff at (270) 247-7171 or via email:

Mattea Mitchell – mattea.mitchell@purchaseadd.org
Rachel Foley – rachel.foley@purchaseadd.org
Wyatt Walker – wyatt.walker@purchaseadd.org

Kyle Rodgers – kyle.rodgers@purchaseadd.org
Emma Wibbeler – emma.wibbeler@purchaseadd.org

Kentucky eClearinghouse Reports

Project Summary Report

KY202508040669

Title: Hickman Water Plant Renovations

Project Information		Applicant Information	Submitter Information	Funding Information	
WRIS:	WX21075022	City of Hickman		**Federal:**	$0.00
Status:	Approved			**Applicant:**	$0.00
Federal:	State Funds	David Carlton	Dennis Fulfer	**State:**	$9,600,000.00
CFDA:	66.458	(270) 994-6180	(270) 651-6171	**Local:**	$0.00
County:	Fulton	citymanager@cityofhickman.org	dennis.fulfer@purchaseadd.org	**Program:**	$0.00
				Other:	$0.00
(List):				**TOTAL:**	**$9,600,000.00**

Desc.: *The City of Hickman seeks a two-phase plan to fully renovate its water treatment facility and right its audit standing. In the first phase of the water treatment project, the City desires to have the current package style plant's filters repaired in hopes of them lasting until the second phase is complete. The second phase is to renovate the old water plant, which served the city for over 30 years from 1968 until 2000-2001 when the package plant was built. The main issue with the old plant was the concrete basins were not housed or covered, which posed a safety concern when it was taken out of service in the early 2000s. Also as part of the project, the City desires to complete and submit required annual audits so the city will return to compliance and improve its eligibility for funding for related infrastructure projects.*

KY202508050670

Title: Clinton Wastewater System Improvements

Project Information		Applicant Information	Submitter Information	Funding Information	
WRIS:	SX21105008	City of Clinton		**Federal:**	$0.00
Status:	Approved			**Applicant:**	$0.00
Federal:	State Funds	John Kelly	Dennis Fulfer	**State:**	$4,118,000.00
CFDA:	66.458	(270) 653-6419	(270) 651-6171	**Local:**	$0.00
County:	Hickman	jkelly42031@yahoo.com	dennis.fulfer@purchaseadd.org	**Program:**	$0.00
				Other:	$0.00
(List):				**TOTAL:**	**$4,118,000.00**

Desc.: *The City of Clinton owns and operates a separate sanitary sewer system that includes approximately 56,300 feet of sanitary sewer, one (1) lift station, and a wastewater treatment plant (WWTP). The WWTP is a four-stage lagoon plant with a total operating gallonage of approximately 76 million gallons. The City is currently under an agreed order to address deficiencies in the wastewater system associated with several notices of violation that they have received.*

This project would include improvements at the WWTP and within the collection system.

The WWTP improvements would include: dredging the existing lagoons, improvements to the effluent pump station pump controls and electrical components, modifications to the existing aeration system, relocation and replacement of the existing influent and effluent samplers, upgrading WWTP site security fence, build structures to protect electrical components from the elements, replacement of pumps and motors, installation of check valves, and miscellaneous clearing and grubbing.

The collection system improvements would include installing a new screen at a lift station.

KY202508050671

Title: Aerial Sewer Elimination and Improvements

Project Information		Applicant Information	Submitter Information	Funding Information	
WRIS:	SX21105009	City of Clinton		**Federal:**	$0.00
Status:	Approved			**Applicant:**	$0.00
Federal:	State Funds	John Kelly	Dennis Fulfer	**State:**	$5,933,000.00
CFDA:	90.201	(270) 653-6419	(270) 651-6171	**Local:**	$0.00
County:	Hickman	jkelly42031@yahoo.com	dennis.fulfer@purchaseadd.org	**Program:**	$0.00
				Other:	$0.00
(List):				**TOTAL:**	**$5,933,000.00**

Desc.: *The City of Clinton owns and operates a separate sanitary sewer system that includes approximately 56,300 feet of sanitary sewer, one (1) lift station, and a wastewater treatment plant (WWTP). The WWTP is a four-stage lagoon plant with a total operating gallonage of approximately 76 million gallons. The City is currently under an agreed order to address deficiencies in the wastewater system associated with several notices of violation that they have received.*

This project would include improvements within the collection system. The collection system improvements would include elimination of all aerial sanitary sewers that exist within the main drainage corridor that is routed through the City. The project would include installation of new lift stations and force mains and elimination of all existing exposed aerial sanitary sewer.

KY202508150711

Title: Paducah 2025-2029 Consolidated Plan

Project Information		Applicant Information	Submitter Information	Funding Information	
WRIS:		City of Paducah		**Federal:**	$583,406.00
Status:	Approved			**Applicant:**	$0.00
Federal:	HUD	George Bray	Hope Reasons	**State:**	$0.00
CFDA:	14.218	(270) 444-8504	(270) 444-8509	**Local:**	$0.00
County:	McCracken	gbray@paducahky.gov	hreasons@paducahky.gov	**Program:**	$0.00
				Other:	$0.00
(List):				**TOTAL:**	**$583,406.00**

Desc.: *The City of Paducah is submitting a Five-Year Consolidated Plan for the Community Development Block Grant Program (CDBG). CDBG is a funding program through the Department of Housing and Urban Development. The Consolidated Plan is a requirement to define the needs and goals for how CDBG funding will be prioritized and spent. The funding from this project will be used toward neighborhood revitalization, infrastructure and public facilities improvements, and business and economic development in Census Tracts 301, 302, and 304.*

KY202508150712

Title: Paducah Riverfront Port Security

Project Information		Applicant Information	Submitter Information	Funding Information	
WRIS:		City of Paducah		**Federal:**	$51,494.25
Status:	Approved			**Applicant:**	$17,164.75
Federal:	DHLS	George Bray	Hope Reasons	**State:**	$0.00
CFDA:	97.056	(270) 444-8504	(270) 444-8509	**Local:**	$0.00
County:	McCracken	gbray@paducahky.gov	hreasons@paducahky.gov	**Program:**	$0.00
				Other:	$0.00
(List):				**TOTAL:**	**$68,659.00**

Desc.: *The City of Paducah is requesting $51,494.25 from the 2025 Port Security grant. The City of Paducah match will be $17,164.75 for a total project cost of $68,659. These funds will be used to purchase and install six new security cameras along the riverfront area, including where BUILD grant enhancements are taking place. The enhancements include a new excursion pier and recreational plaza. These cameras will fill in current gaps in the security infrastructure downtown and provide additional visibility and security in a highly vulnerable area.*

KY202509020749

Title: Regional Wastewater Facility Plan - Paducah McCracken County Joint Sewer Agency

Project Information		Applicant Information	Submitter Information	Funding Information	
WRIS:		Paducah and McCracken County Joint Sewer Agency		**Federal:**	$1.00
Status:	Approved			**Applicant:**	$0.00
Federal:	State Funds	John Hodges	Lyndsi Hersch	**State:**	$0.00
CFDA:	00.000	(270) 575-0056	(502) 782-1030	**Local:**	$0.00
County:	McCracken	jhodges@jointsewer.com	lyndsi.hersch@ky.gov	**Program:**	$0.00
				Other:	$0.00
(List):				**TOTAL:**	**$1.00**

Desc.: *Upgrade the Woodlawn WWTP- Alternative includes a DAF unit, new UV disinfection, and new effluent pumps. This alternative would be located on land adjacent to the final lagoon. Flow from the lagoons would be sent to the DAF unit via the existing effluent PS. The new effluent PS would use the existing outfall force main to discharge flow into the Tennessee River. These units will help the Woodlawn WWTP operate at higher peak flows by increasing its pumping capacity and its ability to treat BOD and TSS. Phase One is in preparation for Phase 2 (W1), which is an expansion to the WWTP. The 20-year present worth cost for Alternative W0 is $12,400,000 and the total estimated project cost is $8,180,000. Collection projects for this phase include:*
? LTCP Project #3: Fine Screening
• Coarse screening of approximately 1.5 inches followed by fine screening approximately 4-6 mm spacing
• Cost: $12,800,000
? LTCP Project #6: Fine Screening
• Coarse screening of approximately 1.5 inches followed by fine screening approximately 4-6 mm spacing.
• Cost: $14,000,00

KY202509090767

Title: PFAS Mitigation at Carter Brien Water Treatment Plant

Project Information		Applicant Information	Submitter Information	Funding Information	
WRIS:	WX21157069	North Marshal Water District		**Federal:**	$0.00
Status:	Approved			**Applicant:**	$0.00
Federal:	State Funds	Shannon Elam	Dennis Fulfer	**State:**	$2,405,000.00
CFDA:	66.468	(270) 527-3208	(270) 251-6171	**Local:**	$0.00
County:	Marshall	nmwdsupervisor@gmail.com	dennis.fulfer@purchaseadd.org	**Program:**	$0.00
				Other:	$0.00
(List):	McCracken			**TOTAL:**	**$2,405,000.00**

Desc.: *The project involves the installation of advanced treatment technologies to remove PFAS from the water supply. Key elements of the project include:Pilot Testing: Conducting pilot studies to evaluate the effectiveness of treatment options such as granular activated carbon (GAC) filters, ion exchange systems, and reverse osmosis for PFAS removal.Technology Implementation: Based on pilot results, the preferred technology will be selected and integrated into the existing treatment process at Carter Brien Water Treatment Plant.Water Quality Monitoring: Continuous monitoring systems will be installed to track PFAS levels post-treatment, ensuring compliance with EPA health advisory limits and state regulations.Environmental and Health Impact Mitigation: The project will address PFAS contamination at the source to reduce long-term health risks for the local community.*
PFAS Levels (Current):
PFOA: 11.8 ppt
PFOS: 1.77 ppt
PFBS: 7.05 ppt
PFHxS: 2.73 ppt

KY202509290837

Title: I&I System Evaluation & Remediation

Project Information		Applicant Information	Submitter Information	Funding Information	
WRIS:	SX21075012	City of Hickman		**Federal:**	$0.00
Status:	Approved			**Applicant:**	$0.00
Federal:	State Funds	Robert Griggs	Dennis Fulfer	**State:**	$233,000.00
CFDA:	66.458	(270) 236-2535	(270) 251-6171	**Local:**	$0.00
County:	Fulton	citymanager@cityofhickman.org	dennis.fulfer@purchaseadd.org	**Program:**	$0.00
				Other:	$0.00
(List):				**TOTAL:**	**$233,000.00**

Desc.: *System will conduct evaluations of causes of I&I and mitigation of the findings of this evaluation.*

Division of Food Distribution
107 Corporate Drive
Frankfort, KY 40601

KENTUCKY
DEPARTMENT OF
AGRICULTURE

Jonathan Shell, Commissioner

502-573-0282
www.kyagr.com

September 29, 2025

Ms. Angela Jewell
Purchase Area Development Distrct
1002 Medical Drive
Mayfield, KY 42066

Dear Ms. Jewell:
Kevin Peach, Food Assistance Branch Manager of the Kentucky Department of Agriculture, Division of Food Distribution conducted a review of The Emergency Food Assistance Program at the following site:

Family Service Society— September 30th, 2025

The result of this review is detailed in the enclosed report. You will note there were no discrepancies identified or further action needed, therefore this review is considered closed. If you have any questions regarding this review, please contact Kevin Peach at 502-782-9231.

Sincerely,

Kevin Peach, Food Assistance Branch Manger
Division of Food Distribution

Division of Food Distribution
107 Corporate Drive
Frankfort, KY 40601

KENTUCKY
DEPARTMENT OF
AGRICULTURE
Jonathon Shell, Commissioner

502-573-0282
www.kyagr.com

September 30, 2025

Ms. Angela Jewell
Purchase Area Development District
PO Box 588
Mayfield, Kentucky 42066

Dear Ms. Jewell:

Mr. Kevin Peach, Administrative Branch Manager from the Kentucky Department of Agriculture Division of Food Distribution conducted a Food Bank review of the Emergency Feeding Assistance Program and Commodity Supplemental Food Program.

The results of these reviews show that minimal discrepancies were found at the warehouse. Thess reviews are considered closed.

If you should have any questions regarding these reviews, contact Kevin Peach at 502-782-9231.

Sincerely,

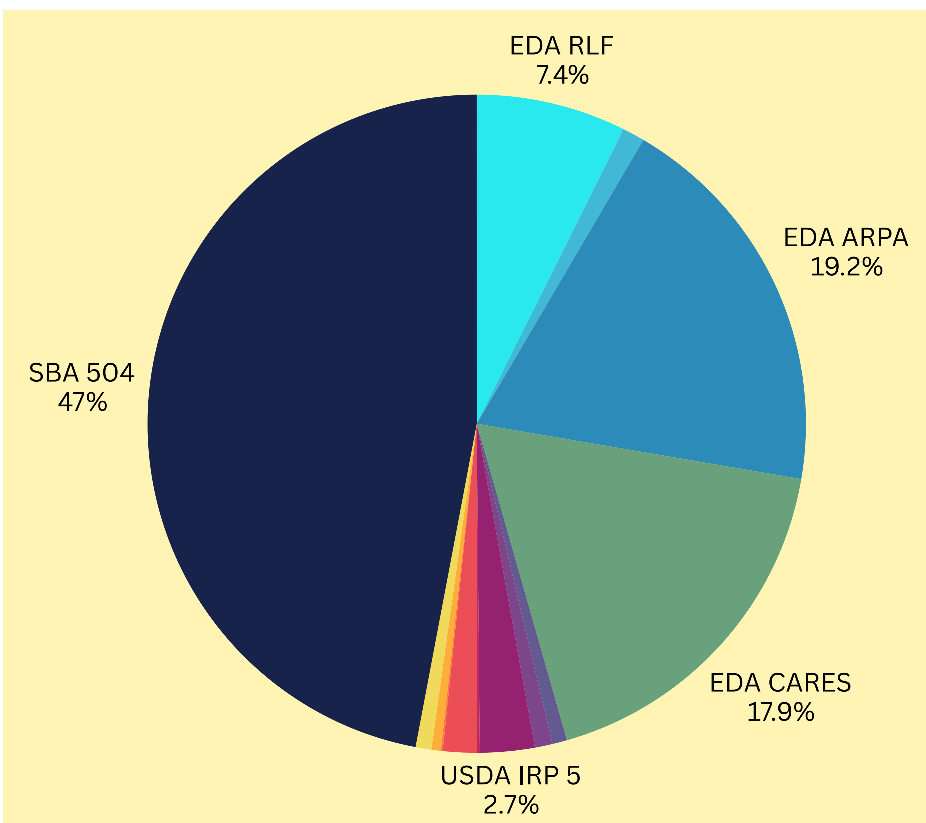
Kevin Peach, Food Assistance Branch Manager
Division of Food Distribution

PADD Business Lending Department

Summary of Programs	Loans in Program	Beginning Balance	Principal Received	Interest Received	Fees Received	Service Fees	Outstanding Balances	Available for Lending
EDA RLF	12	$ 1,258,210.00	$ 450,390.02	$ 332,390.02	$ 405.76		$ 811,654.07	$ 629,652.06
EDA RLF Recap	2	$ 145,000.00	$ 24,247.40	$ 12,163.28			$ 120,752.60	$ 424,908.86
EDA ARPA RLF	18	$ 2,301,796.00	$ 178,481.19	$ 204,259.10	$ 3,031.36	$ 450.00	$ 2,123,314.81	$ 694,276.79
EDA CARES	22	$ 2,415,055.00	$ 451,425.00	$ 215,318.82	$ 10,505.60	$ 2,055.40	$ 1,974,713.94	$ 669,962.20
USDA IRP	2	$ 130,000.00	$ 49,378.19	$ 19,784.19			$ 79,930.04	$ 208,031.73
USDA IRP 3	2	$ 168,600.00	$ 73,267.11	$ 32,152.93	$ 555.24		$ 95,332.89	$ 85,968.14
USDA IRP 5	5	$ 410,000.00	$ 113,896.66	$ 74,362.55	$ 280.76		$ 296,103.34	$ 78,767.60
USDA IRP	1	$ 100,000.00	$ 90,819.09	$ 21,220.45			$ 13,812.37	$ 243,942.67
USDA REBEG	5	$ 286,200.00	$ 101,515.12	$ 82,134.59	$ 272.55		$ 184,684.88	$ 234,284.55
USDA REBEG	1	$ 21,300.00	$ 11,854.03	$ 10,833.24			$ 9,445.97	$ 147,602.12
SBA Microloan	3	$ 121,000.00	$ 69,698.85	$ 18,753.95	$ 455.26		$ 51,300.73	$ 70,990.85
SBA Microloan	14	$ 120,660.00	$ 35,111.59	$ 11,109.67	$ 363.09		$ 85,548.61	$ 132,328.04
SBA 504	13	$ 8,387,000.00				$ 450,464.10	$ 5,189,388.44	$ 567,516.40
Totals:	100	$ 15,864,821.00	$ 1,650,084.25	$ 1,034,482.79	$ 15,869.62	$ 452,969.50	$ 11,035,982.69	$ 3,620,715.61

The PADD Currently Manages a Loan Portfolio of 100 Active Loans Totaling $11,035,982.69

Total Funds Available for Lending: $3,620,715.61



Loan Portfolio Report as of October 17th, 2025

Loan #	Loan Program	Client Name	Beginning Balance	Principal Received	Interest Received	Late Fees Received	Service Fees	Resulting Balance as of
1-01-01	RLF	1st KY Realty, LLC	$ 125,000.00	$ 41,370.36	$ 51,875.24	$ 82.50	$ -	$ 83,629.64
5-01-01	RLF	BNU Outlets	$ 35,710.00	$ 21,472.95	$ 5,278.11	$ 48.94	$ -	$ 14,237.05
9-01-01	RLF	Dairyette Plus, Inc	$ 100,000.00	$ 45,177.16	$ 17,985.39	$ 57.13	$ -	$ 54,822.84
14-01-02	RLF	Harlan Asset	$ 100,000.00	$ 4,897.52	$ 20,476.40	$ 88.28	$ -	$ 95,102.48
17-02-01	RLF	Ind. Auth.	$ 125,000.00	$ 45,883.79	$ 37,046.85	$ -	$ -	$ 81,753.97
22-02-01	RLF	Joel's LLC	$ 100,000.00	$ 15,727.45	$ 14,611.57	$ -	$ -	$ 84,944.90
26-01-01	RLF	L&J Cycles , LLC	$ 25,000.00	$ 4,468.84	$ -	$ -	$ -	$ 21,055.14
29-02-01	RLF	Robertson Nutrition	$ 85,000.00	$ 17,241.96	$ 5,217.46	$ 128.91	$ -	$ 67,758.04
30-01-02	RLF	Midtown Market LLC	$ 200,000.00	$ 111,306.50	$ 101,199.01	$ -	$ -	$ 88,693.50
44-02-01	RLF	UCS Rentals, LLC	$ 200,000.00	$ 112,476.29	$ 56,191.27	$ -	$ -	$ 87,523.71
46-02-01	RLF	West Kentucky Moving	$ 127,500.00	$ 21,860.04	$ 17,905.86	$ -	$ -	$ 105,639.96
60-02-01	RLF	ADJ Properties	$ 35,000.00	$ 8,507.16	$ 5,150.85	$ -	$ -	$ 26,492.84
3-02-01	RLF Recap	ACE Tire Service	$ 80,000.00	$ 24,247.40	$ 12,163.28	$ -	$ -	$ 55,752.60
77-01-03	RLF Recap	Count It All Joy, LLC.	$ 65,000.00	$ -	$ -	$ -	$ -	$ 65,000.00
Totals	**RLF**	**12 Loans**	**$ 1,258,210.00**	**$ 450,390.02**	**$ 332,938.01**	**$ 405.76**		**$ 811,654.07**
	RLF Recap	**2 Loans**	**$ 145,000.00**	**$ 24,247.40**	**$ 12,163.28**	**$ -**		**$ 120,752.60**
3-01-01	EDA-Cares	ACE Tire Service	$ 60,000.00	$ 21,225.25	$ 6,760.88	$ -	$ -	$ 38,774.75
6-01-01	EDA-Cares	Byassee Paving	$ 300,000.00	$ 33,600.56	$ 24,136.95	$ 1,928.30	$ -	$ 266,399.47
8-01-01	EDA-Cares	Creative Beginnings	$ 300,000.00	$ 95,027.62	$ 28,080.41	$ 3,219.00	$ -	$ 215,783.49
10-01-01	EDA-Cares	Experience Soul Shine	$ 25,000.00	$ 4,905.19	$ 1,571.01	$ 417.89	$ 1,619.50	$ 20,367.81
11-01-01	EDA-Cares	Fibonacci/Hempwood	$ 182,000.00	$ 68,011.95	$ 21,794.07	$ 179.98	$ -	$ 113,988.05
13-01-01	EDA-Cares	Granola Girls	$ 92,750.00	$ 25,215.75	$ 5,130.10	$ 136.77	$ -	$ 67,534.25
15-01-01	EDA-Cares	Harlan Automotive	$ 423,000.00	$ 31,645.46	$ 37,773.32	$ 2,109.70	$ -	$ 391,354.54
16-01-01	EDA-Cares	Hush Art, Llc	$ 21,000.00	$ 1,121.63	$ 125.29	$ 785.90	$ 435.90	$ 19,878.37
21-01-01	EDA-Cares	JJJJ, LLC	$ 171,400.00	$ 5,048.15	$ 18,883.79	$ 98.32	$ -	$ 166,351.85
22-01-01	EDA-Cares	Joel's LLC	$ 450,000.00	$ 54,626.52	$ 46,482.86	$ -	$ -	$ 395,373.48
28-01-01	EDA-Cares	Maple St. Counseling	$ 25,000.00	$ 16,037.66	$ 1,387.60	$ 24.74	$ -	$ 8,962.34
34-01-01	EDA-Cares	Newton Roll-Off	$ 50,000.00	$ 7,669.46	$ 1,893.15	$ 1,385.44	$ -	$ 42,330.54
38-01-01	EDA-Cares	Salt of the Earth	$ 50,000.00	$ 12,072.40	$ 3,354.53	$ -	$ -	$ 37,927.60
41-01-01	EDA-Cares	Therapy Specialists of	$ 100,000.00	$ 35,769.95	$ 11,168.61	$ -	$ -	$ 64,230.05
42-01-01	EDA-Cares	TKAB Chick LLC	$ 25,000.00	$ 22,093.02	$ 1,326.18	$ -	$ -	$ 2,906.98
43-01-01	EDA-Cares	Tyler Peach Fitness	$ 25,000.00	$ 9,704.05	$ 1,433.95	$ 219.56	$ -	$ 15,295.75
53-02-01	EDA-Cares	W Enterprise	$ 19,490.00	$ 1,417.39	$ 991.66	$ -	$ -	$ 18,072.61
54-01-01	EDA-Cares	Kinnis Plumbing LLC	$ 23,000.00	$ -	$ -	$ -	$ -	$ 23,000.00
66-01-01	EDA-Cares	The Play Portal	$ 17,000.00	$ 1,500.33	$ 1,015.96	$ -	$ -	$ 15,499.67
71-01-02	EDA-Cares	AC4 Sports Strength	$ 24,000.00	$ 3,870.61	$ 1,632.69	$ -	$ -	$ 20,129.39
72-01-01	EDA-Cares	Center Stage Dance	$ 14,415.00	$ 862.05	$ 375.81	$ -	$ -	$ 13,552.95
81-01-01	EDA-Cares	Yoonjoon, LLC DBA	$ 17,000.00	$ -	$ -	$ -	$ -	$ 17,000.00
Totals	**EDA-Cares**	**22 Loans**	**$ 2,415,055.00**	**$ 451,425.00**	**$ 215,318.82**	**$ 10,505.60**	**$ 2,055.40**	**$ 1,974,713.94**
42-01-03	RLF ARPA	TKAB Chick LLC	$ 228,818.00	$ 16,734.31	$ 27,836.57	$ -	$ -	$ 212,083.69
51-01-01	RLF ARPA	B & S Solar	$ 129,250.00	$ 14,303.32	$ 19,415.41	$ 43.72	$ -	$ 114,946.68
55-01-01	RLF ARPA	MDH Funeral Home &	$ 144,000.00	$ 1,494.74	$ 17,330.11	$ 2.25	$ -	$ 142,505.26
56-01-01	RLF ARPA	Hooligan Custom	$ 238,414.00	$ -	$ 7,014.52	$ 1,822.72	$ 450.00	$ 238,414.00
58-01-01	RLF ARPA	Newtons Supermarket	$ 375,000.00	$ 82,195.02	$ 61,804.98	$ -	$ -	$ 292,804.98
61-01-01	RLF ARPA	Shupe's Nursery	$ 100,000.00	$ 18,519.93	$ 14,438.28	$ -	$ -	$ 81,480.07
62-01-01	RLF ARPA	IRecycling	$ 60,000.00	$ 14,063.57	$ 8,032.07	$ 543.36	$ -	$ 45,936.43
64-01-01	RLF ARPA	Burrito After Dark, LLC	$ 110,000.00	$ 11,049.33	$ 11,808.65	$ 517.70	$ -	$ 98,950.67
65-01-01	RLF ARPA	Sunshine Center	$ 98,030.00	$ 2,696.76	$ 12,899.33	$ 101.61	$ -	$ 95,333.24
67-01-02	RLF ARPA	Great River Pharmacy	$ 100,500.00	$ 7,523.09	$ 8,676.83	$ -	$ -	$ 92,976.91
73-01-02	RLF ARPA	Glover Design	$ 104,074.00	$ 4,709.43	$ 5,782.01	$ -	$ -	$ 99,364.57
74-01-01	RLF ARPA	Elite Events and Tents,	$ 48,000.00	$ 3,408.81	$ 1,744.87	$ -	$ -	$ 44,591.19
75-01-01	RLF ARPA	ACP Auto Care	$ 135,110.00	$ 1,782.88	$ 5,877.92	$ -	$ -	$ 133,327.12
76-01-01	RLF ARPA	New Pathways, LLC	$ 43,500.00	$ -	$ 1,597.55	$ -	$ -	$ 43,500.00
77-01-01	RLF ARPA	Count It All Joy, LLC.	$ 206,000.00	$ -	$ -	$ -	$ -	$ 206,000.00
78-01-01	RLF ARPA	Bailey and Co.	$ 85,100.00	$ -	$ -	$ -	$ -	$ 85,100.00
80-01-02	RLF ARPA	Jones Photography	$ 48,000.00	$ -	$ -	$ -	$ -	$ 48,000.00
82-01-01	RLF ARPA	Birdies Books and	$ 48,000.00	$ -	$ -	$ -	$ -	$ 48,000.00
Totals	**RLF ARPA**	**18 Loans**	**$ 2,301,796.00**	**$ 178,481.19**	**$ 204,259.10**	**$ 3,031.36**	**$ 450.00**	**$ 2,123,314.81**
1-02-01	RBEG RLF	1st KY Realty, LLC	$ 62,500.00	$ 20,288.07	$ 25,821.09	$ 206.30	$ -	$ 42,211.93
12-02-01	RBEG RLF	Got Your Back	$ 30,000.00	$ 7,655.68	$ 3,496.49	$ 12.50	$ -	$ 22,344.32
30-01-01	RBEG RLF	Midtown Market LLC	$ 78,700.00	$ 43,800.24	$ 40,026.44	$ -	$ -	$ 34,899.76
39-01-01	RBEG RLF	Superior Graphics	$ 50,000.00	$ 29,771.13	$ 12,790.57	$ 53.75	$ -	$ 20,228.87
77-01-02	RBEG RLF	Count It All Joy, LLC.	$ 65,000.00	$ -	$ -	$ -	$ -	$ 65,000.00
30-01-03	RBEG RLF 2	Midtown Market LLC	$ 21,300.00	$ 11,854.03	$ 10,833.24	$ -	$ -	$ 9,445.97
Totals	**RBEG RLF**	**5 Loans**	**$ 286,200.00**	**$ 101,515.12**	**$ 82,134.59**	**$ 272.55**	**$ -**	**$ 184,684.88**
	RBEG RLF 3	**1 Loans**	**$ 21,300.00**	**$ 11,854.03**	**$ 10,833.24**	**$ -**	**$ -**	**$ 9,445.97**

3-02-02	IRP	ACE Tire Service	$ 80,000.00	$ 24,247.77	$ 12,162.91	$ -	$ -	$ 55,752.23
46-01-01	IRP	West Kentucky Moving	$ 50,000.00	$ 25,130.42	$ 7,621.28	$ -	$ -	$ 24,177.81
24-01-01	IRP 3	King's Publishers, Inc.	$ 150,000.00	$ 73,267.11	$ 32,152.93	$ 555.24	$ -	$ 76,732.89
79-01-01	IRP 3	King of Clean Pressure	$ 18,600.00	$ -	$ -	$ -	$ -	$ 18,600.00
7-01-01	IRP 5	Compass Hospitality	$ 125,000.00	$ 18,031.58	$ 13,187.62	$ -	$ -	$ 106,968.42
14-01-01	IRP 5	Harlan Asset	$ 100,000.00	$ 4,906.39	$ 20,530.10	$ 89.04	$ -	$ 95,093.61
32-01-02	IRP 5	Moosie's Grub Shack	$ 58,000.00	$ 17,839.86	$ 6,939.06	$ 164.96	$ -	$ 40,160.14
39-02-01	IRP 5	Superior Graphics	$ 30,000.00	$ 18,568.03	$ 6,431.29	$ 26.76	$ -	$ 11,431.97
44-01-01	IRP 5	UCS Rentals, LLC	$ 97,000.00	$ 54,550.80	$ 27,274.58	$ -	$ -	$ 42,449.20
17-01-01	IRP Recap	Ind. Auth.	$ 100,000.00	$ 90,819.09	$ 21,220.45	$ -	$ -	$ 13,812.37
Totals	**IRP**	**2 Loans**	**$ 130,000.00**	**$ 49,378.19**	**$ 19,784.19**	**$ -**	**$ -**	**$ 79,930.04**
	IRP 3	**2 Loans**	**$ 168,600.00**	**$ 73,267.11**	**$ 32,152.93**	**$ 555.24**	**$ -**	**$ 95,332.89**
	IRP 5	**5 Loans**	**$ 410,000.00**	**$ 113,896.66**	**$ 74,362.65**	**$ 280.76**	**$ -**	**$ 296,103.34**
	IRP Recap	**1 Loans**	**$ 100,000.00**	**$ 90,819.09**	**$ 21,220.45**	**$ -**	**$ -**	**$ 13,812.37**
14-01-03	Micro 3	Harlan Asset	$ 41,000.00	$ 24,733.97	$ 7,428.01	$ 403.12	$ -	$ 16,266.03
23-01-01	Micro 3	Kidstruction Zone	$ 30,000.00	$ 11,133.46	$ 4,084.00	$ 52.14	$ -	$ 18,866.12
42-01-02	Micro 3	TKAB Chick LLC	$ 50,000.00	$ 33,831.42	$ 7,241.94	$ -	$ -	$ 16,168.58
Totals	**Micro 3**	**3 Loans**	**$ 121,000.00**	**$ 69,698.85**	**$ 18,753.95**	**$ 455.26**	**$ -**	**$ 51,300.73**
9-02-01	Micro 4	Dairyette Plus, Inc	$ 8,000.00	$ 942.05	$ 302.20	$ -	$ -	$ 7,057.95
32-01-01	Micro 4	Moosie's Grub Shack	$ 22,000.00	$ 7,521.48	$ 2,701.94	$ 93.76	$ -	$ 14,478.52
53-01-01	Micro 4	W Enterprise	$ 15,000.00	$ 2,952.43	$ 1,957.16	$ -	$ -	$ 12,047.57
54-02-01	Micro 4	Kinnis Plumbing LLC	$ 10,000.00	$ 535.87	$ 202.96	$ -	$ -	$ 9,464.13
56-02-01	Micro 4	Hooligan Custom	$ 15,000.00	$ 1,046.31	$ 1,770.92	$ 206.33	$ -	$ 13,953.69
59-01-01	Micro 4	Dallas J Productions	$ 10,000.00	$ 8,725.92	$ 1,201.20	$ 47.40	$ -	$ 1,274.08
60-01-01	Micro 4	ADJ Properties	$ 15,000.00	$ 3,434.45	$ 2,193.79	$ -	$ -	$ 11,565.55
65-02-01	Micro 4	Sunshine Center	$ 5,000.00	$ 985.15	$ 603.54	$ 15.60	$ -	$ 4,014.85
77-01-04	Micro 4	Count It All Joy, LLC.	$ 10,000.00	$ 6,644.52	$ 111.12	$ -	$ -	$ 3,355.48
78-01-02	Micro 4	Bailey and Co.	$ 3,000.00	$ 987.31	$ 33.09	$ -	$ -	$ 2,012.69
79-01-02	Micro 4	King of Clean Pressure	$ 1,200.00	$ 799.72	$ 12.63	$ -	$ -	$ 400.28
80-01-03	Micro 4	Jones Photography	$ 2,960.00	$ -	$ -	$ -	$ -	$ 2,960.00
81-01-02	Micro 4	Yoonjoon, LLC DBA	$ 1,500.00	$ 536.38	$ 19.12	$ -	$ -	$ 963.62
82-01-02	Micro 4	Birdies Books and	$ 2,000.00	$ -	$ -	$ -	$ -	$ 2,000.00
Totals	**Micro 4**	**14 Loans**	**$ 120,660.00**	**$ 35,111.59**	**$ 11,109.67**	**$ 363.09**	**$ -**	**$ 85,548.41**
60618891	SBA 504	Bluegrass Bargain	$ 182,000.00				$ 94.79	$ 177,230.20
39436050	SBA 504	Comfort Inn and Suites	$ 1,450,000.00				$ 442.62	$ 728,082.64
61352191	SBA 504	Elevated Custom	$ 342,000.00				$ 178.13	$ 333,037.06
69400050	SBA 504	Farmer and a	$ 163,000.00				$ 68.16	$ 107,955.76
73491550	SBA 504	Freeman Dental	$ 334,000.00				$ 99.50	$ 188,289.54
32568660	SBA 504	H&J Restaurant DBA	$ 485,000.00				$ 194.04	$ 152,865.60
59988491	SBA 504	Indian Camp	$ 64,000.00				$ 33.33	$ 62,472.90
33250083	SBA 504	Lakeside Campground	$ 497,000.00				$ 258.85	$ 423,222.93
56073950	SBA 504	Mikado Japanese	$ 944,000.00				$ 280.32	$ 498,977.54
72352191	SBA 504	Precision Sonar and	$ 843,000.00				$ 439.06	$ 843,000.00
83218050	SBA 504	Purchase Youth Village	$ 1,489,000.00				$ 626.95	$ 1,042,243.73
41216050	SBA 504	S&S Investments DBA	$ 1,495,000.00				$ 697.77	$ 580,670.13
69858250	SBA 504	Troutt Old Time	$ 90,000.00				$ 26.74	$ 51,340.41
Totals	**SBA 504**	**13 Loans**	**$ 8,378,000.00**				*** $ 3,440.26**	**$ 5,189,388.44**

Loans Closed Since Last Board Meeting

Birdies Books and Beans
EDA ARPA--$48,000
SBA Microloan #4--$2,000
Leasehold Improvements
Benton, KY

Fibonacci/Hempwood
EDA ARPA--$98,000
SBA Microloan #4--$2,255
Working Capital
Murray, KY

Jones Photography, LLC
EDA ARPA--$48,000
SBA Microloan #4--$2,000
Working Capital
Mayfield, KY

D&D Disposal, LLC
EDA ARPA--$78,000
SBA Microloan #4--$2,000
Purchase Equipment
LaCenter, KY

PADD Loan Review Committee Meeting October 22nd, 2025

Loan Approved

West KY Moving Company, LLC
- **SBA 504, Gross Debenture $213,000**
- **Purchase of Commercial Real Estate**
- **Mayfield, KY 42066**

Action Required

SBA 504

West Kentucky Moving Co.

- Total Project Cost: $500,000
- SBA Gross Debenture $213,000
- Purchase of Commercial Real Estate
- 3 Full Time Jobs Created

Loan Purpose and Benefit to Operating Company

The purpose of this 504 project is to provide the necessary financing to enable this small business concern (SBC) to purchase an commercial building to that will be used as the main office and operation hub for the company to operate. The project will include the purchase of the real property located at 191 Keystone Drive, Mayfield, Kentucky. The business expects to create a minimum of 3 new full-time job opportunities during the next two years.

The OC is 100% owned by Micah Jones. His wife Tiffany is a key employee. Micah is responsible for managing the moving logistics and Tiffany is mainly in charge of the bookkeeping and payments side of the business. Micah and Tiffany Jones currently reside and operate their businesses in Mayfield KY where they both grew up. Micah owned and operated West Kentucky Moving, LLC since 2016 and West Kentucky Storage since 2020. West Kentucky Moving began in 2016 when Micah rented a storage closet at a local storage facility where his business consisted of a few hand dollies, moving blankets, and one moving truck. Since then, Micah and Tiffany have grown the business into one of the largest and well know moving companies in West Ky and the surrounding region operating a fleet of 6 moving trucks and multiple crews. The businesses focus is on residential and commercial moving, shipping, and storage completing jobs all across the country.

Debenture Pricing

A. SBA Share of Project Costs	(40.00%) $200,000.00
B. Administrative Costs	
1. SBA Guarantee Fee (A * 0.0050)	$1,000.00
2. Funding Fees (A * 0.0025)	$500.00
3. CDC Processing Fee (A * 0.0150)	$3,000.00
4. Closing Costs	$7,000.00
5. Other Closing Costs	$0.00
6. Total (B1 through B5)	$11,500
7. Underwriters Fee[1]	$852.00
8. Total (B6 + B7)	$12,352.00
C. Total Debenture Amount (A + B7)[2]	$213,000.00
D. Balance to Borrower	$648.00

Financing

Source	Amount	Term	%	P&I	Amort	Rate	Lien
CFSB	$250,000.00	240	50.00%	$1,938.25	240	7.00%	1st
SBA 504 Debenture	$200,000.00	240	40.00%	$1,954.63	240	6.86%	2nd
Borrower Contribution: Cash	$50,000.00		10.00%				
Total Financing	**$500,000.00**	**Total Monthly P&I Payment**		**$3,892.88**	**Total Annualized Payments**		**$46,714.56**
Prepayment Penalty:	No						

Financing Sources Narrative

Community Financial Services Bank (CFSB) is willing to participate with the Purchase Area Development District in the SBA 504 loan program to benefit West Kentucky Moving Company, LLC. In this connection, the Bank's $250,000 (50% of eligible Project Cost) would have an initial rate of 6.75% fixed for 3-years on a 20-year amortized note. This loan will be secured by a first security lien on the subject real estate.

The SBA will provide a gross debenture in the amount of $213,000.00 with a projected effective rate of 6.86% for 20 years.

Interim Lender	CFSB

The CDC Interest Rate in the Financing Chart represents the coupon rate on the note. The SBA monthly P&I payment is calculated based on the "all-in" rate (coupon plus other fees) for the first 5 year period.

PADD SBA 504 Progress Report

SBA 504 Projects in Process/Closing

Active Projects

Shed Metal Works, LLC

Gross Debenture: $217,000
Status: Approved by SBA 3/11/2024
Closed March 18th
Waiting for Funding

Bed Woods and Parts, LLC.

Gross Debenture: $487,000
Status: SBA Approved April 21st
Working Through Appraisal Issue

Precision Sonar and Outdoors, LLC.

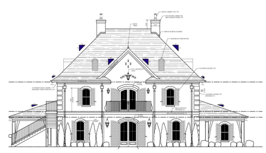
Gross Debenture: $993,000
Status: Funded September 1st

Holy Barks, LLC
Gross Debenture: $108,000
Status: In Construction

Kentucky Kennels, LLC
Gross Debenture: $142,000
Status: In Underwriting

WYMC, LLC
Gross Debenture: $85,000
Status: Approved by SBA
In Closing

Barrel House Distillery
Gross Debenture: $755,000
Status: Underwriting for SBA



The Foundry, LLC
Gross Debenture: $1,127,000
Status: SBA Approval August 19th
In Construction

PADD SBA 504 Progress Report

Client and Banking Contacts-2025

- 23 client contacts with specific 504 projects
- TPL/Banker Contacts: 20 project discussions on specific 504 projects

Application Activity-2025

- 15 PADD 504 Applications for 504 financing distributed to borrowers
- 12 applications received for underwriting
- 12 applications submitted to PADD Loan Review Committee for approval
- 11 applications submitted to SBA for approval

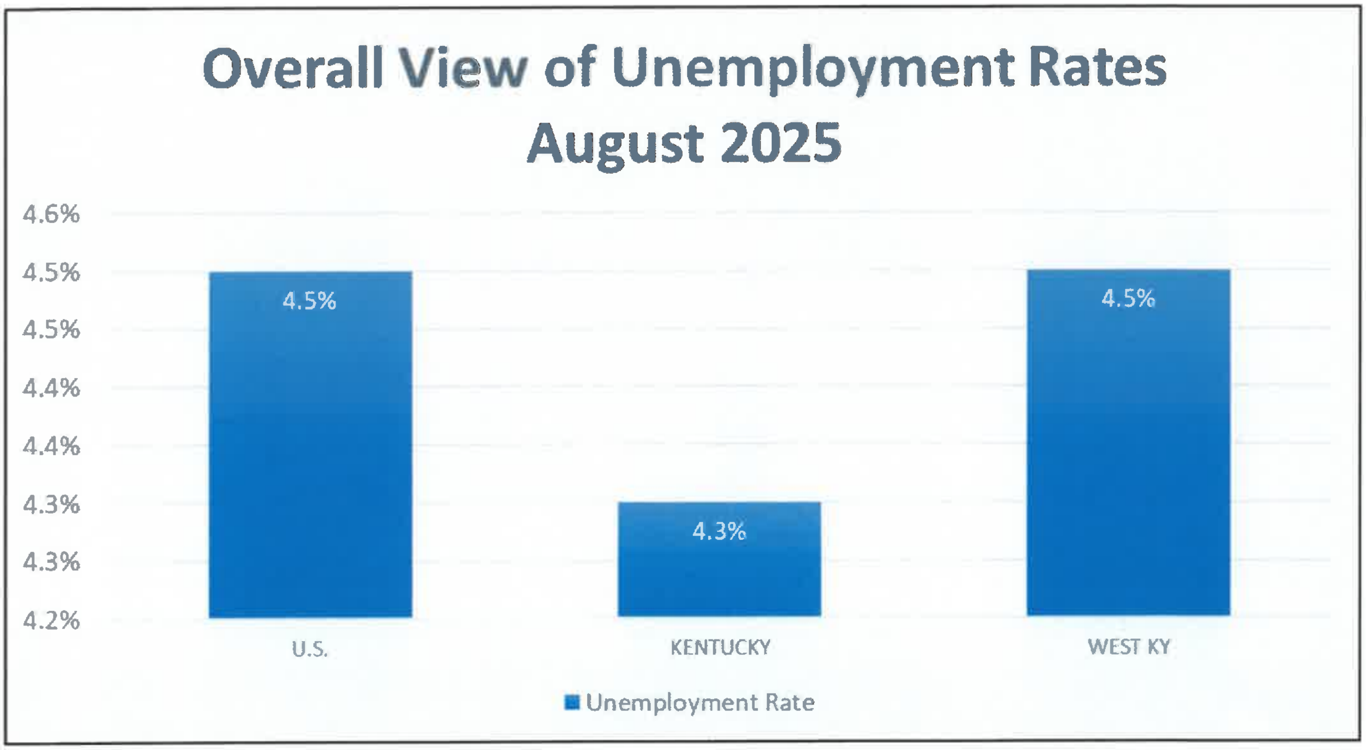
SBA Submission Activity

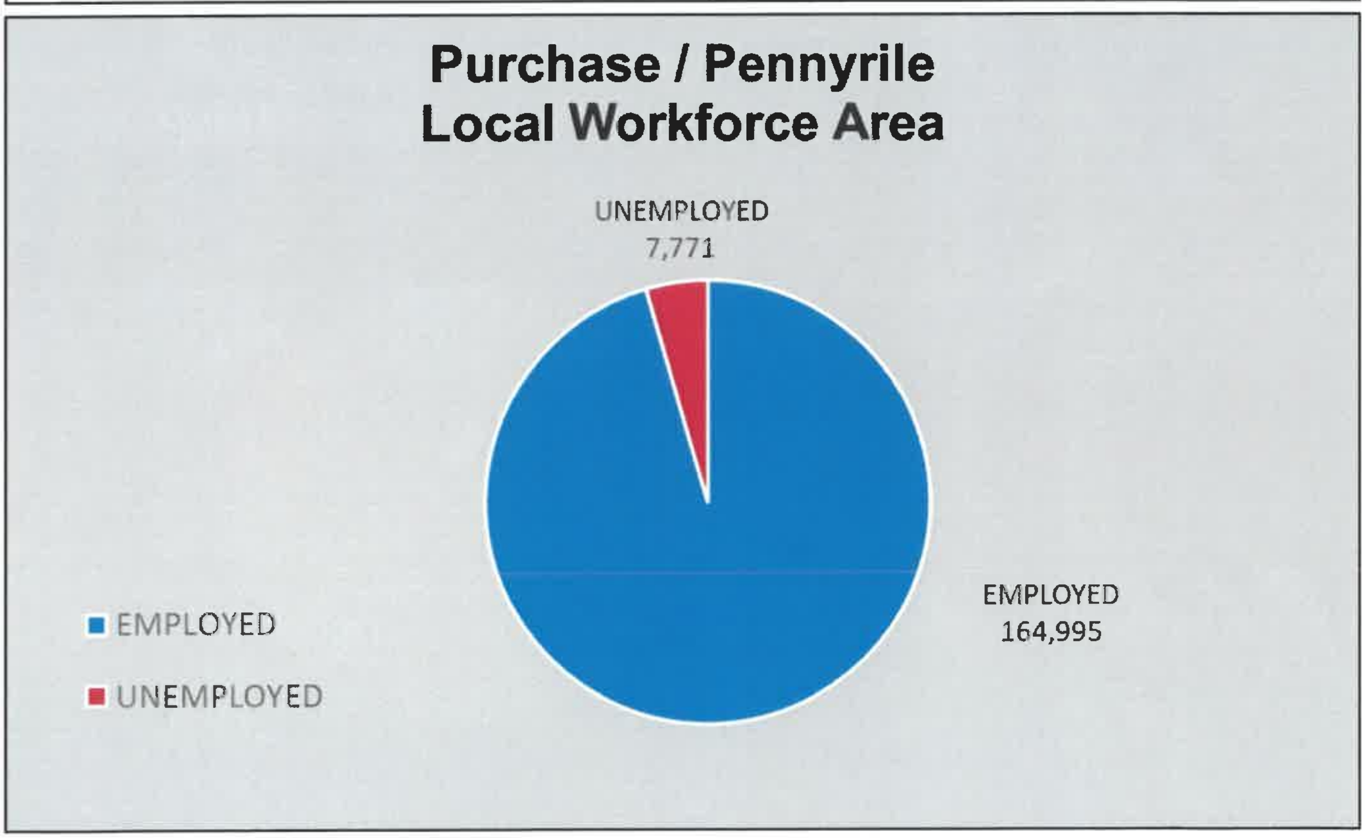
- 7 applications in underwriting
- 4 loans in closing status

LABOR MARKET SNAPSHOT

August 2025

Released September 25, 2025



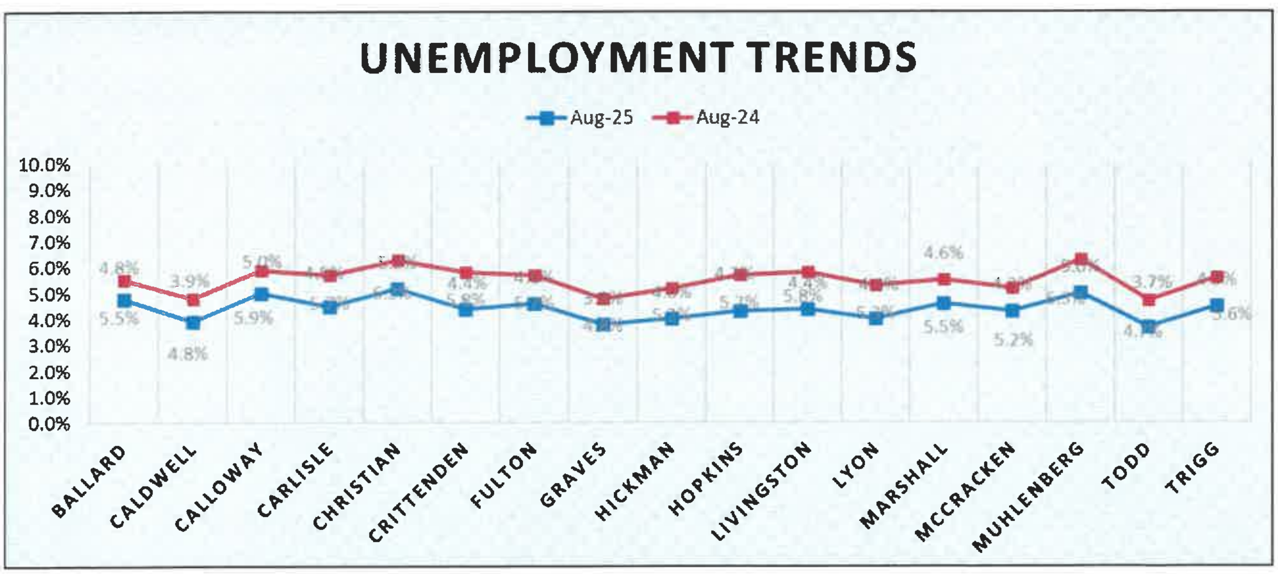


Source: Kentucky Center for Statistics (KYSTATS)

West Kentucky Unemployment Rates

August 2024 – August 2025

COUNTY	Aug 24	Sep 24	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25
Local Area	5.6	5.2	5.0	5.2	5.4	6.0	5.8	5.9	4.2	4.7	5.2	6.0	4.5
BALLARD	5.5	4.9	4.9	5.1	5.4	6.3	6.1	5.9	4.8	5.0	5.7	6.4	4.8
CALDWELL	4.8	4.6	4.3	4.5	4.5	5.1	4.8	5.0	3.6	3.9	4.5	5.3	3.9
CALLOWAY	5.9	5.2	4.8	5.1	5.4	6.3	5.8	6.3	4.0	4.6	5.4	6.4	5.0
CARLISLE	5.7	4.5	4.4	4.6	5.3	5.7	5.9	5.8	4.5	4.4	4.9	5.7	4.5
CHRISTIAN	6.3	5.7	5.4	5.7	5.8	6.3	6.1	6.4	4.9	5.2	5.9	6.8	5.2
CRITTENDEN	5.8	5.0	4.9	5.1	5.2	5.9	6.1	5.9	4.5	4.7	5.3	6.0	4.4
FULTON	5.7	5.9	7.1	5.9	5.9	5.4	5.4	5.5	4.4	4.9	5.1	7.1	4.6
GRAVES	4.8	4.7	4.6	4.7	4.9	4.9	4.8	5.0	3.8	3.9	4.4	5.1	3.8
HICKMAN	5.2	5.3	5.6	5.3	5.2	5.2	5.0	5.1	4.1	4.3	4.7	5.8	4.0
HOPKINS	5.7	5.3	5.2	5.4	5.5	5.8	5.7	5.7	4.6	5.0	4.9	5.6	4.3
LIVINGSTON	5.8	5.6	5.5	5.7	6.0	7.3	7.3	6.6	5.0	4.7	5.2	5.8	4.4
LYON	5.3	4.8	4.7	5.0	5.2	7.1	6.8	6.4	4.6	4.5	4.9	5.6	4.0
MARSHALL	5.5	4.3	4.3	4.6	5.0	6.6	6.5	6.1	4.6	4.8	5.2	5.9	4.6
MCCRACKEN	5.2	4.8	4.6	4.8	5.0	5.6	5.5	5.6	4.5	4.7	5.1	5.6	4.3
MUHLENBERG	6.3	7.0	6.8	7.0	7.5	7.3	7.0	6.8	5.4	5.6	5.8	6.5	5.0
TODD	4.7	4.5	4.2	4.5	4.8	4.8	4.6	4.8	3.4	3.8	4.2	5.0	3.7
TRIGG	5.6	5.2	5.0	5.1	5.4	5.9	5.8	6.0	4.3	4.5	5.1	6.0	4.5



Source: Kentucky Center for Statistics (KYSTATS)