

PENNYRILE AREA DEVELOPMENT DISTRICT



COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY

2026



2026 PENNYRILE COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY

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Section 1

Overview

In the period between 1966 and 1972, Kentucky formally created 15 Area Development Districts to serve every county and municipality in the Commonwealth. The Pennyryle Area Development District is one of fifteen (15) such districts in the Commonwealth of Kentucky. The primary charge of the PeADD is to provide public regional planning and community development services in which they collaborate with local leaders, agencies, and staff to support regional strategies, solutions, and partnerships that improve the overall quality of life for the citizens of the nine (9) county Pennyryle region. The PeADD brings local civic and governmental leaders together to accomplish regional development objectives, taking advantage of opportunities which cannot be achieved by those governments acting alone. The PeADD is motivated to educate and empower communities by implementing quality services through specific expertise in Aging, Community and Economic Development, Human Services, and Workforce Development for western Kentucky's nine (9) county Pennyryle region, which includes Caldwell, Christian, Crittenden, Hopkins, Livingston, Lyon, Muhlenberg, Todd, and Trigg counties.

PeADD's mission is to provide the Pennyryle region with the highest quality of professional planning, development, and implementation services in the areas of community and economic development, workforce, transportation, social services, and public administration. This mission is carried out under the direction of the PeADD Board of Directors with an emphasis on integrity, professionalism, efficiency, and continuous quality, and customer service improvement. The PeADD Board of Directors is composed of a minimum of 51 percent elected officials with the remainder of the Board representing regional agriculture, commerce, industry, civic organizations, education, labor, and minority interests.

The Comprehensive Economic Development Strategy (CEDS) process began in 1992 when Kentucky's Area Development Districts (ADDs) were charged with the oversight of a comprehensive, community-based strategic planning process that would encompass the entire Commonwealth. Throughout the following year, the Pennyryle Area Development District (PeADD) Board of Directors and other key stakeholders guided the development of the first Strategy. The Strategy has been maintained and updated in the subsequent years. The update process built upon the guidelines set forth in the previous studies.

A Comprehensive Economic Development Strategy (CEDS) is the result of a local planning process designed to guide the economic growth of an area. The primary objective of the CEDS process is to help create jobs, foster more stable and diversified economies, and improve overall living conditions. It provides a mechanism for coordinating the efforts of individuals, organizations, local governments, and private industries impacted by economic development. Furthermore, a CEDS is required to qualify for Economic Development Administration (EDA) assistance under its public works, economic adjustment, and other planning programs, and a CEDS is a prerequisite for designation by EDA as an Economic Development District (EDD).

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Section 2

Regional Characteristics

The nine (9) county area of which the PeADD is comprised encompasses much of the Pennyryle Region, a large physiographic region in Western Kentucky. The PeADD begins at the Land Between the Lakes area in the West and encompasses portions of the Mississippi Plateau, the Western Kentucky Coal Fields, and the Dripping Springs Escarpment in the east. The Pennyryle region encompasses over 3,790 square miles or 2,426,880 acres of low-rounder hills interspersed by broad alluvial valleys. Each member county of the PEADD possesses unique characteristics that have together formed the diverse economic base for the Pennyryle which includes rich mineral resources, prime agricultural farmland, and a hub of key transportation corridors.

Appendix A includes a map of the Pennyryle Area, as well as the Congressional and State Senate and House of Representative Districts in the Pennyryle region.

Region Population

The population of the Pennyryle Region was analyzed using information from 1950 through 2020, with supporting data provided in Table 1 below. The overall population of the region grew steadily from 1950 to 2010, reaching 219,305, before experiencing a slight decline to 214,356 in 2020, a 2.1% decrease over the decade. This decline aligns with broader demographic shifts in Kentucky, where the death rate surpassed the birth rate midway through 2019, according to the Kentucky State Data Center.

Regional Population of the Pennyryle 1950 to 2024

Area	1950	1960	1970	1980	1990	2000	2010	2020	2026 (Proj)
Pennyryle ADD	174,302	178,061	176,201	204,937	205,800	215,519	219,305	214,400	214,356
Caldwell	13,199	13,073	13,179	13,473	13,232	13,060	12,984	12,649	12,630
Christian	42,359	56,904	56,224	66,878	68,941	72,265	73,955	72,748	71,118
Crittenden	10,818	8,648	8,493	9,207	9,196	9,384	9,315	8,990	8,910
Hopkins	38,815	38,458	38,167	46,174	46,126	46,519	46,920	45,423	45,233
Livingston	7,184	7,029	7,596	9,219	9,062	9,804	9,519	8,888	8,875
Lyon	6,853	5,924	5,562	6,490	6,624	8,080	8,314	8,680	8,680
Muhlenberg	32,501	27,791	27,537	32,238	31,318	31,839	31,499	30,928	30,850
Todd	12,890	11,364	10,823	11,874	10,940	11,971	12,460	12,243	12,350
Trigg	9,683	8,870	8,620	9,384	10,361	12,597	14,339	14,061	14,210

Source: U.S. Census Bureau; Kentucky State Data Center

Examining the nine Pennyryle counties individually, most experienced small population declines from 2010 to 2020. Examining the nine Pennyryle counties individually, most experienced small population declines from 2010 to 2026. Caldwell County decreased from 12,984 to 12,630 (-2.7%), Christian County from 73,955 to 71,118 (-3.8%), Crittenden County from 9,315 to 8,910 (-4.3%), Hopkins County from 46,920 to 45,233 (-3.6%), Livingston County from 9,519 to 8,875 (-6.8%), Muhlenberg County from 31,499 to 30,850 (-2.1%), and Todd County from 12,460 to 12,350 (-0.9%). Conversely, Trigg County (-0.9% overall since 2010, at 14,210) and Lyon County, which saw growth from 8,314 to 8,680 (+4.4%), demonstrate greater population resilience. This trend in lake-adjacent areas is largely

attributed to local water access and popularity as a retirement destination, reflected in their higher median age distributions.

Overall, the data indicates that while the Pennyryle region experienced consistent growth through much of the latter half of the 20th century, population trends have flattened or slightly declined since 2010. Local amenities and retiree in-migration have supported stability in select areas such as Lyon and Trigg counties. Comparing 1950 to 2026, the region's population increased from 174,302 to 214,356, reflecting long-term net growth of approximately 23.0% over seventy-six years, despite recent years of minor regional contraction.

Regional Composition

Age Distribution

The age composition of the Pennyryle Region population underwent notable changes over the last decade as indicated in Table 2, Change in Age Distribution in the Pennyryle 2010 to 2020 vs 2010 to 2026. The 65+ category in the 2010–2020 period saw significant growth (+21.48%), and that upward trend continues to expand in the 2010–2026 comparison (+34.16%). In the 64 and under categories, there was noticeable shrinkage in both comparison groups, with the 0–19 age bracket showing an ongoing decline (-15.00% by 2026) while the 20–64 workforce age group exhibits slight stabilization relative to earlier post-2010 drops (-10.70% by 2026). These trends align closely with State and National demographic shifts.

The sustained growth in the 65+ cohort across both comparison groups is driven by the large portion of the Baby Boomer generation reaching 65 years of age. In addition, improved access to healthcare and healthier lifestyles mean people are living longer on average. The continued increase in this age category also reflects the regional trend of retirees relocating to smaller, amenity-rich rural towns and lake communities across Western Kentucky.

Another trend observed at both the state and national levels is that Millennials and Generation Z are delaying family formation or choosing to have fewer children, contributing to the continued decrease in the population under 19 over the last decade. Looking at the updated 2026 projections, while the 64 and under age brackets remain lower than 2010 baselines, the 65+ age demographic continues to be the primary growth driver for the region's overall age distribution.

Change in Age Distribution in the Pennyryle 2010 to 2020 vs 2010 to 2021

Age Group	2010 Population	2020 Population	% 2010–2020	2010 Population	2026 Population (Proj)	% 2010–2026
All Ages	227,474	212,021	-6.79%	227,474	214,356	-5.77%
0–19	61,283	55,284	-9.79%	61,283	52,090	-15.00%
20–64	135,291	119,200	-11.89%	135,291	120,810	-10.70%
65+	30,900	37,537	21.48%	30,900	41,456	34.16%

Race

The table below provides information on the racial diversity of the region. Before analyzing the diversity of the region, it's important to identify and understand how community diversity influences economic development. Community diversity introduces expanded languages and ways of communicating, introduces different perspectives on community issues, innovative ideas, and increased knowledge. A diverse community typically has more small business and a strong self-employed workforce that create and fortify the neighborhoods in which they are located, in addition to contributing to the community tax base. When viewed as a whole, the Pennyriple region is 84% Caucasian, 10% African American, and the remaining 6% is comprised of other races. The majority of counties in the region are comprised of anywhere between 85% and 95% Caucasian with only one county, Christian county, being less than 85% Caucasian. Compared to the other PeADD counties, Christian county has a sizeable Black and Asian population. The racial diversity difference between Christian county and the other PeADD counties is mainly due to Christian counties close proximity to Fort Campbell army base which bring in a lot of people from all over the country. This leads to the Oak Grove and Hopkinsville communities in Christian County to be more diverse because many people from the Fort Campbell army base settle here permanently and temporarily. Also, home to more than 21 international companies, Christian County has experienced great industrial expansion as a result of its diversified community and workforce. Ascend Elements announced plans on August 1, 2022 to build a sustainable lithium-ion battery materials facility in Hopkinsville, Kentucky. The first-of-its-kind manufacturing facility is a closed-loop manufacturing system generates minimal waste and carbon emissions compared to traditional cathode manufacturing.

PeADD County Community Diversity

	Caldwell County		Christian County		Crittenden County		Hopkins County		Livingston County		Lyon County		Muhlenberg County		Todd County		Trigg County	
	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
Total Population	12,630	100%	71,118	100%	8,910	100%	45,233	100%	8,875	100%	8,680	100%	30,850	100%	12,350	100%	14,210	100%
White / Caucasian	11,342	89.80%	48,431	68.10%	8,482	95.20%	39,488	87.30%	8,520	96.00%	7,916	91.20%	28,320	91.80%	10,683	86.50%	12,618	88.80%
Black / African American	758	6.00%	14,935	21.00%	80	0.90%	2,624	5.80%	71	0.80%	451	5.20%	1,481	4.80%	988	8.00%	1,052	7.40%
American Indian / Alaska Native	13	0.10%	284	0.40%	53	0.60%	543	1.20%	0	0.00%	52	0.60%	62	0.20%	0	0.00%	14	0.10%
Asian	13	0.10%	1,351	1.90%	36	0.40%	271	0.60%	36	0.40%	43	0.50%	123	0.40%	25	0.20%	57	0.40%
Native Hawaiian / Pacific Islander	0	0.00%	711	1.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other Race	202	1.60%	925	1.30%	98	1.10%	90	0.20%	27	0.30%	61	0.70%	154	0.50%	346	2.80%	14	0.10%
Two or More Races	328	2.60%	4,481	6.30%	160	1.80%	2,217	4.90%	221	2.50%	157	1.80%	710	2.30%	308	2.50%	469	3.30%

Source: U.S. Census Bureau

Region / State Community Diversity

	PeADD		Kentucky	
	Total	%	Total	%
Total Population	214,356	100%	4,545,000	100%
White / Caucasian	180,348	84.10%	3,758,715	82.70%
Black / African American	22,947	10.70%	336,330	7.40%
American Indian / Alaska Native	915	0.40%	9,090	0.20%
Asian	1,960	0.90%	68,175	1.50%
Native Hawaiian / Pacific Islander	711	0.30%	4,545	0.10%
Other Race	1,905	0.90%	63,630	1.40%
Two or More Races	5,570	2.60%	304,515	6.70%

Source: U.S. Census Bureau

Regional Economy at a Glance

Education

Nationally, 89.9% of Americans 25 and older have obtained at least a High School Diploma or the equivalent. In Kentucky, it sits slightly lower at 88%. The Pennyriple region shows strong high school completion across member counties, with regional completion rates now ranging from 81.5% in Todd County up to 91.2% in Caldwell County. Table 4 below provides a county-by-county breakdown of this information in comparison to state and national percentages. In terms of post-secondary readiness, Trigg County leads the region significantly, reaching 91.5% of students post-secondary ready. Hopkins County (80.2%), Muhlenberg County (81.0%), and Livingston County (79.5%) also demonstrate exceptionally strong readiness figures.

All PeADD counties now exceed 81% high school educational attainment, with Todd County rising to 81.5%. Looking at the population of the PeADD counties with a Bachelor's degree or higher, rates remain lower than the state (27%) and national (38.6%) averages. The percentage of the population in the United States with a Bachelor's degree or higher is more than double most PeADD counties, which range from 13.5% in Muhlenberg County to 22.4% in Trigg County. Post-secondary readiness ranges between 63.5% and 81% across most PeADD counties, with Trigg County standing out as the regional peak at 91.5%. Average ACT scores across the PeADD counties and the state align around 17 to 19—below the national average of 20—with Caldwell County averaging the highest locally at 19.

Regional Educational Attainment & College/Career Readiness

Area	High School Graduate or Higher (% age 25+)	% Population with Bachelor's Degree or Higher	% Students Ready for College/Career by Graduation	Average ACT Score
United States	89.90%	38.60%	NOT REPORTED	20
Kentucky	88.00%	27.00%	NOT REPORTED	18
Caldwell	91.20%	17.10%	74.50%	19
Christian	86.10%	17.50%	64.90%	18
Crittenden	87.50%	14.20%	67.00%	18
Hopkins	89.40%	18.50%	80.20%	18.5
Livingston	88.00%	16.10%	79.50%	17.5
Lyon	90.50%	15.80%	76.00%	18
Muhlenberg	85.20%	13.50%	81.00%	17.5
Todd	81.50%	16.20%	63.50%	16.8
Trigg	90.80%	22.40%	91.50%	18.5

Income and Poverty

A review of income for the counties in the Pennyryle region illustrates notable details about the distribution of wealth in individual communities. The table below provides the percentage distribution of income by category for the United States, the State of Kentucky, and each of the Pennyryle region counties.

Across the majority of Pennyryle counties, the largest concentrations of households fall within the middle income brackets (\$35,000 to \$75,000), with Christian County leading this trend (23.1% in the \$50,000–\$74,999 range) and Lyon County showing strong middle-to-upper presence (21.8%). Comparing updated CEDS projections across the state, nation, and PeADD region reveals a general upward migration out of lower income tiers into middle- and upper-income brackets, driven by regional wage growth and expanding industrial employment.

Data for Kentucky and the United States continues to show a higher proportion of households earning in lower income brackets statewide relative to national baselines—a pattern mirrored across Western Kentucky. Nationally, 17.8% of households earn between \$100,000 and \$149,999 annually. Todd County leads the Pennyryle region in this bracket, exceeding the national benchmark at 18.2%, followed closely by Livingston County (16.2%) and Lyon County (15.2%).

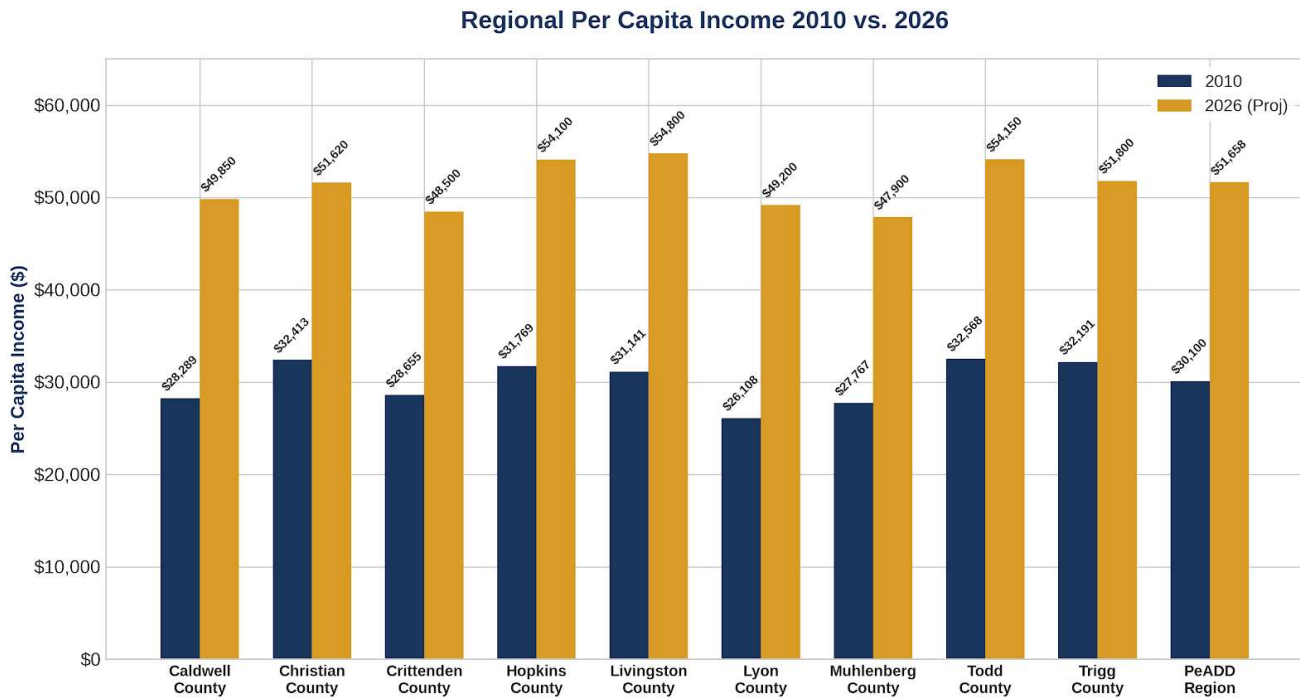
Incomes in rural areas are typically lower than in urban centers, largely reflective of lower localized housing costs and a smaller concentration of corporate employers competing for talent. All nine PeADD counties remain majority, if not entirely, rural in classification.

Percentage Distribution of Income by Category

Source: U.S. Census Bureau

Area	< \$10,000	\$10,000 to \$14,999	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 +
US	5.20%	3.40%	6.50%	6.90%	10.10%	16.10%	13.20%	17.80%	9.50%	11.30%
Kentucky	6.80%	4.50%	8.40%	8.20%	11.80%	17.90%	13.50%	15.80%	6.80%	6.30%
Caldwell	5.80%	5.10%	10.80%	10.20%	13.50%	14.80%	15.20%	14.20%	5.80%	4.60%
Christian	4.80%	6.10%	9.80%	12.80%	12.80%	23.10%	14.20%	12.50%	2.80%	1.10%
Crittenden	5.40%	4.80%	12.80%	12.10%	10.40%	16.20%	17.00%	14.80%	3.50%	3.00%
Hopkins	7.80%	5.00%	8.90%	8.60%	13.80%	19.10%	15.60%	14.10%	4.50%	2.60%
Livingston	7.10%	4.30%	10.20%	8.80%	12.10%	21.60%	13.50%	16.20%	3.80%	2.40%
Lyon	2.80%	4.50%	9.80%	9.50%	11.20%	21.80%	13.80%	15.20%	8.60%	2.80%
Muhlenberg	5.10%	5.60%	9.20%	12.80%	13.90%	17.80%	13.20%	13.80%	5.00%	3.60%
Todd	7.80%	5.80%	6.50%	10.10%	8.80%	19.50%	14.80%	18.20%	3.90%	4.60%
Trigg	4.80%	7.80%	8.20%	9.80%	9.20%	20.10%	15.20%	13.80%	8.10%	3.00%

Regional Per Capita Income 2010-2021



Source: U.S. Census Bureau

According to the U.S. Regional Economic Analysis Project, per capita income is one of the most widely used indicators for gauging the economic performance and changing fortunes of local economies. Naturally over time, prices and the cost of living fluctuate based on the broader state of the economy. Inflation must be taken into account to determine whether true gains in purchasing power occurred in per capita income from 2010 to 2026.

Using the U.S. Bureau of Labor Statistics CPI Inflation Calculator, cumulative inflation from 2010 to 2026 reached approximately 53.15% (meaning \$1.00 in 2010 required roughly \$1.53 in 2026 to maintain equivalent purchasing power). Even after factoring in this cumulative inflation baseline, all nine PeADD counties achieved real net gains in real per capita income over the 16-year period. Lyon County demonstrated the highest overall net growth, expanding from \$26,108 in 2010 to \$49,200 by 2026—a nominal gain of \$23,092, representing a real purchasing power expansion of over \$9,200 above inflation. Conversely, Christian County and Trigg County experienced more modest real inflation-adjusted growth, while remaining above full price-adjusted baselines. The calculation used in this evaluation measures the baseline buying power of 2010 per capita income adjusted to 2026 dollars against current regional income levels.

The percentage of people in the Pennyryle region living in poverty is provided in the following table. Six (6) of the nine (9) counties in the region have experienced a reduction of the percentage of people living in poverty. A small portion of the reduction could be attributed to reduction in population in general however there is a more than 15% reduction in poverty status in Christian, Crittenden, Muhlenberg, and Lyon counties. Trigg, Hopkins, and Todd counties observed an increase in the percentage of people living in poverty in their communities. The remaining six (6) counties experienced reductions in line with or exceeding the national and state trends.

Poverty Status Comparison 2016-2026

<i>Area</i>	<i>2016 Poverty Population</i>	<i>2026 Population in Poverty (Proj)</i>	<i>2026 Poverty Rate (%)</i>	<i>Percent Change (2016–2026)</i>
<i>Kentucky</i>	<i>782,779</i>	<i>709,020</i>	<i>15.60%</i>	<i>-9.42%</i>
<i>Caldwell</i>	<i>2,523</i>	<i>1,913</i>	<i>15.10%</i>	<i>-24.18%</i>
<i>Christian</i>	<i>13,938</i>	<i>11,105</i>	<i>15.60%</i>	<i>-20.33%</i>
<i>Crittenden</i>	<i>1,660</i>	<i>1,220</i>	<i>13.70%</i>	<i>-26.51%</i>
<i>Hopkins</i>	<i>8,154</i>	<i>8,240</i>	<i>18.20%</i>	<i>+1.05%</i>
<i>Livingston</i>	<i>1,329</i>	<i>1,150</i>	<i>12.90%</i>	<i>-13.47%</i>
<i>Lyon</i>	<i>1,152</i>	<i>760</i>	<i>8.80%</i>	<i>-34.03%</i>
<i>Muhlenberg</i>	<i>5,732</i>	<i>4,100</i>	<i>13.30%</i>	<i>-28.47%</i>
<i>Todd</i>	<i>2,457</i>	<i>2,300</i>	<i>18.60%</i>	<i>-6.39%</i>
<i>Trigg</i>	<i>2,046</i>	<i>1,980</i>	<i>13.90%</i>	<i>-3.23%</i>

Employment Characteristics

Area	Civilian Labor Force	Employment	Unemployment	Unemployment Rate
Kentucky	2,097,681	1,999,481	98,200	4.70%
PeADD Region	83,120	79,935	3,185	3.80%
Caldwell	5,610	5,374	236	4.20%
Christian	22,650	21,948	702	3.10%
Crittenden	3,510	3,391	119	3.40%
Hopkins	19,420	18,410	1,010	5.20%
Livingston	3,810	3,627	183	4.80%
Lyon	3,210	3,114	96	3.00%
Muhlenberg	12,850	12,272	578	4.50%
Todd	5,180	5,019	161	3.10%
Trigg	6,880	6,620	260	3.80%

Source: U.S. Census Bureau; ACS 5-Year Estimates Data Profiles

Looking at the employment characteristics of the PeADD counties, the region outperforms the statewide unemployment baseline of 4.7%, with the overall PeADD regional unemployment rate reaching 3.8%. Christian, Crittenden, Lyon, and Todd counties sit significantly below the state average, dropping to 3.0% in Lyon County and 3.1% in Christian and Todd counties. Caldwell (4.2%), Muhlenberg (4.5%), and Trigg (3.8%) counties are most similar to or below state levels. Hopkins (5.2%) and Livingston (4.8%) counties maintain slightly higher unemployment rates relative to neighboring PeADD counties.

Comparing this data to earlier CEDS baselines, the PeADD region as a whole experienced noticeable reductions in its unemployment rate. Statewide economic momentum has continued to strengthen, supported by major job creation announcements across advanced manufacturing, automotive battery supply chains, and logistics across Western Kentucky.

Looking at the table above, job growth across both the Commonwealth and the Pennyriple Region experienced modest post-2015 contractions before rebounding strongly into 2026. Overall regional employment increased by 1.54% from 2015 levels, reaching 134,540 jobs, while statewide employment grew by 7.87% over the same period.

Among the nine PeADD counties, Lyon County (+9.15%), Caldwell County (+8.22%), and Todd County (+7.73%) recorded the highest percentage gains in total employment, driven by strong expansions in manufacturing, agribusiness, and tourism services. Christian County remains the dominant job center for the district, growing to 72,400 jobs (a 4.02% gain over 2015) as major economic development projects—including EV-battery supply chain facilities—came online.

Conversely, Muhlenberg County experienced a net contraction of 9.89% between 2015 and 2026, dropping to 11,320 jobs. This decline was primarily driven by the structural downturn in regional coal mining activity and associated workforce layoffs that began between 2015 and 2017. Crittenden County (-6.17%) and Hopkins County (-2.88%) also reflect long-term net drops from 2015 baselines, though both counties have shown employment gains since 2021.

More recently, both the state and the Pennyriple region have experienced accelerated job creation. Governor Beshear announced that Kentucky has secured over 70,000 new private-sector jobs and more than \$50 billion in new economic development investments, marking the strongest period of economic expansion in the Commonwealth's history.

Job Growth 2015-2026

County	# of Jobs in 2015	# of Jobs in 2017	# of Jobs in 2019	# of Jobs in 2021	# of Jobs in 2023	# of Jobs in 2026 (Proj)	Percent Change 2015–2026
Caldwell	6,080	5,992	6,055	6,618	6,420	6,580	+8.22%
Christian	69,605	67,340	67,892	69,191	70,850	72,400	+4.02%
Crittenden	3,709	3,710	3,417	3,440	3,410	3,480	-6.17%
Hopkins	23,013	23,063	21,859	21,473	21,980	22,350	-2.88%
Livingston	4,112	3,908	3,795	4,059	4,020	4,110	-0.05%
Lyon	3,463	3,508	3,622	3,597	3,680	3,780	+9.15%
Muhlenberg	12,563	12,011	11,283	10,896	11,050	11,320	-9.89%
Todd	4,864	4,850	4,903	4,982	5,090	5,240	+7.73%
Trigg	5,090	5,092	5,039	5,019	5,120	5,280	+3.73%
PeADD Region	132,499	129,474	127,865	129,275	131,620	134,540	+1.54%
Kentucky	2,473,915	2,519,975	2,550,230	2,548,204	2,610,400	2,668,500	+7.87%

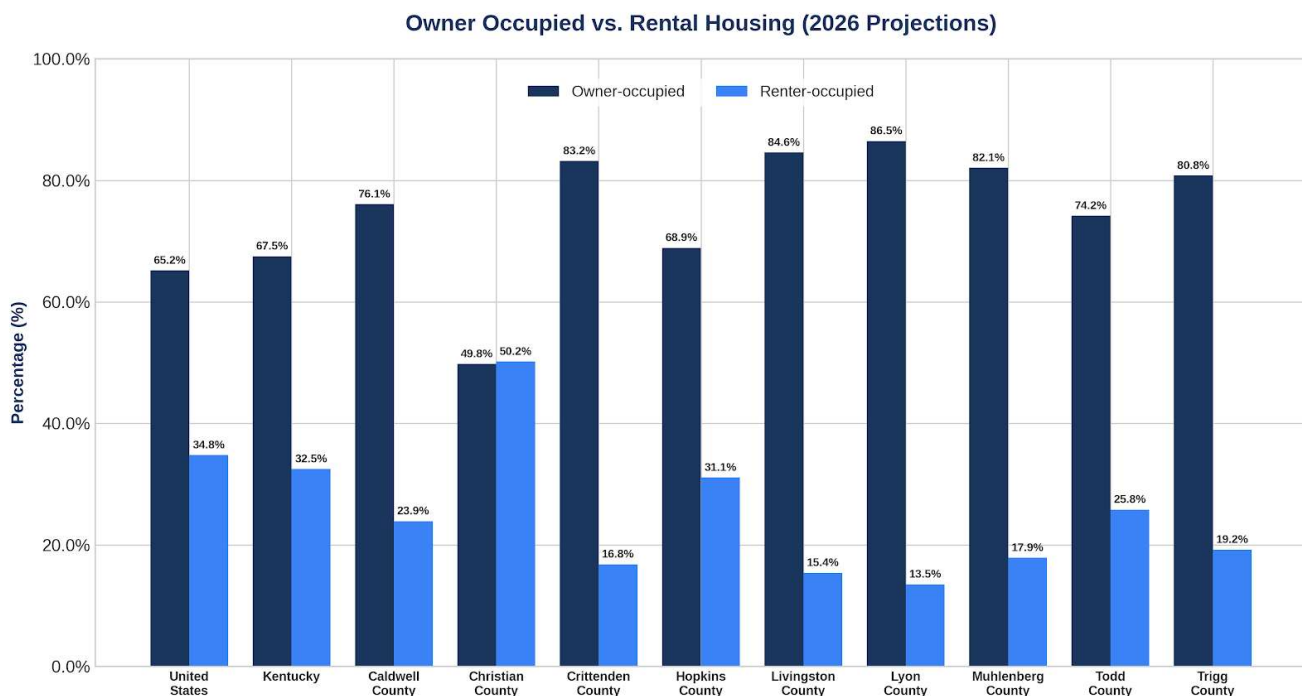
Housing

While it may seem obvious, the availability of safe, clean, and affordable housing stock is key to expanding and supporting the economic base of the region's communities. There are many factors to analyze when determining whether a community's housing supports or hinders economic development. These factors include available rental housing stock, available homes for sale, median rental rates, and the value of owner-occupied units. Comparing these factors with relevant demographic trends in the region supports the housing goals and objectives discussed later in the CEDS.

Looking at the chart, Christian County is the only county that does not align with state, national, or surrounding regional trends. Christian County maintains a higher proportion of renter-occupied households (50.2%) than owner-occupied households (49.8%), making it the single outlier in this comparison—a dynamic largely driven by the high concentration of transient military personnel associated with Fort Campbell.

Comparing the remaining PeADD counties to the state (67.5%) and the nation (65.2%), all exhibit significantly higher owner-occupied rates. Out of the nine PeADD counties, Hopkins County (68.9%) aligns most closely with state and national averages. All other Pennyrile counties exceed state and national homeownership levels, led by Lyon County (86.5%), Livingston County (84.6%), and Crittenden County (83.2%). Comparing this updated dataset to earlier CEDS baselines, homeownership rates across the Pennyrile region have remained highly resilient, with all counties maintaining stable or expanding homeownership figures supported by strong regional demand for single-family housing.

Owner Occupied vs. Rental Housing



The chart below illustrates the Median Gross Rent across the Pennyriple Area Development District (PeADD), benchmarked against state and national figures.

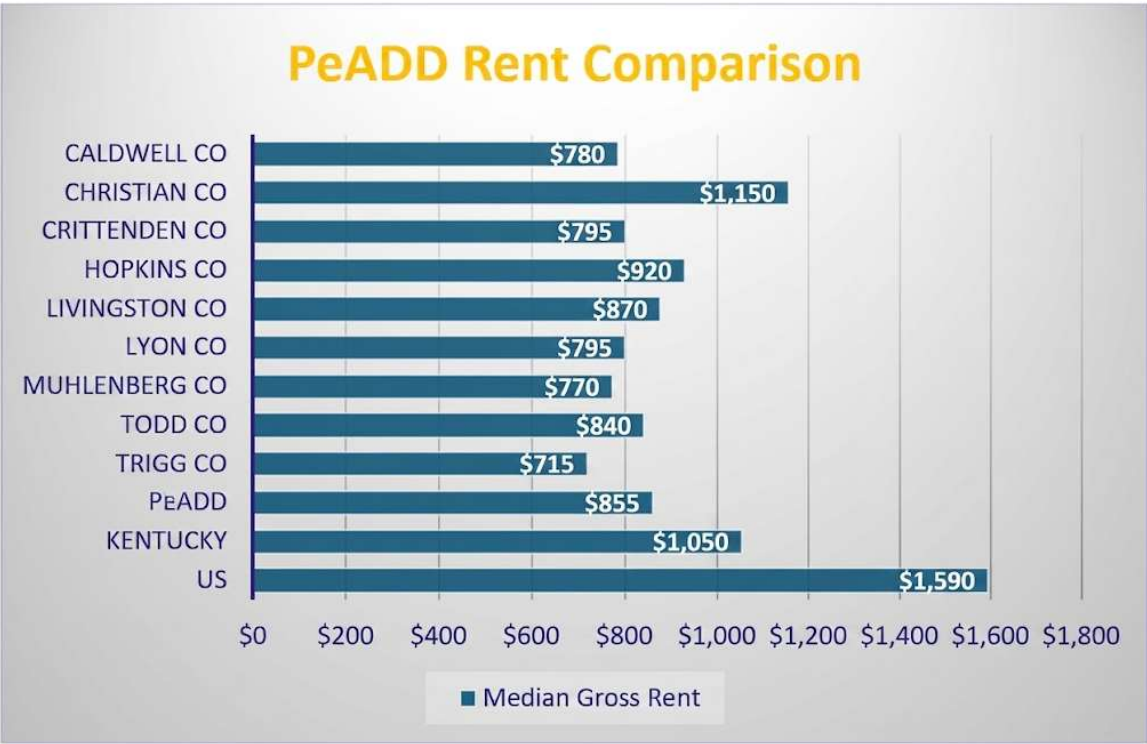
Overall, rental costs across the region remain highly competitive, with the regional median (\$855) tracking significantly below both the Commonwealth of Kentucky (\$1,050) and the United States (\$1,590). Trigg County (\$715), Muhlenberg County (\$770), and Caldwell County (\$780) record the lowest median gross rents across the nine-county area.

Christian County (\$1,150) continues to exhibit the highest median gross rent in the PeADD, exceeding the statewide benchmark while remaining well below the national rate. This premium is primarily driven by urban density in Hopkinsville and sustained rental housing demand generated by military personnel and defense contractors connected to Fort Campbell.

Across the district, rental rates correspond closely with key economic drivers:

- **Transportation Access:** Proximity to primary commerce corridors (including I-24, I-69, and US 68/KY 80) supports higher property valuations and rental demand in Christian (\$1,150), Hopkins (\$920), and Todd (\$840) counties.
- **Employment Centers:** Concentrations of healthcare, manufacturing, and commercial hubs elevate local demand for multi-family and single-family rental inventory.
- **Recreational & Waterfront Assets:** While counties such as Lyon (\$795) and Trigg (\$715) feature significant lakefront amenities that elevate owner-occupied home values, traditional long-term rental housing stock remains among the most affordable in the region.

Maintaining regional rental affordability serves as a distinct competitive advantage for workforce attraction and retention, though targeted investment in diverse, modern housing inventory remains critical to support expanding industrial corridors across the Pennyriple.



Housing Affordability

Housing affordability is a key factor that impacts the entire economy, from business executives to entry-level employees. When businesses evaluate potential locations, workforce housing availability and affordability are decisive considerations. Across the PeADD region, rent prices remain generally low compared to the national benchmark, with the notable exception of Christian County, where median gross rent reaches \$999.

Comparing Christian County to Kentucky's largest population centers and peer military-adjacent counties reveals distinct economic trends. While Christian County ranks lowest in median household income (\$54,190) and third-lowest in population (72,599) among this cohort, it records the fourth-highest median rent (\$999)—surpassed only by Fayette (\$1,101), Jefferson (\$1,097), and Kenton (\$1,018) counties, and exceeding larger hubs like Daviess, Warren, and Hardin counties. Furthermore, comparing racial diversity metrics across these jurisdictions demonstrates no meaningful correlation to housing cost disparities, reinforcing that rental pressures in Christian County are primarily driven by local housing supply constraints and sustained demand tied to Fort Campbell.

County	Population	Median Rent	Percent White	Median Household Income
Christian (*FC)	72,599	\$999	63.00%	\$54,190
Daviess	103,195	\$906	85.00%	\$65,323
Fayette	321,122	\$1,101	65.00%	\$67,631
Hardin (*FK)	111,452	\$947	73.00%	\$67,608
Jefferson	777,392	\$1,097	60.00%	\$67,849
Kenton	169,817	\$1,018	84.50%	\$79,421
McCracken	67,584	\$861	81.20%	\$62,385
Meade (*FK)	30,032	\$976	86.00%	\$70,163
Warren	137,549	\$963	71.00%	\$64,801

*FC-Fort Campbell *FK-Fort Knox

Altogether, Kentucky and the PeADD counties maintain median housing values well below the national median (\$348,000). Throughout the region, housing costs remain competitive across the board, reflecting lower overall density in rural areas.

Across the PeADD, median housing values have grown significantly, with all nine counties now exceeding \$100,000. Caldwell (\$122,500), Crittenden (\$124,500), Livingston (\$125,900), and Muhlenberg (\$128,600) counties represent the most affordable tier in the district. In contrast, housing values remain highest in Trigg (\$208,300) and Lyon (\$185,400) counties due to strong residential demand driven by proximity to Lake Barkley and Kentucky Lake. Housing values in Christian County (\$178,200) also track among the highest in the region, driven by higher population density, urban concentration in Hopkinsville, and steady housing demand connected to Fort Campbell.

Comparing this data to previous CEDS updates, every PeADD county, along with the Commonwealth and the nation, experienced across-the-board valuation growth, highlighting sustained real estate appreciation while preserving the region's overall cost-of-living advantage.

Median Value of Owner-Occupied Units (2026 CEDS Update)



Emerging Trends

Tourism

Heritage Tourism provides an influx of tourism dollars annually to the PeADD. The City of Princeton in Caldwell County is home to numerous historic sites and viewing opportunities, including Adsmore Museum, the Amoss House Museum (a circa 1857 antebellum mansion), Newsom's Old Mill Store (home of the nationally renowned Col. Newsom's Aged Kentucky Country Ham), the Caldwell County Railroad Museum, Civil War traces, the Cherokee Trail of Tears and a downtown commercial district listed on the National Register of Historic Places.

Christian County is home to the Trail of Tears Commemorative Park in Hopkinsville, Kentucky. The park is situated on a portion of the campground used by the Cherokee Indians on the infamous Trail of Tears. The park is listed on the Nation Register of Historic Places and includes the gravesites of Chiefs White Path and Fly Smith, one of the few verified gravesites on the Trail. Also on the site is a restored log cabin Heritage Center, which houses artifacts, and picnic areas. The park hosts the Trail of Tears Intertribal Pow Wow and is held annually the weekend following Labor Day with native dance competitions, crafts, food and more.

The Black Patch Tobacco Wars were a period of civil unrest and violence in the western counties of the U.S. states of Kentucky and Tennessee at the turn of the 20th century, circa 1904-1909. Many of the counties in the Pennyryle Region hold festivals, sponsor special exhibits, and provide tours related to the history of the Black Patch Tobacco Wars.

Eco-Tourism is a key component to the economy of the PeADD region. Each year approximately 1.5 Million visitors explore the 170,000-acre man-made peninsula lying between Kentucky Lake and Lake Barkley, protected as the Land Between the Lakes National Recreation Area (lbr.org). The recreation area has more than 200 miles of trails and abandoned roads that wander through fields and forests and along scenic lakeshores. The North South Trail, at 58 miles long, is the longest and runs the length of the park into Tennessee. The Land Between the Lakes is managed by the United States Forest Service and attracts over two million visitors each year. L.B.L. provides boating, fishing, hiking, camping, horseback riding, and ATV trails, as well as many other attractions. The benefits of the ecotourism from this regional feature provides for economic development opportunities in many of the counties in the Pennyryle Region. The Cities located in Lyon and Livingston Counties are home to marinas, marine outfitters, marine sales, marine service, restaurants, theatres, shopping, and more.

Agri-Tourism and Craft Spirit Tourism, including both bourbon and craft beer, is becoming popular in the PeADD region. The region is home to the Hopkinsville Brewing Company and the Between the Lakes Tap House. The addition of the Western Kentucky Brewery Hop has provided an opportunity for craft beer enthusiasts to tour the region. Bourbon is always an authentically Kentucky experience sought out by visitors, and the PeADD offers three (3) stops along the Bourbon Trail at the Bard Distillery in Muhlenberg County and the Casey Jones Distillery and MB Roland Distillery in Christian County. Increases in agri-tourism and requests for these experiences are also anticipated to continue or increase. Farm to Fork tours are being discussed within the region in an effort to offer an agri-centric tourism experience.

Housing

The housing market throughout the Pennyriple Area Development District continues to face persistent supply constraints alongside steady regional demand. Market assessments across Southwestern Kentucky reflect an acute shortage of available residential inventory relative to prospective buyers. While homebuilders and developers are actively working to expand capacity, the market continues to grapple with elevated construction and material costs, residual supply chain pressures, and an aging existing housing stock predominantly constructed during population booms in the 1960s and 1970s.

These local market conditions reflect the broader structural deficits highlighted in regional findings from the Kentucky Housing Corporation's Housing Study. Across the Pennyriple Area Development District, the study underscores an acute gap in workforce-attainable units, exacerbated by a high percentage of cost-burdened low-to-moderate-income households who dedicate more than 30% of their monthly income toward gross rent or mortgage payments. Furthermore, regional assessments emphasize that substantial portions of the district's entry-level labor force face severe deficits in affordable rental availability, while older homeowner stock suffers from deferred maintenance and inadequate accessibility adaptations needed for senior residents to age in place safely.

Local building and permitting activity reveals substantial residential investment seeking to address these pressures across the region. In Christian County, new residential construction focuses heavily on moderately sized garden homes situated on zero-lot-line parcels, complemented by targeted low-to-moderate-income multi-family projects designed to meet local workforce housing needs. Hopkins County has experienced strong permitting momentum, authorizing 139 new single-family residential developments and 33 multi-family units between May 2025 and August 2026, bringing a total of 172 new residential units into the pipeline. In Todd County, steady municipal expansion is reflected by the installation of 76 new water taps over the past four years, alongside eight active home building permits that serve as strong indicators of local community growth.

Amenity-rich lake communities are also experiencing significant subdivision activity, notably in Lyon County where local authorities approved the Paradise Point subdivision in the southern part of the county with more than 120 single-family lots. In Kuttawa, the Lakeview Pointe development received approval for 42 condominium parcels paired with an upscale RV park, while a separate proposal for a 70-plus lot single-family subdivision remains pending after awaiting a U.S. Army Corps of Engineers water line extension permit for two years. Additionally, Crittenden County continues to pursue essential workforce options through a planned 54-unit affordable housing community.

The demographic forces driving these varied housing developments include an aging local population seeking manageable, single-level living arrangements, as well as an ongoing influx of residents relocating from across the country. Southwestern Kentucky remains particularly appealing due to its low cost of living, central positioning near major travel routes, and the opportunity to secure homes on spacious rural parcels. In addition, the district's immediate proximity to premier outdoor recreation assets, particularly the Land Between the Lakes National Recreation Area and regional state resort parks, continues to establish the Pennyriple as an attractive destination for retirees and working families alike.

Electric Vehicles

The Pennyriple region occupies a strategic position within the growing advanced mobility and logistics supply chain network spanning Western Kentucky and Middle Tennessee. Regional planning initiatives through the PeADD prioritize the deployment of electric vehicle charging infrastructure across primary travel corridors—including I-24, I-69, I-169, and US 68/KY 80—to guarantee regional connectivity, reinforce freight resiliency, and accelerate commercial and passenger fleet adoption across Southwestern Kentucky.

These corridor strategies are supported by targeted site investments through the National Electric Vehicle Infrastructure (NEVI) Formula Program administered by the Kentucky Transportation Cabinet (KYTC). As part of

the statewide strategy to build out federally designated Alternative Fuel Corridors, specific NEVI awards throughout the Pennyriple district have targeted high-volume commercial interchanges. Key funded locations include direct-current fast-charging installations at the Flying J in Oak Grove along I-24, the Clinic Drive corridor in Hopkinsville, the Ideal Market site along I-169 in Nortonville, the Ideal Market hub in Madisonville, and regional charging nodes in Dawson Springs and Central City. Each installation delivers high-power DC fast-charging capacity of at least 150 kW per port across multiple vehicles simultaneously, closing critical travel gaps and expanding community-wide charging access.

Complementing regional transit investments, Southwestern Kentucky possesses prime industrial assets and high-capacity infrastructure capable of supporting advanced industrial manufacturing. Christian County's multi-million-dollar site investments at Commerce Park II in Hopkinsville—paired with extensive rail access and heavy industrial utilities—demonstrate the district's readiness for large-scale production, warehousing, and clean technology development. Through close regional alignment among the PeADD, the South Western Kentucky Economic Development Council, and the West Kentucky Workforce Board, the region continues to leverage its shovel-ready megasites, specialized technical training pipelines, and competitive industrial power to recruit resilient tier-one automotive suppliers, advanced materials processors, and diversified manufacturing employers.

Broadband Expansion

Rural broadband access remains a cornerstone of economic resilience, educational equity, and community vitality across Western Kentucky, where closing the “digital divide” is critical for long-term regional competitiveness. While high-speed connectivity was once viewed as an amenity, state and federal policy now firmly recognizes high-speed internet as essential public infrastructure on par with water, sewer, and electric utilities.

In alignment with Kentucky General Assembly directives (HB 320 and HB 315) and USDA Rural Development initiatives, the Commonwealth established the Kentucky Office of Broadband Development to coordinate historic state and federal investments. As USDA guidelines emphasize, reliable high-speed internet is fundamental for modern economic activity, acting as a vital growth catalyst across agriculture, advanced manufacturing, healthcare delivery, and global commerce.

Through strategic utilization of the American Rescue Plan Act (ARPA) Capital Projects Funds, Kentucky's Better Internet Program grants, and federal Broadband Equity, Access, and Deployment (BEAD) allocations, the Pennyriple region has accelerated last-mile fiber deployment. Critical partnerships involving regional utilities and internet service providers—such as Pennyriple Electric/Hopkinsville Electric Service (HES EnergyNet), Kenergy/Conexon Connect, Fastnet Wireless, and regional telecommunications cooperatives—have expanded gigabit-capable fiber networks to tens of thousands of previously unserved and underserved rural households, farms, and businesses.

Comprehensive fiber-to-the-home (FTTH) expansion initiatives across Caldwell, Christian, Crittenden, Hopkins, Livingston, Lyon, Muhlenberg, Todd, and Trigg counties have deployed thousands of route miles of fiber across the district. These investments enhance precision agriculture capabilities, empower home-based entrepreneurship, expand telehealth access, and ensure that rural Pennyriple communities remain competitive destinations for workforce attraction and industrial investment.

Equity

Economic development only works when everyone in the community has a real opportunity to take part and get ahead. Across the Pennyriple, our local planning efforts focus heavily on fairness and inclusion, making sure we break down the day-to-day hurdles people face when trying to build better lives. While treating everyone equally sounds good in theory, true equity means meeting people where they are and offering the specific tools they need, whether that is reliable transportation, flexible skills training, or affordable childcare.

Local economic development groups across our region weave these principles directly into their work with businesses and communities:

- Lake Barkley Partnership (Caldwell, Crittenden, Livingston, and Lyon counties)
- South Western Kentucky Economic Development Council (Christian, Todd, and Trigg counties)
- Madisonville-Hopkins County Economic Development Corporation (Hopkins County)
- Muhlenberg Alliance for Progress (Muhlenberg County)

A great example of this approach in action is the Inspire Early Learning Academy in Hopkinsville. Created through a joint effort between Christian County Public Schools and the South Western Kentucky Economic Development Council, the academy operates out of the Dr. Martin Luther King, Jr. Early Learning Center. It provides dependable, high-quality childcare specifically geared toward parents working in local manufacturing plants and our school system. By taking state childcare assistance and offering schedules that match industrial shifts, it solves a major headache for working parents and helps more people enter the local workforce.

Alongside local projects like this, regional leaders regularly share practical ideas with existing employers and incoming businesses on how to create welcoming workplaces, widen their hiring pools, and support their staff for the long haul.

Economic Clusters

An economic cluster is a grouping of a network of companies in related fields and located in a regionalized hub. These clusters may include raw materials suppliers, production companies, and even training institutions. The clustering of these organizations can be mutually beneficial through the development of a labor force with a desired skill set, the establishment of institutions developed to serve the companies or the provision of support services specific to the production. The clustering of all of the components necessary to produce a commodity may result in the ability to produce it at a lower price which may create a more competitive environment.

There are several economic clusters which are thriving in the Pennyryle Region. The clusters highlighted below are not the only ones that exist but have been identified due to the magnitude by which they are interwoven into the fiber of the communities in the region.

Automotive

The Pennyryle region is home to a number of automotive related manufacturing companies. While none of the production facilities are end of the line facilities, the region is responsible for the production of a variety of automotive products including chassis, headliners, suspension, seals and gaskets, and steering columns. It is anticipated that the newly announced location of Ascend Elements Inc. in Christian County will result in the further expansion of the automotive cluster in the region through the electric vehicle market. According to the Cabinet for Economic Development, the Commonwealth of Kentucky is the third largest producer of cars and trucks in the United States.

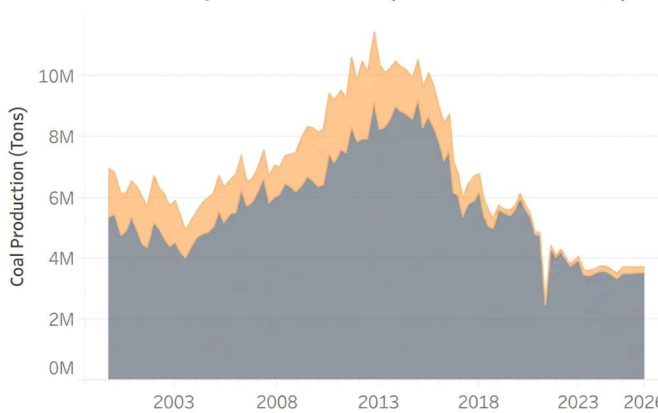
Mining & Energy

Historically, Kentucky stood as the third largest coal producing state behind Wyoming and West Virginia, regularly generating about one-tenth of total domestic supply. Over the last two decades, widespread utility transitions toward natural gas and renewable generation led to substantial retirements of coal-fired power plants, driving a long-term contraction in production and workforce numbers across the state.

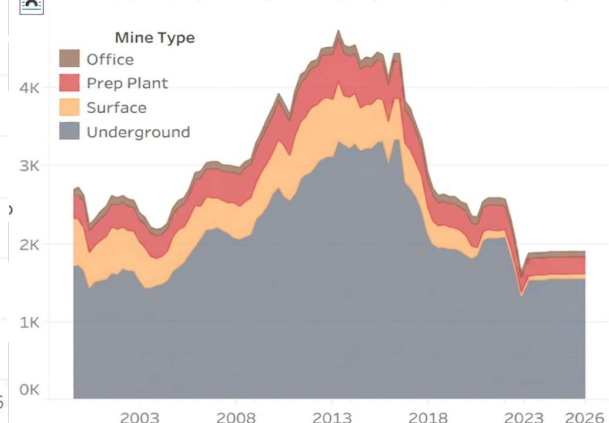
Following a low point during 2020, coal production and employment across Western Kentucky have leveled out into a stable baseline:

- **Production Trends:** Western Kentucky coal production has held steady around 3.5 to 3.8 million tons per quarter, maintaining a larger share of state output than Eastern Kentucky due to high-efficiency underground mining.
- **Workforce Stability:** Regional mining employment has stabilized between 1,800 and 2,000 active positions. Underground mining accounts for roughly 75% of this workforce, with preparation plants, processing facilities, and office operations making up the remainder. Surface mining employment remains minimal compared to past decades.
- **Pennyrile Activity:** Within the PeADD region, active production and support operations are located in Hopkins and Muhlenberg counties. Underground operations, particularly Warrior Coal in Hopkins County, provide consistent industrial wages, severance tax revenue, and critical baseload energy supply to regional power networks.

Western Kentucky Coal Production (2000 - Q1 to 2026 - Q1)

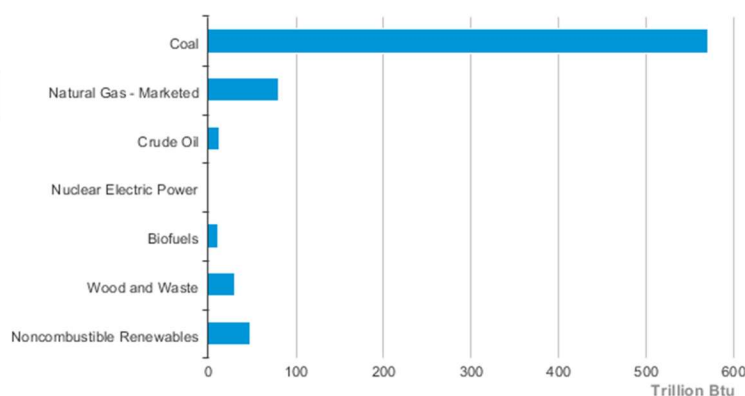


West Kentucky Employment by Mine Type (2000 - Q1 to 2026 - Q1)



Although production has decreased in the state, the majority of the electricity is coal derived.

Kentucky Energy Production Estimates, 2020



 Source: Energy Information Administration, State Energy Data System

While only a very small percentage of the Commonwealth's energy comes from renewable sources, utility-scale solar development is structured into fully permitted/operational installations and projects in the active construction/pipeline phase through the Kentucky State Electric Generation and Transmission Siting Board (KSB).

Across the region, there are 4 major utility-scale merchant solar facilities that have received state construction certificates and moved into active development or operation, along with several smaller distributed/commercial arrays and projects in development review.

Wood Industries

Kentucky possesses one of the most diverse hardwood species mixes in the nation, with only Florida hosting a greater variety of hardwood species. The state's forest sector is organized into six core sub-sectors: logging, primary wood manufacturing, secondary wood manufacturing, pulp and paper, paper converters, and wood residue manufacturing.

The table above details the economic contributions for Congressional District 1, which encompasses the Pennyriple Area Development District alongside neighboring regional planning districts. Across the district, the forest sector generates over \$2.36 billion in total economic output, sustains 8,587 direct and indirect jobs, and provides nearly \$540 million in regional labor income. Secondary wood manufacturing and primary processing mills represent the largest workforce and revenue drivers across Western Kentucky, creating essential markets for private landowners, loggers, and downstream manufacturers.

Congressional District #1. 2026 Kentucky Forest Sector Economic Contributions				
	Jobs		Contributions	
Forest Sub-sector	Direct	Total	Direct	Total
Logging	461	665	\$50,356,585	\$71,312,962
Primary Wood Mfg.	967	1,389	\$298,146,610	\$378,778,273
Secondary Wood Mfg.	2,974	3,802	\$608,955,239	\$755,874,891
Paper Converters	887	1,402	\$446,594,535	\$546,811,657
Wood Residue Mfg.	225	668	\$207,114,713	\$282,918,422
Pulp and Paper	361	661	\$262,050,091	\$327,800,335
Totals	5,875	8,587	\$1,873,217,774	\$2,363,496,539
Total Labor Income	\$539,874,209			

The graphic below illustrates the employment of the wood industry in Kentucky.

County	Number of Industries	Number of Employees
Caldwell	6	52
Christian	10	112
Crittenden	3	18
Hopkins	6	215
Livingston	1	8
Lyon	2	12
Muhlenberg	9	164
Todd	13	205
Trigg	8	55

**Source: University of Kentucky - College of Agriculture
(Kentucky Forest Product Industry Directory)**

Hopkins (215 employees) and Todd (205 employees) counties continue to maintain the largest forest product workforces in the district, anchored by major processing facilities, commercial sawmills, and specialized wood treating/crosstie operations such as Koppers Industries in Guthrie. Todd (13 establishments) and Christian (10 establishments) lead the PeADD region in total active forest and wood product operations, driven by a strong mix of secondary custom cabinetry, pallet manufacturing, millwork, and timber fabrication businesses. Muhlenberg (164 employees across 9 industries) and Caldwell (52 employees across 6 industries) provide vital primary processing and logging infrastructure supporting the broader Southwestern Kentucky supply chain.

DRAFT

Tourism

Following the downturn in 2020, travel spending across Kentucky and every Pennyrile county experienced rapid recovery, surpassing pre-pandemic benchmarks. Christian (\$238.2M total) and Hopkins (\$92.3M total) counties generate the largest tourism expenditures in the district, driven by hotel/motel density along I-24 and I-69, sports tourism complexes, and commercial event traffic. Lyon (\$40.85M total), Muhlenberg (\$52.6M total), and Trigg (\$35.5M total) counties maintain strong visitor spending fueled by Lake Barkley, Kentucky Lake, Land Between the Lakes National Recreation Area, and regional state parks.

2022/2024 Comparison of Travel Expenditures (In Millions)

Area	2022 Direct Expenditures	2022 Total Expenditures	2023 Direct Expenditures	2023 Total Expenditures	2024 Direct Expenditures	2024 Total Expenditures
Kentucky	\$8,901.40	\$12,940.00	\$9,720.50	\$13,800.00	\$10,150.00	\$14,350.00
Caldwell	\$9.85	\$15.62	\$10.45	\$16.80	\$11.10	\$17.75
Christian	\$112.40	\$210.85	\$121.60	\$226.40	\$128.50	\$238.20
Crittenden	\$3.55	\$6.35	\$3.80	\$6.75	\$4.05	\$7.15
Hopkins	\$51.80	\$81.20	\$56.40	\$87.50	\$59.75	\$92.30
Livingston	\$16.85	\$23.10	\$18.10	\$24.95	\$19.25	\$26.40
Lyon	\$27.60	\$35.40	\$29.85	\$38.60	\$31.50	\$40.85
Muhlenberg	\$31.25	\$46.80	\$33.70	\$50.15	\$35.40	\$52.60
Todd	\$2.15	\$4.75	\$2.40	\$5.20	\$2.65	\$5.65
Trigg	\$22.90	\$30.80	\$25.10	\$33.40	\$26.80	\$35.50

Agriculture

Agriculture has long been a cornerstone of the regional economy. The Pennyrile Region produces corn, soybeans, wheat, hemp, tobacco, cattle, and poultry are some of the commodities produced in the region. US Tobacco operates a processing plant in the region that produces smokeless tobacco products. Commonwealth Agri-Energy, LLC developed, in partnership with a major grain elevator coop in Christian County, an Ethanol Plant that produces Ethanol, animal feed, and other by-products from corn grown within the region. There are numerous other agricultural support businesses and services in the region.

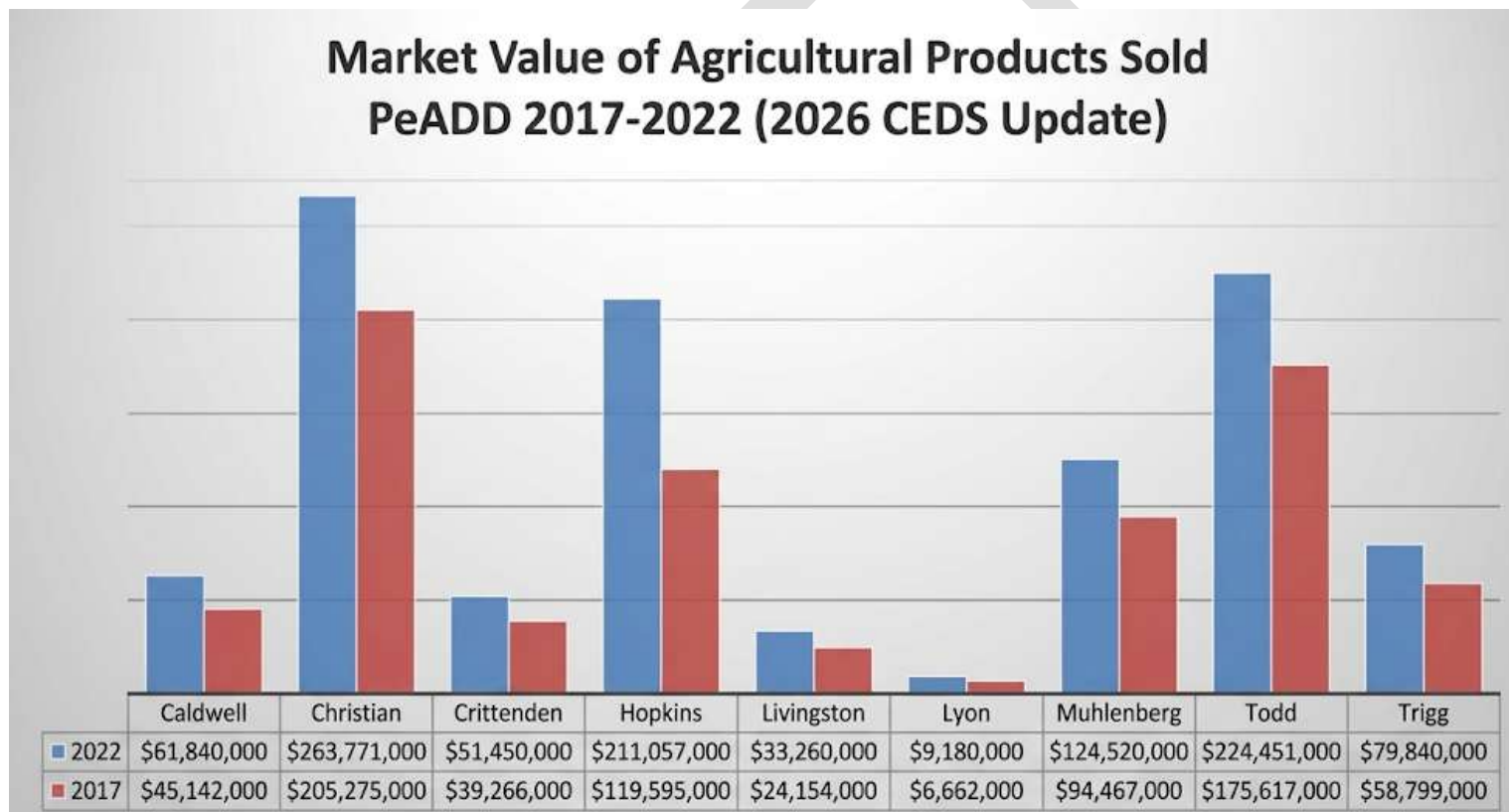
Christian (\$263.8M), Todd (\$224.5M), and Hopkins (\$211.1M) lead the PeADD region in total market value of agricultural products sold, with Christian County ranking among the top 5 agricultural producing counties in the Commonwealth. Corn, soybeans, and wheat comprise the largest crop value across the district, generating over \$545 million in sales across the nine counties. Todd (\$84.7M), Muhlenberg (\$68.4M), and Christian (\$21.5M) drive regional poultry and egg sales, while cattle and calf sales remain distributed across all nine counties.

Pennyrile ADD - Value of Sales by Commodity Group (\$1,000) (2026 Update)

Commodity	Caldwell	Christian	Crittenden	Hopkins	Livingston	Lyon	Muhlenberg	Todd	Trigg
Grains, oilseeds, dry beans, and dry peas	\$52,480	\$174,625	\$37,810	\$73,634	\$22,150	\$5,420	\$34,860	\$92,415	\$48,920
Tobacco	\$2,150	\$24,810	-	-	-	\$840	\$3,450	\$8,640	\$7,120
Cotton and cottonseed	-	-	-	-	-	-	-	-	-
Vegetables, melons, potatoes, and sweet potatoes	(D)	\$3,410	\$385	\$240	\$14	(D)	\$22	\$2,860	\$945
Fruits, tree nuts, and berries	(D)	\$345	\$82	(D)	\$16	(D)	(D)	\$245	\$88
Nursery, greenhouse, floriculture, and sod	\$310	\$3,680	\$360	(D)	-	(D)	\$385	\$2,890	\$375
Cut Christmas trees and short rotation woody crops	-	-	-	-	-	-	-	-	-
Other crops and hay	\$890	\$2,480	\$1,720	\$666	\$1,180	\$680	\$2,140	\$1,260	\$1,020
Poultry and eggs	\$14	\$21,450	(D)	\$12,574	(D)	(D)	\$68,420	\$84,650	\$185
Cattle and calves	\$3,840	\$19,650	\$5,620	(D)	\$7,420	\$1,780	(D)	\$14,280	\$16,840
Milk and other dairy products from cows	(D)	\$12,840	\$35	-	-	-	(D)	\$11,850	\$2,640
Hogs and pigs	\$8	(D)	(D)	\$17	(D)	(D)	(D)	\$13,916	\$210
Sheep, goats, and their products	\$42	\$215	\$780	\$51	\$48	\$22	\$98	\$145	\$52
Horses, ponies, mules, burros, and donkeys	(D)	\$980	(D)	\$17	(D)	(D)	\$275	\$980	\$165
Aquaculture	-	(D)	-	(D)	-	-	-	-	-
Other animals and other animal products	\$3	\$76	\$24	\$5	\$22	-	\$16	(D)	\$145
Total Products	\$61,840	\$263,771	\$51,450	\$211,057	\$33,260	\$9,180	\$124,520	\$224,451	\$79,840

As indicated in the Table below, Christian County continues to serve as the region's agricultural anchor, generating \$263.8 million in total market value and ranking among the premier farming economies in the Commonwealth. Todd County expanded its agricultural output to \$224.5 million, supported by substantial poultry integration, dairy operations, and fertile row-crop acreage. Hopkins County recorded the district's most dramatic surge, increasing by 76.5% to reach \$211.1 million in farm gate sales.

Across the rest of the district, Muhlenberg County surpassed the hundred-million-dollar milestone at \$124.5 million, driven largely by commercial poultry production. Trigg and Caldwell counties generated \$79.8 million and \$61.8 million respectively, while Crittenden (\$51.5 million), Livingston (\$33.3 million), and Lyon (\$9.2 million) experienced steady market gains. In total, the Pennyriple region produced more than \$1.05 billion in agricultural market value, highlighting the sector's indispensable role in supporting regional commerce, food processing, and rural wealth creation.



Military

The Fort Campbell Military Installation, established in 1942, is the nation's premier power projection platform. Strategically located on the Tennessee-Kentucky state line, the 106,700-acre installation possesses a unique capability to deploy mission-ready contingency forces by air, rail, highway and inland waterway. The installation has been the home of the 101st Airborne Division (Air Assault), the only Air Assault division in the world, since 1956. Two prestigious Special Operations Command units, the 5th Special Forces Group (Airborne) and the 160th Special Operations Aviation Regiment (Airborne), have also been at Fort Campbell since the mid-1980s. In 2009, the 52nd Ordnance Group (EOD) relocated to Fort Campbell (from Fort Gilliam, GA) as part of 2005 Base Realignment and Closure (BRAC) stationing actions. has been is a major component to the regional economy in terms of not only dollars spent on housing, food, and other commodities but also in work force development. The military installation is a major employer in the region. The installation supports an extensive community footprint comprising approximately 28,000 to 29,000 active-duty military personnel, over 43,000 military family members, and nearly 8,500 Department of the Army civilians and contractors. When factoring in military retirees, surviving spouses, and extended beneficiaries across the region, Fort Campbell supports a broader regional population exceeding 240,000 individuals. More than half (66%) of assigned Soldiers and their families reside off post in either Christian County or Trigg County in Kentucky or in Montgomery or Stewart County in Tennessee. The military installation is a major employer in the region but it also supports the expansion of the regional workforce with those transitioning out of the military and into the local workforce. Through active partnerships with the West Kentucky Workforce Board, the South Western Kentucky Economic Development Council, and the Fort Campbell Transition Assistance Program (TAP), hundreds of highly trained veterans, transitioning soldiers, and military spouses enter the regional labor pool each year. Their specialized technical, mechanical, logistical, and leadership capabilities provide a vital talent pipeline directly supporting the Pennyryle region's growing advanced manufacturing, logistics, and industrial sectors.

Environment & Community

Quality of Life

The Pennyryle Region is home to a number of unique elements that support and elevate the quality of life in the region. When considering the elements that determine or influence quality of life, the primary factors include the environment, employment, education, recreation and leisure time, culture, safety, and security.

Environment/Climate

The mean annual temperature across Southwestern Kentucky remains approximately 59°F, anchored by official 30-year climatological normals. The regional climate varies noticeably across four distinct seasons, marked by warm, humid summers and comparatively moderate winters.

Summer weather consistently delivers sunny, warm, and humid conditions, with average July daily high temperatures hovering near 90°F across the western section of the district. Daytime highs regularly meet or exceed 90°F for an average of 40 or more days per season, with high relative humidity driving heat indices significantly higher and ambient temperatures occasionally topping 100°F during peak stretches in July and August. Winters are rarely brutally cold over extended periods, with January daily highs averaging around 45°F, though arctic cold fronts can periodically plunge overnight lows below 0°F. Spring and autumn provide mild, comfortable conditions, though both transitional periods frequently experience rapid temperature swings and frontal activity. The regional frost-free growing season spans approximately 210 days, supporting the district's robust agricultural sector.

Precipitation is well distributed throughout the year, with heavy convective thunderstorms generating a significant portion of warm-weather rainfall and broader frontal boundaries governing cool-weather precipitation. While localized intense storm systems periodically produce heavier rainfall rates, annual precipitation remains stable across the basin. Measurable snowfall typically occurs between December and March, generally totaling fewer than

five inches per season. Even when heavier periodic winter weather systems deliver higher accumulations, snow cover rarely persists on the ground for more than a few days at a time.

Air Quality

The Federal Clean Air Act of 1970, along with subsequent amendments, has driven substantial, long-term improvements in air quality across the Commonwealth of Kentucky. The Clean Air Act establishes National Ambient Air Quality Standards (NAAQS) for six primary criteria pollutants: ground-level ozone, nitrogen dioxide, carbon monoxide, sulfur dioxide, particulate matter, and lead.

Ambient air monitoring across Kentucky is coordinated primarily by the Kentucky Division for Air Quality (KDAQ), alongside the Louisville Metro Air Pollution Control District and the National Park Service. Together, this statewide ambient network operates roughly 100 specialized instruments and meteorological stations across 30 sites in 25 counties, providing continuous data to track pollutant trends, evaluate regulatory compliance, and support daily Air Quality Index (AQI) reporting. Within the Pennyriple Area Development District, ambient monitoring assets include long-standing monitoring operations in Livingston County at Smithland, tracking sulfur dioxide and particulate matter, alongside regulatory stations serving Christian County.

To maintain strict regulatory data integrity, KDAQ carried out a key monitoring relocation in Christian County that took effect in July 2025. The legacy Hopkinsville station, previously located on the Western State Hospital property, experienced localized interference from increased traffic along an adjacent unpaved access road, causing elevated particulate readings that no longer accurately reflected regional airshed conditions. In response, KDAQ partnered with the Kentucky Division of Forestry to establish the Pennyriple Forest monitoring station in northwestern Christian County near Dawson Springs. This updated facility provides uninterrupted surveillance for the Clarksville-Hopkinsville area, conducting continuous year-round sampling for fine particulate matter while tracking ground-level ozone during the Commonwealth's designated regulatory ozone monitoring season, which runs annually from March 1 through October 31 when photochemical activity peaks.

Air pollution sources within the PeADD region include industrial manufacturing emissions, heavy commercial freight transport along the I-24, I-69, and I-169 corridors, fugitive dust from quarrying and agricultural operations, open burning, and construction activities. Stringent industrial permitting, the retirement or transition of older regional coal-fired generating units, and cleaner automotive emission standards have contributed to a steady, multi-decade decline in regional pollutant concentrations.

Historical compliance records highlight the district's strong environmental standing. Although Christian County was designated a non-attainment area for the 8-hour ozone standard in 2004, state monitoring data demonstrated rapid compliance, leading to formal re-designation to attainment status in February 2006. All nine counties in the Pennyriple Area Development District remain designated in full attainment or unclassifiable status for all current NAAQS criteria pollutants, ensuring healthy communities and supporting ongoing industrial recruitment across Southwestern Kentucky.

Workforce Development

Developing the workforce of a community can be a very challenging task. So many different steps are involved in the process because workforce development affects everyone in all different age groups. Workforce development is a different approach to the traditional economic development as it focusses on the people in the workforce and not as much as the businesses in the workforce. According to the US Department of Labor, the key role of workforce development is to help businesses find the qualified workers they need. The workforce development process could include anything from youth apprenticeship programs to local job fairs. The commonwealth of Kentucky has prioritized workforce development all throughout the state. In Kentucky there is a program that certifies counties by its workforce quality. There are different levels of certification that a county can receive and those are Certified Work

Ready, Certified Work Ready in Progress, Letter of Intent, and Formative Stage. Within the Pennyriple region every county is either Certified Work Ready or Certified Work Ready in Progress, except for Lyon County which is still in its formative stage. The PeADD is a part of the West Kentucky Workforce Board (WKWB) which provides policy development and coordination for workforce development in support of economic development for the region. The WKWB covers seventeen (17) counties within the Pennyriple and Purchase Areas and provides service to adults, businesses, career centers, dislocated workers, veterans, and the youth. Successful workforce development processes contribute to success of the region making the region stand out.

Culture

The Pennyriple region is home to a variety of unique cultural and heritage resources. The city of Guthrie is recognized as a participating city in the Kentucky Main Street Program. The program is designed to protect Kentucky's central business districts which contain the many architecturally and historically significant buildings in the downtown areas. The Jefferson Davis Monument State Historic Site is located in Christian County in the Fairview community. There are also several designated points throughout the region that were stops along the Trail of Tears. The site in Hopkinsville is the final resting place of Chiefs White Path and Fly Smith, one of the few verified gravesites on the Trail. The City of Hopkinsville also sponsors an International Festival annually to celebrate the cultural diversity in the county. Another honorable mention is feminist author and activist bell hooks. bell hooks was a Hopkinsville native best known for her work as an author, theorist, and educator. bell hooks recently passed away in late 2021 and the city of Hopkinsville dedicated a mural in her honor downtown. Located in Marion, KY is the internationally known Ben E. Clement Mineral Museum. This museum has a large collection of minerals that can not be found anywhere else in the world and it has the largest collection of fluorite crystal specimens on display in the United States. In Hopkins county, Madisonville is known for hosting the largest Veterans Day Parade in Kentucky. Also, in Smithland, KY is the Gower House which was built in the late 1700s and was used as an Inn many notable figures stayed in including Andrew Jackson and Henry Clay.

Crime

County	Assault	Burglary	Vandalism	Drugs	Homicide	Larceny	Robbery	Sex Offenses	DUI
Caldwell	71	15	15	264	0	19	0	3	22
Christian	362	63	58	1,048	7	158	9	27	162
Crittenden	28	10	10	65	0	17	0	0	13
Hopkins	322	39	36	956	1	142	3	31	268
Livingston	50	9	14	122	1	5	0	2	34
Lyon	124	17	25	261	0	90	1	3	85
Muhlenberg	79	13	12	248	0	35	1	3	66
Todd	91	10	18	195	1	6	1	23	46
Trigg	140	16	26	255	1	23	3	2	72
PeADD	1,267	192	214	3,414	11	501	18	95	768
Kentucky	26,820	3,210	4,180	54,160	415	7,890	580	1,710	14,950

Crime rates directly influence quality of life and are a major consideration when families and businesses are deciding where they want to locate. Generally speaking the crime rate in the Pennyriple region is lower than the state and national averages. According to the Kentucky State Police (Crime in Kentucky Annual Report) / Kentucky Justice & Public Safety Cabinet, drug and DUI offenses are the first and third most committed crimes in the region and the state. Research has been conducted to show that there is a correlation between alcohol usage and drug usage. According to the CDC a person who abuses alcohol is more likely to abuse drugs. Crittenden, Livingston, and Lyon counties all have similar population sizes. In these three counties Livingston and Lyon counties have significantly more DUIs and drug charges than Crittenden County. This could be due to Crittenden County being a "dry county", or a county that forbids the sale of any alcohol ultimately leading to less DUIs and drug related charges.

Taxes

County/City	Real Property Tax Rate (2025) (cents per \$100 of valuation)	Tangible Property Tax Rate (2025) (cents per \$100 of valuation)	Motor Vehicle Tax Rate (2026) (cents per \$100 of valuation)	Occupational Tax
Caldwell County	10	10	11.5	1%
Fredonia	26.9	26.9	26.9	
Princeton	16.3	16.3	12.2	1.5%
Christian County	16.7	18.7	11.6	No tax
Crofton	23.7	29.52	29.52	
Hopkinsville	20.2	25.1	25.1	1.95% wages; 1.3% net profits
LaFayette	24.3	22.8	30	
Oak Grove	23.1	10.5	10.5	0.06% Wholesale/0.15% Retail/0.38% Professional
Pembroke	21.4	21.4	40.8	
Crittenden County	11.4	12.4	12.4	1.5%
Marion	22.9	27.1	22.9	1.5%
Hopkins County	13.7	13.7	10.3	0.5%
Dawson Springs	43.4	72.56	19	1.5% up to 50,000; 1% 50,000 to 500,000; 0.5% over 500,000
Earlington	18.1	41.21	23.5	1.5%
Hanson	14.3	14.3	15.9	
Madisonville	10.8	14.49	15	2.5%
Mortons Gap	7.9	13.71	15.8	
Nebo	10.2	18.11	13.3	
Nortonville	23.4	39.31	22.9	1%
St. Charles	8.8	17.3	10.1	
White Plains	4	2.5	25	
Livingston County	11.9	16.7	9.1	1%
Carrsville	5	0	0	
Grand Rivers	26.3	37.88	26.3	
Salem	17.6	31.2	31.2	1% of all gross pay
Smithland	30.5	33.78	40.51	
Lyon County	12.3	22.3	10	No tax
Eddyville	25.1	28.21	19.9	1.5% wages; 1.25% gross receipts
Kuttawa	23.8	75	22	

County/City	Real Property Tax Rate (2025) (cents per \$100 of valuation)	Tangible Property Tax Rate (2025) (cents per \$100 of valuation)	Motor Vehicle Tax Rate (2026) (cents per \$100 of valuation)	Occupational Tax
Muhlenberg County	10.5	10.6	10.6	No tax
Bremen	-	-	-	
Central City	26.4	40.18	20.5	
Drakesboro	30	40	30.7	
Greenville	31.5	32.54	19.4	
Powderly	25	35	8.4	
South Carrollton	-	-	-	
Todd County	9.9	9.9	9.9	1%
Elkton	23.8	12.69	30.3	2% wages; 0.125% gross receipts
Guthrie	40.4	54.42	45	1% wages; 0.15% gross receipts
Trenton	45.3	75	35	
Trigg County	7.2	11.43	9.4	No tax
Cadiz	22.9	43.21	26.2	1.5% wages; 0.5% wholesale, 1% retail, 3% professional

Education

Educational infrastructure throughout the Pennyryle Area Development District continues to evolve through major capital investments, facility modernizations, and expanded early childhood capacity designed to align regional education directly with long-term workforce needs.

Early childhood education received a vital boost through community resilience and disaster recovery initiatives, highlighted by the development of the new Dawson Springs Early Learning Center. Financed through Community Development Block Grant Disaster Recovery allocations and the Team Western Kentucky Tornado Relief Fund, this facility provides dedicated infant, toddler, and pre-K classrooms, restoring and expanding essential childcare capacity for working families across the Hopkins and Caldwell County area. Across the wider district, public school systems continue to partner with local Head Start programs and regional providers, such as the Inspire Early Learning Academy in Hopkinsville, to expand pre-K access and ensure kindergarten readiness.

At the secondary level, regional districts are fundamentally restructuring career and technical education pathways through comprehensive, modern campus environments. The Christian County Public School system marked a historic milestone with the construction of its consolidated Christian County High School campus on Fort Campbell Boulevard. By merging Hopkinsville High School, Christian County High School, and the Gateway Academy to Innovation and Strategy into a single comprehensive complex, the district has organized learning around specialized career academies. These academies span advanced manufacturing, engineering, agriculture, logistics, and health sciences, offering students direct access to industry-recognized credentials and dual-credit hours prior to graduation.

Higher education and technical training partners across the region have launched complementary enhancements to sustain the regional labor force. Hopkinsville Community College and Madisonville Community College have expanded specialized workforce initiatives, including high-demand utility lineworker training, industrial maintenance tracks, and modernized nursing simulation labs to supply regional medical centers and manufacturing corridors with skilled professionals. Further supporting higher education access, Murray State University continues to enhance dual-credit and 2+2 transfer pipelines at its Hopkinsville Regional Campus, focusing on high-demand fields like agribusiness, logistics, and educator preparation.

Regional agriculture and bioscience sectors also stand to gain significantly from historic advancements at Murray State University, where momentum continues on establishing Kentucky's first School of Veterinary Medicine at the Hutson School of Agriculture. Supported by state legislative authorization and targeted capital appropriations, the initiative is actively navigating the multi-stage American Veterinary Medical Association accreditation review. Once operational, the school will create an in-state veterinary training pipeline that directly addresses the critical statewide shortage of large-animal and rural practitioners, delivering long-term clinical and economic support to the robust livestock, poultry, and equine operations that anchor the Pennyryle economy.

Transportation Systems

The Pennyryle region features an interconnected network of multi-modal transportation corridors that directly anchor regional economic development, freight logistics, and industrial recruitment. These high-capacity arterial routes provide Southwestern Kentucky with unique connectivity to major inland hubs and maritime corridors, reinforcing the area's strategic advantage for prospective commercial, advanced manufacturing, and distribution site selectors. The regional transportation spine is anchored by Interstate 24, Interstate 69, Interstate 169, and critical primary freight routes including US 68/KY 80, US 41, US 41A, US 431, US 231, and US 641.

Interstate 69 continues to evolve into a seamless international logistics spine connecting Canadian and Mexican trade gateways under modern North American trade agreements. Within Western Kentucky, decades of targeted investments have successfully transformed the Western Kentucky Parkway and Pennyriple Parkway into interstate-grade assets. The Kentucky Transportation Cabinet's Six-Year Highway Plan sustains this long-range momentum through targeted pavement rehabilitations, interchange modernizations, bridge structure replacements, and ongoing development of the Ohio River Crossing at Henderson, ensuring reliable, high-volume north–south freight flow across Hopkins and Caldwell counties.

Interstate 169 spans roughly 34 miles across Christian and Hopkins counties, having completed its formal conversion from the former Edward T. Breathitt Pennyriple Parkway. By providing a direct, high-speed interstate link between Interstate 69 in Nortonville and Interstate 24 near Hopkinsville, I-169 facilitates crucial north–south freight access while accommodating heavy military logistics and industrial commuter traffic. State highway programming continues to prioritize pavement preservation and ramp safety upgrades along this critical commercial connector.

Interstate 24 remains the primary east–west interstate freight conduit traversing Western Kentucky, linking Interstate 57 in Illinois with Interstate 75 in Tennessee and funneling billions of dollars in commercial cargo through Livingston, Lyon, Trigg, and Christian counties. Operating as the direct pipeline into the rapidly expanding metropolitan Nashville economy, I-24 is receiving targeted state and federal focus under the enacted Highway Plan. Key priorities include long-range pavement resurfacing, bridge maintenance over Lake Barkley, and comprehensive corridor improvements that enhance incident management, optimize critical detour routing, and alleviate severe bottlenecks along this heavily traveled freight corridor.

US Route 68 and KY Route 80 provide an indispensable four-lane east–west arterial across the southern tier of the Pennyriple, connecting the regional workforce to both Interstate 24 in Cadiz and Interstate 169 in Hopkinsville. Beyond serving as a vital industrial shipping route, US 68 functions as a designated Kentucky Scenic Highway, driving heritage tourism through its proximity to regional Civil War landmarks and the Jefferson Davis State Historic Site in Fairview. Recent Highway Plan allocations dedicate funding to systemic intersection safety improvements, access management, and modern turning lanes to balance high-speed commercial traffic with growing local and tourist volumes.

U.S. Route 41 and its primary commercial branch, U.S. Route 41A, serve as foundational north–south conduits. US 41 stretches through the heart of the district, extending from the Ohio River crossing south through Todd County and into Clarksville and Nashville. Meanwhile, US 41A branches southward through Hopkinsville and Oak Grove, operating as an indispensable heavy-haul and passenger connector between Fort Campbell, local defense industries, and Interstate 24. State highway investments continue to fund corridor capacity enhancements, safety reconstructions, and turning accommodations along US 41A to ease congestion surrounding the military installation and adjacent industrial parks.

In the eastern district, U.S. Route 431 serves as an essential north–south freight artery, cutting through Central City and Drakesboro in Muhlenberg County to deliver direct access to Interstate 69 and link regional manufacturing hubs with Middle Tennessee. Under current highway programming, US 431 is seeing targeted safety modernizations, shoulder widenings, and spot improvements to accommodate agricultural equipment and commercial transport safely. Further west, U.S. Route 641 serves as a vital economic lifeline connecting Caldwell, Crittenden, and Lyon counties to I-24 and I-69, with the state highway plan prioritizing continuous four-lane corridor upgrades and safety realignments to improve rural accessibility and support regional manufacturing, aggregate extraction, and river port logistics.

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Section 3

Assessment of Regional Position

This section provides an assessment of the state of the regional economy. It will outline in brief the strengths, weaknesses, opportunities that may support growth and diversification, and the characteristics that threaten the potential for growth.

Strengths

- **Young Workforce:** The median age across the Pennyriple region is approximately 41.5 years old. Across the district, Lyon County exhibits the highest median age at roughly 49 years, largely influenced by retirement and lakefront migration, while Christian County maintains the lowest median age at 28.5 years, heavily driven by young military families connected to Fort Campbell. The demographic balance of young households living and working in Southwestern Kentucky provides a vital, sustainable base for expanding the regional economy and local workforce.
- **Strong Workforce Strategy:** The West Kentucky Workforce Board (WKWB) coordinates workforce development policy and initiatives across the seventeen counties of the Pennyriple and Purchase areas in direct support of regional economic growth. Serving as an active intermediary between commercial, industrial, and public employers and job seekers, the WKWB identifies sector demands while motivating individuals to pursue certifications, technical training, and continuing education. Its core mission is to deliver an integrated, accessible system of quality employment data and skills training. The board works closely with local elected leadership and economic developers to match talent recruitment with strategic growth targets. Complementing these efforts, the South Western Kentucky Economic Development Council actively coordinates regional initiatives across Christian, Todd, and Trigg counties, maintaining certified Work Ready Communities across the area.
- **Vital Transportation Corridors:** The Pennyriple Area Development District features a high-capacity transportation framework that underpins industrial recruitment and multi-state logistics. The regional network provides connectivity to major national consumer markets and inland distribution centers, making the area a competitive location for advanced manufacturing and freight logistics. The key corridors serving the region include Interstate 24, Interstate 69, Interstate 169, US 68/KY 80, US 41, US 41A, US 431, and US 231.
- **Evolving Industrial Sectors:** Southwestern Kentucky continues to broaden its industrial base through strategic recruitment and site development in advanced manufacturing, precision fabrication, food and beverage processing, and modern automotive supplier networks. Within the PeADD, Christian County's capital infrastructure investments at Commerce Park II in Hopkinsville—anchored by large-scale shovel-ready acreage, dual-feed power capacity, and direct rail service—demonstrate the district's ability to attract and support high-impact industrial operations. Through close regional collaboration among the PeADD, local economic development authorities, and the West Kentucky Workforce Board, the region continues to position itself for resilient, diversified manufacturing and logistics expansions.
- **Low Cost of Living:** Southwestern Kentucky maintains a notably competitive cost of living, allowing residents to retain greater disposable income that circulates locally while shielding families from high metropolitan inflation. Regional cost-of-living metrics consistently track roughly 12% to 15% below the national baseline, with transportation, utilities, and general consumer goods remaining well below national medians. Housing values provide an especially powerful advantage, with regional home prices and rental rates averaging 35% to 40% below national figures.
- **Robust Quality of Life Features:** The PeADD region offers an outstanding outdoor and cultural environment, anchored by the Land Between the Lakes National Recreation Area, Lake Barkley, Kentucky Lake, and multiple regional state resort parks. Communities across the district host established year-round

cultural traditions and community celebrations, including the Hopkinsville International Festival, that draw regional and multi-state visitors. Furthermore, the district benefits from its immediate proximity to the Nashville metropolitan core and Louisville, while extensive county park networks and multi-sport tournament complexes regularly attract recreational tourism and athletic events.

- **Reliable Utility Infrastructure:** Modern, high-capacity utility services are essential to industrial retention and expansion. The Pennyriple region is served by an established network of municipal and regional providers offering dependable water, wastewater, natural gas, electric power, and expanding fiber-optic broadband. A substantial portion of the district is served by the Tennessee Valley Authority (TVA) power grid, providing reliable industrial capacity. Over recent funding cycles, substantial state and federal grant awards—including Cleaner Water Program allocations and regional infrastructure grants—have advanced major plant upgrades, main line loops, and sewer extensions to serve industrial parks and accommodate future residential growth.
- **Strategic Inland Waterway Access:** The western border of the Pennyriple region is located on the eastern US Inland Waterway System very near to the middle point along the system. The access to this waterway provides a tremendous opportunity for bulk transport operations. When compared to rail and across the road modes of transport for commodities, barge transportation along the waterway system provides transport at a much lower expense. primarily ships bulk material at a fraction of the price of other shipping options. The Mississippi River alone carries 60% of U.S grain shipments, 22% of oil and gas shipments, and 20% of all coal shipments. As previously mentioned, in addition to being located adjacent to adjacent to the inland waterway system, the region is also transverse by several key transportation corridors. The region is located within roughly an hour drive to several metropolitan areas and within a days drive to several popular vacation destinations.
- **Established Institutions of Higher Learning:** Access to post-secondary technical and academic training remains vital for regional industry. The district is served directly by the Kentucky Community and Technical College System through comprehensive campuses and specialized training centers at Hopkinsville Community College and Madisonville Community College. In addition, Murray State University maintains a dedicated regional campus in Hopkinsville, while extended degree centers and military-affiliated instructional sites for Murray State University and Austin Peay State University operate at Fort Campbell, expanding technical degrees and dual-credit pathways.
- **Active Economic Development and Industry Agencies:** The region benefits from active regional and county-level development partnerships, led by multi-county organizations such as the South Western Kentucky Economic Development Council alongside county-specific industrial foundations and Chambers of Commerce. These entities proactively manage site certification, market shovel-ready industrial tracts, and coordinate business retention and expansion initiatives across Southwestern Kentucky. The Cadiz-Trigg County Industrial Development Authority is planning to continue developing the I-24 Business Park as the official Gateway to Land Between the Lakes and abundant opportunity. The project will provide direct access to 57 acres for continued industrial development through a new access road that will connect to the Interstate 24 Business Park acreage, which will allow direct access into the middle of the park. The project was approved for \$905,336 through KPDI.
- **Locally Driven Incentive Programs for Businesses:** Local revitalization tools continue to support core commercial districts across the region. In Hopkinsville, Community and Development Services (CDS) administers downtown investment initiatives, including matching building grants, facade programs like "Let's Paint Downtown Hoptown," commercial loan programs, and Payment in Lieu of Taxes (PILOT) mechanisms focused on the Central Business District. The City of Hopkinsville and the Christian County Fiscal Court frequently collaborate on tailored local tax and infrastructure incentives for target employers, with continued planning around entrepreneurial resources and small business incubator development.
- **Locally Driven Incentive Programs for Housing:** To address regional housing shortages, Community and Development Services in Christian County administers tailored housing programs supporting both single-family and multi-family construction as well as residential rehabilitation. The City of Hopkinsville continues to utilize targeted property tax rebate mechanisms for pre-approved housing developments,

helping offset initial infrastructure construction costs and stimulating private residential infill to expand entry-level and workforce housing options.

- **Growing Diversity:** The demographic profile of the Pennyriple is steadily diversifying as the economy expands. Global manufacturing facilities, defense-connected transfers at Fort Campbell, and broad corporate recruitment have brought new residents from across the nation and internationally into Southwestern Kentucky. This ongoing diversification strengthens the local workforce, introduces varied skills and entrepreneurial ventures, and enriches the broader cultural fabric of the regional community.

Weaknesses

- **Military Deployments:** While housing one of the United States Army's premier power projection platforms brings substantial economic advantages, operational cycles introduce noticeable volatility into the regional economy. Between 400 and 600 soldiers transition out of Fort Campbell each month in search of civilian careers, presenting an exceptional workforce recruitment pipeline. However, tenant units remain among the most frequently deployed contingency forces in the military. Significant, extended overseas deployments directly impact consumer spending, retail sales, service sector revenues, and rental occupancy rates across Christian and Trigg counties, creating cyclical economic contractions that require local businesses to demonstrate unusual resilience.
- **Potential for Installation Changes:** As with any defense-dependent region, shifting federal defense priorities, potential future Base Realignment and Closure (BRAC) rounds, or nationwide military force restructuring present continuous long-term vulnerabilities. Regional leadership, particularly within the City of Hopkinsville and Christian County, actively mitigates this exposure through expanded Inter-Governmental Services Agreements (IGSAs). These formal partnerships deliver shared municipal services, utility coordination, and emergency management efficiencies that reduce base operational expenditures while deepening the functional interdependence between Fort Campbell and neighboring civilian communities.
- **Changes in State and Federal Regulations:** Shifts in state and federal regulatory frameworks exert a profound influence on business recruitment, industrial compliance, and corporate expansion decisions. Changes surrounding environmental permitting, industrial carbon standards, commercial transportation rules, and occupational licensing can alter operational costs and affect a community's regional competitiveness. Regional leadership and economic development practitioners must remain proactive in monitoring policy transitions to ensure regional infrastructure and industrial sites adapt smoothly without deterring capital investment.
- **Lack of Adequate Financial Support for Start Up Businesses:** While downtown commercial corridors and historic districts across the Pennyriple are pursuing active revitalization, access to early-stage capital remains a primary hurdle for local entrepreneurs. Many start-ups struggle within their initial years due to elevated commercial borrowing rates, equipment expenses, and working capital constraints. Fostering a robust local entrepreneurial ecosystem requires closing this support gap through regional revolving loan funds, micro-lending programs, and coordinated small business incubator spaces that reduce overhead costs and offer direct technical guidance during critical launch phases.
- **Homelessness:** Monitored annually through the Kentucky Housing Corporation's Point-in-Time (K-Count), housing instability and unsheltered populations remain critical community concerns. Recent K-Count reporting reflects sustained pressures on vulnerable populations, driven by broader inflationary pressures, rising rents, and a severe deficit of entry-level and transitional housing. In rural jurisdictions, addressing these needs is particularly challenging due to limited emergency shelter beds, specialized support facilities, and dedicated supportive-services funding. Within the PeADD, unsheltered and unstably housed individuals remain primarily concentrated in Christian and Hopkins counties, placing heavy operational burdens on regional non-profits, faith-based organizations, and community action agencies.
- **Few Locally Driven Incentive Programs for Businesses:** Aside from targeted downtown programs operating in select municipal cores, there remains a notable scarcity of local, discretionary incentive mechanisms for expanding commercial businesses across the rural counties. While major industrial

prospects frequently access state-level cabinet incentives, smaller homegrown employers and service-sector firms often lack tailored local matching grants, fee waivers, or tax abatements. Expanding localized incentive toolkits is essential for retaining established community employers and stimulating sustainable rural business growth.

- **Few Locally Driven Incentive Programs for Housing:** Prospective employers assessing Southwestern Kentucky evaluate not only site readiness but also whether the local housing stock can accommodate incoming talent. Most municipalities and fiscal courts across the district lack dedicated local incentive frameworks—such as infrastructure cost-sharing, residential tax abatements, or expedited permitting—to de-risk private housing construction. Given that the regional housing supply is constrained by aging existing homes and rising infrastructure installation costs, the absence of local housing incentives slows developer activity and restricts workforce attraction.
- **Sustained Operational Funding for Land Between the Lakes:** The 171,000-acre Land Between the Lakes National Recreation Area represents a foundational regional tourism engine and an irreplaceable quality-of-life driver that supports business recruitment across Trigg and Lyon counties. Following years of severe federal budget cuts that reduced U.S. Forest Service allocations, the passage of the Land Between the Lakes Recreation and Heritage Act established a dedicated \$8 million annual authorization for maintenance, infrastructure modernization, and recreational programming. While this federal funding provides welcome operational stability, regional stakeholders must continue monitoring federal appropriations cycles to ensure long-term capital investments keep pace with severe storm recovery needs, aging public facilities, and sustained visitor demand.
- **Weather Extremes and Climate Impacts on Regional Agriculture:** Agriculture remains an economic pillar across Southwestern Kentucky, making the regional economy particularly vulnerable to evolving climate patterns and severe weather events. An increasing prevalence of localized drought periods, shifting frost-free windows, and high-intensity rainfall events complicates crop management, soil conservation, and municipal drainage infrastructure. Balancing progressive climate adaptation strategies with the economic realities of production agriculture and heavy industrial manufacturing requires local leaders and economic developers to pursue practical solutions that protect natural resources without imposing prohibitive regulatory costs on core employers.

Opportunities for Growth and Diversification

- **Electronic Vehicles and the Proliferation of EV Technology:** The Pennyryle region is strategically positioned to capture ongoing investments across the clean energy and advanced mobility supply chain. Following federal approval of Kentucky's nearly \$70 million National Electric Vehicle Infrastructure (NEVI) Formula Program, the state's multi-phase deployment has expanded beyond early urban segments to establish direct-current fast-charging hubs directly within the PeADD. Key installations along critical corridors—including Interstate 24 in Oak Grove, the Clinic Drive corridor in Hopkinsville, Interstate 169 in Nortonville, and major intersections in Madisonville, Dawson Springs, and Central City—reinforce Southwestern Kentucky's alternative fuel connectivity. Building on this backbone, the district has substantial opportunities in upcoming phases to deploy targeted charging infrastructure across secondary routes like US 68/KY 80 and US 41, supporting commercial fleets, regional transit, and automotive supply chain integration.
- **Education of Workforce:** The district is anchored by an interconnected post-secondary education and training network, including Hopkinsville Community College, Madisonville Community College, Murray State University's regional campus, and specialized instructional centers at Fort Campbell. Sustaining long-term economic momentum requires continually aligning higher education curricula with the emerging technical demands of modern advanced manufacturing, robotics, automated logistics, and healthcare. Expanding dual-credit programs, work-and-learn apprenticeships, and customized credentialing through coordinated partnerships among educators, local industry, and the West Kentucky Workforce Board offers an immediate pathway to upskill the local labor force and increase labor participation rates.

- **Growth of Industry Based on Existing Strengths:** While it may seem obvious, it's important to note that economic development in the industrial sector should be focused on and built existing strengths. Strategic economic growth across the Pennyriple focuses on leveraging established industrial clusters in automotive component manufacturing, precision metal fabrication, food and beverage processing, and bulk freight logistics. Encouraging targeted cluster development lowers supply chain costs, minimizes freight transit times, and fosters shared training resources across complementary businesses. All nine counties in the PeADD possess marketable land and industrial assets capable of accommodating new capital investment. Proactively marketing certified, rail-served megasites and shovel-ready industrial parks ensures the region remains a top contender for international and domestic corporate relocations.
- **End of the Covid-19 Pandemic:** The lasting shift toward domestic supply chain resilience presents significant opportunities for centrally located logistics and manufacturing hubs. Southwestern Kentucky's central geographic position, multi-modal transport network, and low operational costs make the district highly attractive to companies reshoring critical operations or decentralizing distribution networks away from congested major metros. Capitalizing on this national momentum allows the PeADD to drive job growth, strengthen regional supply chains, and build a more diversified and durable economic foundation.
- **Incentive Programming for New Businesses and/or New Housing Development:** Local governments possess an exceptional opportunity to stimulate private investment by crafting proactive, locally tailored incentive frameworks. To cultivate entrepreneurship, communities can introduce localized property tax abatements, small-business revolving loan funds, micro-grants, and municipal incubator spaces equipped with high-speed fiber and technical mentorship. Similarly, addressing the region's workforce housing deficit requires local leaders to establish development-friendly housing incentives, including infrastructure cost-sharing, waived or reduced municipal tap fees, density bonuses for infill sites, and targeted residential tax increment financing (TIF) to accelerate builder investment.
- **Focus on Quality of Life Improvements:** Place-making and quality-of-life amenities have become decisive factors in corporate site selection and workforce recruitment. Prosperous industrial recruitment depends on vibrant downtown districts, well-maintained municipal and county park networks, greenway connectivity, reliable public services, and high-performing public schools. By directing resources toward community revitalization, recreational tourism near the Land Between the Lakes and regional state parks, and community-wide cultural events, the Pennyriple strengthens community pride, retains young talent, and provides an attractive environment for relocating professionals and their families.
- **Broadband Internet:** As previously described in this strategy, through partnerships with Pennyriple Rural Electric/Hopkinsville Electric Service, Kenergy, Fastnet Wireless, and other internet service providers, high speed fiber broadband service have laid thousands of miles of fiber-optic cable to unserved and underserved rural premises. Backed by ongoing statewide and federal grant distributions, including Broadband Deployment Fund awards and BEAD program allocations, the Pennyriple has the opportunity to achieve near-universal, gigabit-capable broadband coverage, closing the rural digital divide and empowering remote work, telehealth delivery, modern precision agriculture, and digital educational access.

Threats to Regional Economic Growth

- **Major Changes to Fort Campbell Military Installation:** Structural force changes or mission shifts at the Fort Campbell Military Installation represent a continuous external threat to regional economic stability. Significant operational deployments or potential future troop redistributions remove large segments of active consumers from the regional marketplace, impacting local retail sales, service sector revenues, and rental occupancy rates across Christian and Trigg counties. Because transitioning service members and military spouses constitute a foundational component of the local workforce pipeline, any long-term force drawdown directly threatens the labor pool that regional industries depend on.
- **National Economic Downturn:** National economic volatility and capital constraints present ongoing threats to regional industrial expansions and commercial startups. While federal monetary policy has moved through historic rate-tightening cycles to manage inflation, sustained capital costs and commercial credit

standards continue to constrain speculative commercial development, private housing projects, and small business investment. A broader national downturn or extended pullback in corporate capital spending could delay prospective industrial sitings and soften demand across the district's core manufacturing, automotive supply, and logistics sectors.

- **Natural Hazards/Disasters:** Natural hazards and disasters remain a significant threat to communities, infrastructure, residents, and economic activity throughout the Pennyryle Region. The region is vulnerable to flooding, earthquakes, tornadoes and severe thunderstorms, subsidence, snow and ice storms, drought, extreme heat, and periods of subzero temperatures. Recent disasters have demonstrated the potential for these events to disrupt communities, damage critical infrastructure, affect businesses and employment, and require lengthy recovery efforts.

Tornado risk is of particular concern in western Kentucky. Research has documented an eastward shift in the concentration of major tornado activity in the United States. Areas of western Kentucky and Tennessee are increasingly included within the zone of concentrated tornado outbreaks that historically centered farther west in portions of Texas and Oklahoma. This changing pattern reinforces the importance of community safe rooms, resilient critical infrastructure, reliable backup power, emergency communications, and other measures that reduce the region's vulnerability to severe weather.

The region's recent experience also demonstrates the importance of sustained hazard mitigation planning. The December 2021 tornado outbreak caused extensive damage across western Kentucky, including significant impacts in Hopkins County and additional tornado damage in Christian and Todd counties. These events, along with subsequent severe storms, flooding, winter weather, and other hazards, continue to inform regional mitigation priorities.

The Pennyryle Regional Hazard Mitigation Plan was approved by FEMA on April 14, 2023, establishing the region's framework for identifying hazards, evaluating community vulnerabilities, and prioritizing mitigation actions. Since approval of the plan, PeADD and its local government partners have continued to advance projects designed to reduce long-term risk to life, property, and critical infrastructure. PeADD is now leading the plan's required five-year update in coordination with Kentucky Emergency Management (KYEM), local emergency management agencies, utilities, and participating local governments.

PeADD has also significantly expanded its role in developing hazard mitigation projects. In 2026, PeADD assisted local governments and public utilities in preparing ten FEMA Building Resilient Infrastructure and Communities (BRIC) subapplications representing approximately \$17.2 million in proposed mitigation investments. The projects include community safe rooms, backup generators for critical water and wastewater facilities, and improvements to strengthen electric grid and substation resiliency. All ten subapplications are pending FEMA review.

These efforts reflect a broader regional approach that connects hazard mitigation with economic resilience. Protecting water and wastewater systems, electric infrastructure, public facilities, transportation networks, businesses, and residents from natural hazards reduces the potential for prolonged service disruptions and helps communities recover more quickly when disasters occur.

- **Continued Reduction of Funding for Land Between the Lakes:** The Land Between the Lakes Recreational Area is a massive tourist draw for the Pennyryle region. In recent years the funding for this area has been incrementally reduced. In April 2022, Senator Mitch McConnell and Representative James Comer sponsored legislation to better fund the popular Land Between the Lakes Recreation Area (LBL) which stretches from western Kentucky into the state of Tennessee. In late 2022 this legislation was passed and signed into law by President Biden bringing more funding to LBL. If this legislation were to have failed, it would've been detrimental to the economic health of the region. This formally codified the \$8 million

baseline authorization and mandated that all user fees remain on-site and restructured the 13-member LBL Advisory Board to place greater authority directly with local community stakeholders.

- **Lack of Improvement to the Regional Housing Stock:** The regional deficit of modern, high-quality, attainable housing poses an immediate threat to workforce recruitment and economic retention across all nine PeADD counties. Prospective employers assessing the region evaluate community livability and housing availability as primary site-selection factors. Much of the district's existing residential inventory suffers from age, deferred maintenance, and poor energy efficiency, while new construction has been hindered by infrastructure installation costs, developer financing constraints, and rigid local zoning or subdivision restrictions. Without coordinated public intervention to de-risk residential infrastructure, update regulatory frameworks, and incentivize attainable single-family and multi-family infill, housing supply bottlenecks will continue to restrict workforce attraction and impede sustained economic expansion.

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Section 4

Visioning, Actions, and Implementation

Housing

- **Promote diversified housing development throughout the Pennyrile region**
 - **Coordinate housing development based on market conditions, state of exiting housing stock, and projected trends.**
 - Work with local leaders and advocate groups to attempt to address homelessness in the region.
 - Conduct housing market studies to determine current state of housing stock.
 - Establish programs aimed to address the state of the current housing stock.
 - Create or expand affordable housing programs.
 - Encourage incentive-based programs to encourage development.
 - Encourage local development policies aimed at attracting residential developers.

Workforce

- **Promote education and workforce development throughout the Pennyrile Region**
 - **Coordinate development of education and training programs to promote economic growth.**
 - Continue to facilitate the expansion of broadband wireless region wide to support education.
 - Continue to provide services through the West Kentucky Workforce Board's Career Center activities.
 - Review current delivery systems and assess where additional programming is warranted to reach underserved populations.
 - Continue to explore methods of attracting/retaining an educated workforce to the region.

Transportation

- **Promote investment in regional transportation infrastructure**
 - **Coordinate development of comprehensive transportation programs to support economic growth**
 - Continue to support existing transit programs and encourage expansion where feasible.
 - Continue to work with state, regional, and local transportation supervisors and engineers to improve safety and connectivity of the region's transportation infrastructure.
 - Leverage and promote investment in rail development to foster growth in local targeted industries.

Quality of Life

- **Promote regional initiatives that encourage development and support of quality of life features.**
 - **Encourage development policy that include elements which improve quality of life**

- Encourage local investment in downtown business districts in the form of locally funded incentives.
- Continue to work with local leaders to secure funding for the Land Between the Lakes Recreational Area.
- Continue to promote planning throughout the region through Comprehensive Plans and provide periodic updates.
- Continue planning efforts to expand multi-use trail systems throughout the region.
- Encourage local incentives that attract and support the establishment of affordable quality daycare facilities for families.

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Section 5

Evaluation

A Truly Comprehensive Approach to Planning

The Pennyrile Area Development District acknowledges the interwoven nature of each planning document drafted in the region. In order to truly have a comprehensive approach to planning for the entire region, regional leaders and planners must be committed to incorporating the findings of the existing plans and where possible combining processes and efforts into new documents. Many of these processes operate on a 5-year cycle and an effort to get these plans rotating on a similar cycle will eliminate the duplication of efforts in research, encourage participation, and provide a more comprehensive analysis.

Evaluation of the CEDS

Evaluation of the CEDS is key to the performance of the strategy over the 5-year cycle. It will be a part of the ongoing economic development planning for the region. The Pennyrile Area Development District will annually review the economic activities that were accomplished each year as compared to the projected goals and objectives of the CEDS. The PeADD Staff will communicate with area economic development leaders to update the area's Plan. To accomplish this task, the PeADD will establish standards for plan review that will identify annual changes in the socio-economic climate of the District. Secondly, the PeADD will determine weaknesses or obstacles that are hindering economic growth and stability.

Annually the Advisory Committee will review updated information on the regional economy; human resources; infrastructure; transportation; natural resources; and justice. The Committee, with PeADD's assistance, will evaluate updated information gathered and establish the agenda for the public meetings.

Residents from across the Pennyrile will be invited to participate in public forum meetings to set goals and objectives for future plans and programs. These meetings will be conducted on an annual basis and the information obtained will become a part of the updated CEDS.

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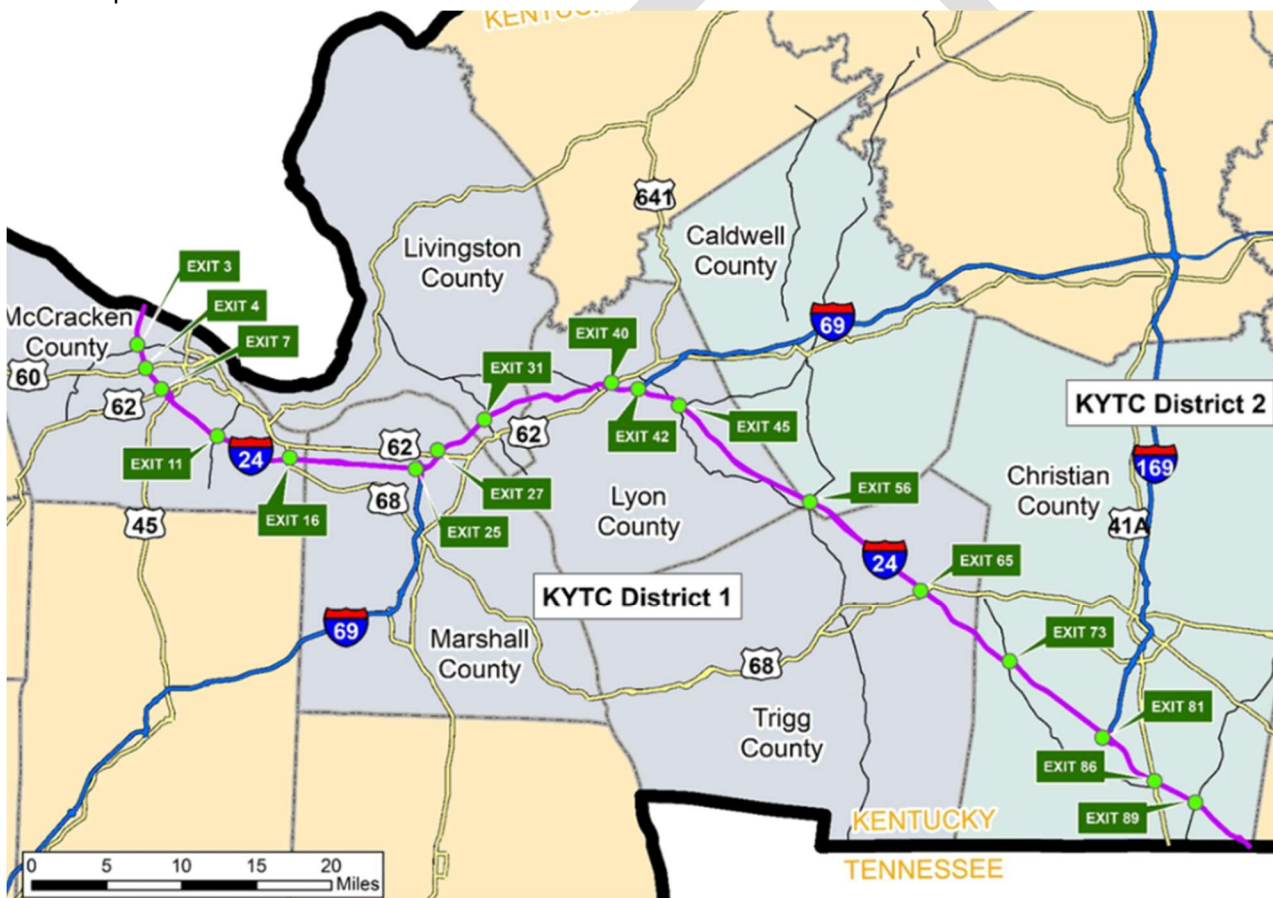
Section 6

Priority Projects, Programs, and Activities

Transportation

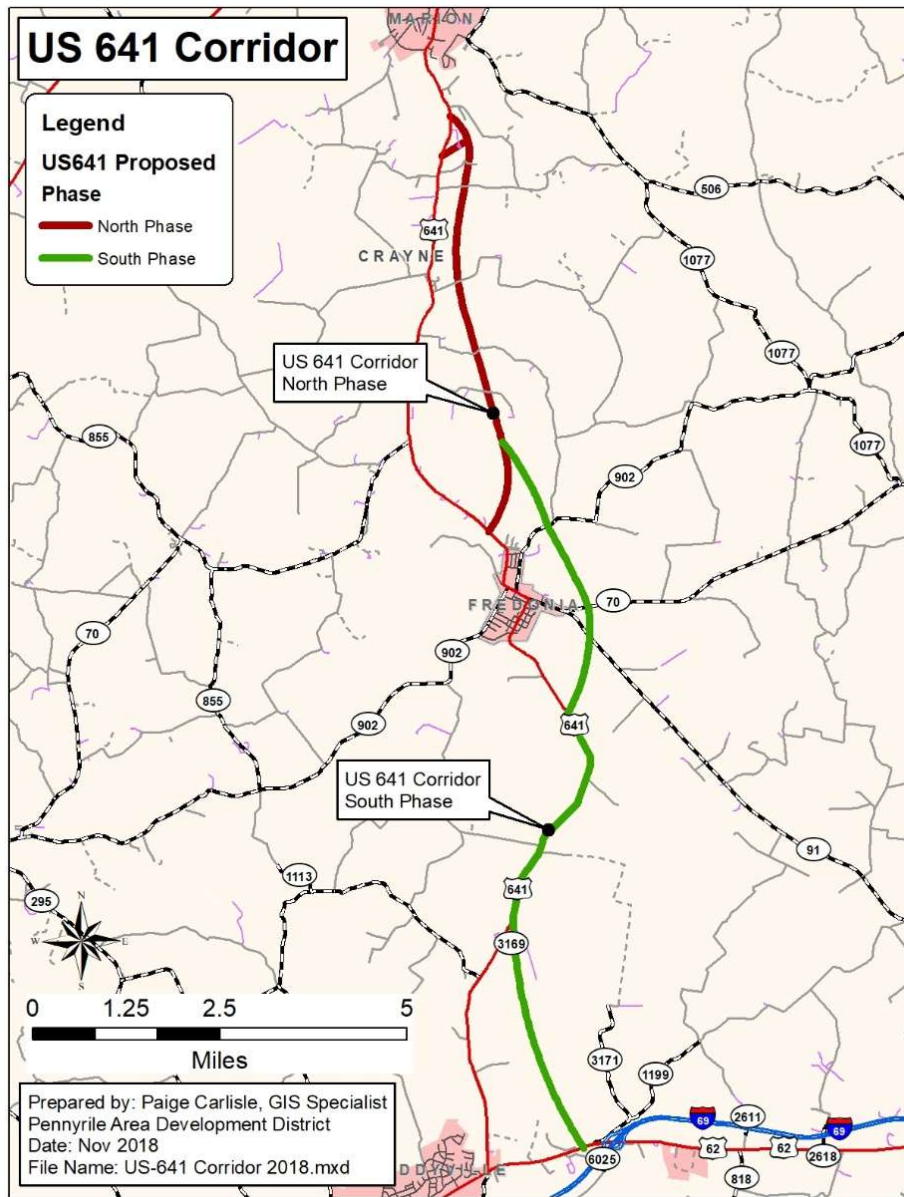
I-24 in Kentucky

The Kentucky Transportation Cabinet entered into a contract with Stantec to study the I-24 Corridor from the Illinois State line to the Tennessee State line. I-24 is a critical transportation corridor in Kentucky, facilitating regional connectivity and supporting economic growth by linking major cities, industrial hubs, military installations, and other attractions. As a vital route for freight and passenger travel, enhancing I-24's safety, capacity, and resiliency is essential to accommodate increasing traffic volumes and ensure safe, efficient, and reliable transportation for the region's residents and businesses. The planning study included examining the existing and future capacity of I-24, possible widening I-24, major bridge replacements at the Tennessee and Cumberland Rivers, interchange and ramp improvements, and the location of truck parking. Stantec delivered the final product with recommendations to the KYTC in the Summer of 2026.



Complete the New US 641 route to Crittenden County

The proposed new/relocated US 641 highway, when completed, will provide Crittenden County with a direct link to I-69. The road will attract new investment into the City of Marion. This route is being developed in two (2) sections. The northern section of the new US 641 route has been completed but the southern section has not begun. The southern section of US 641 starts on US 62 just off the US 62/I-69 intersection and ties into the northern section just east of The City of Fredonia. The total project, including both sections, is estimated to cost \$109 million.



I-69 in Kentucky

As listed in the 2022 Legislative Priorities for the Pennyrile Area Development District, the Completion of I-69 in Kentucky including the Ohio River Crossing in Henderson, although not located in the Pennyrile region, is one of the key transportation projects in the region. The I-69 Over the River Crossing (ORX) is a bi-state project between Indiana and Kentucky and includes three (3) total sections:

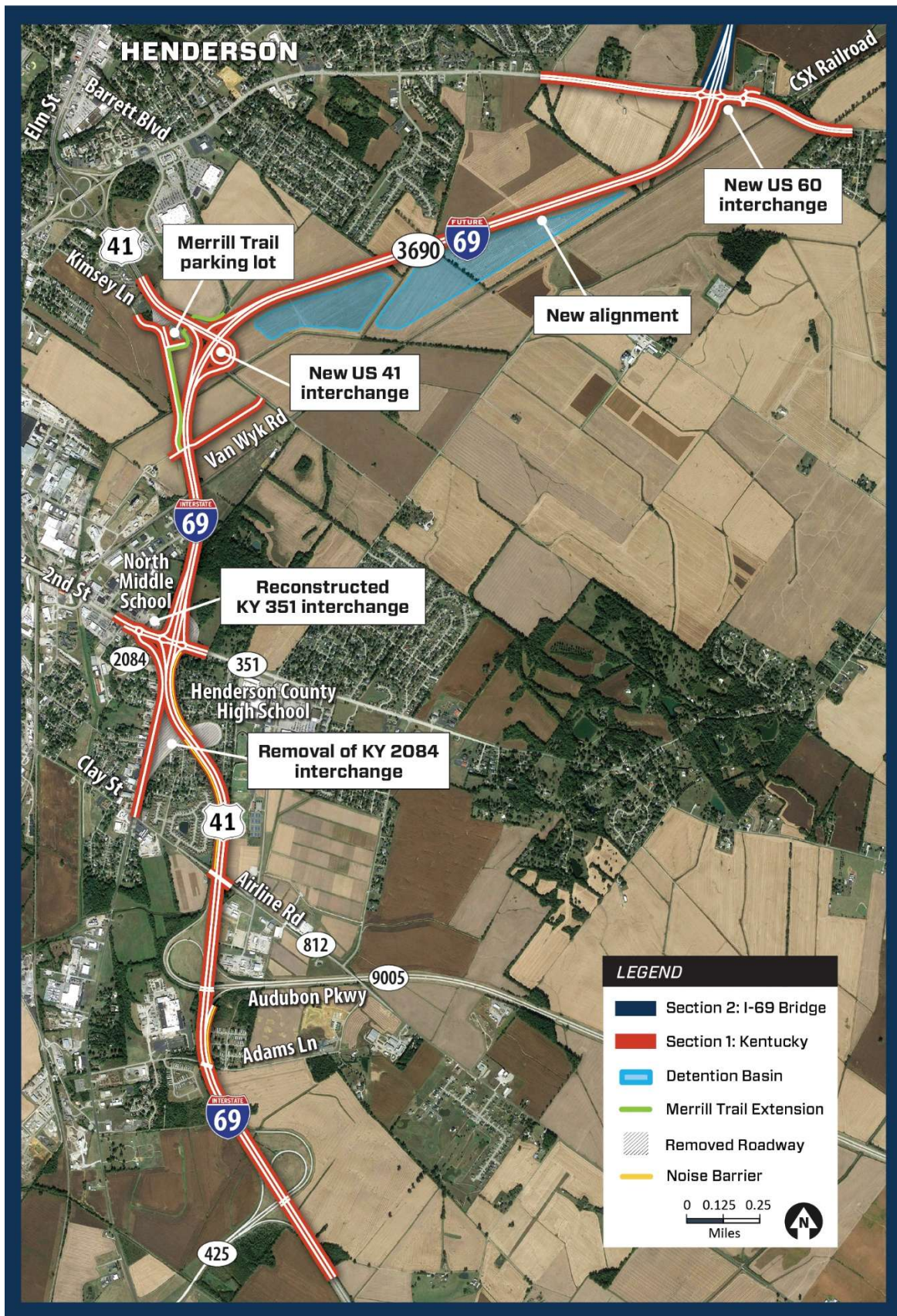
Section 1

Kentucky is extending I-69 by over six (6) miles and includes interchanges with KY 351, US 41 and at US 60;



OHIO RIVER
CROSSING

I-69 ORX Section 1: Kentucky



Section 2

This section includes the new four-lane river crossing. Construction is expected to begin in 2027 and be complete by 2031.

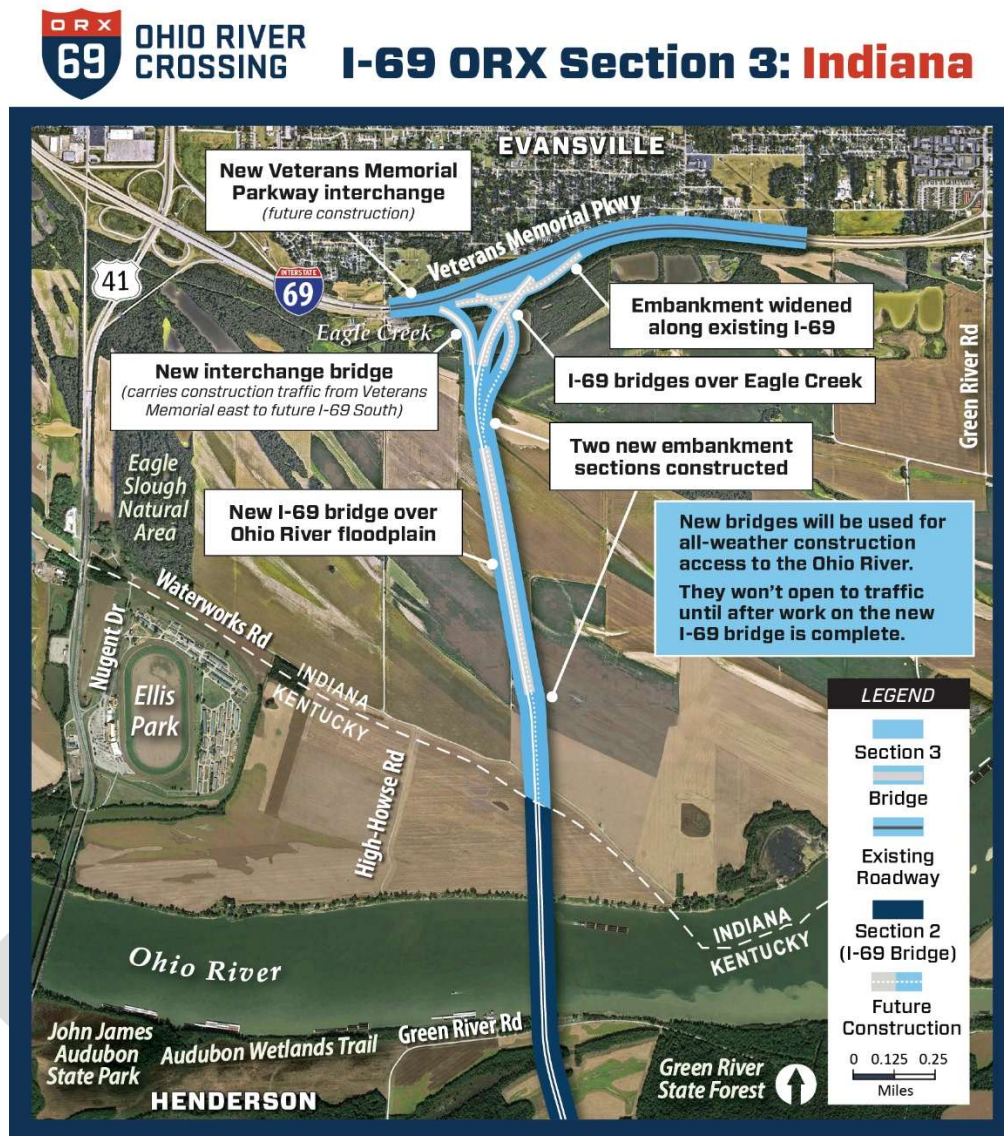


I-69 ORX Section 2: Indiana



Section 3

This section includes the approach roadways and bridges in Indiana, including a new interchange at I-69 and Veterans Memorial Parkway. The design-build project is expected to let in 2023 with construction expected to begin in 2024 and be complete in 2027.



The Upgrading of the Edward T. Breathitt “Pennyrile” Parkway to an Interstate from I-24 to I-69/WK Interchange.

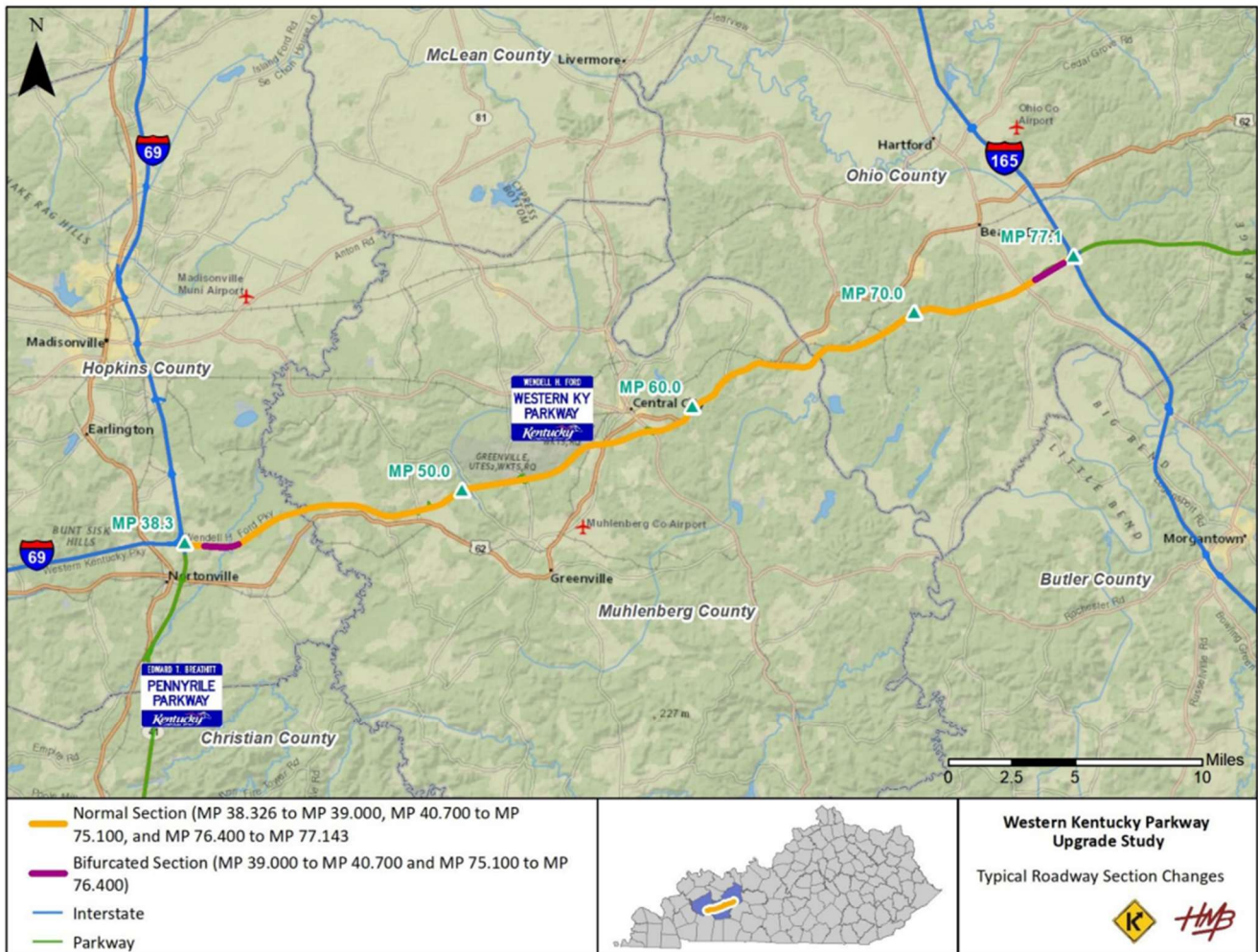
The Kentucky Transportation Cabinet (KYTC) initiated an interstate deficiencies study to identify and evaluate potential improvement options to upgrade the Edward T. Breathitt Pennyrile Parkway to interstate standards for inclusion into the interstate system. This section of the Parkway goes from I-24 in Christian County approximately 34 miles north to the intersection of I-69/Western Kentucky Parkway in Hopkins County.

A key transportation project expected to have a major impact on economic development in the PeADD is the upgrade of a section of the Edward T. Breathitt Pennyrile Parkway (also known as the Pennyrile Parkway) to Interstate 169 (I-169). The Pennyrile Parkway is a 70-mile-long controlled access highway that provides access from Hendersonville, Kentucky to Hopkinsville, Kentucky. A thirty-four (34) mile portion of this parkway in Christian

and Hopkins Counties have been designated as the future Interstate 169 (I-169) corridor connecting Interstate 69 (I-69) in Hopkins County to Interstate 24 (I-24) in Christian County. For any roadway to be considered an Interstate Highway, there are a number of design and construction standards that must be met. These requirements include but may not be limited to bridge clearances, shoulder widths, and interchange spacings. On August 3rd, 2023, Governor Andy Beshear held an official ground-breaking ceremony for the section of Pennyriple Parkway intended to become the Interstate 169 (I-169). On March 3, 2025, Official Order Number 113935 was received which serves to revise the State Primary Road System and redesignate the Christian County portion of (EB9004) Edward T. Breathitt Pennyriple Parkway as Interstate 169 (I-169) in the State Primary Road System. The portion located in Hopkins County was subsequently redesignated as well. The remaining construction work to be completed includes the reconstruction of the Cloverleaf design ramps which provide access to I-169 via KY 1682 in Christian County.

The Upgrading of the Western Kentucky Parkway to an Interstate from the I-69/WK Interchange in Hopkins County to the I-569 Interchange in Ohio County.

The Kentucky Transportation Cabinet (KYTC) initiated an interstate deficiencies study to identify and evaluate potential improvement options to upgrade the Western Kentucky Parkway to interstate standards for inclusion into the national interstate system. This section of the Western Kentucky Parkway goes from I-69 in Hopkins County approximately 38 miles east to the intersection of I-165 in Ohio County. The Western Kentucky Parkway is a fully controlled access facility, and the proposed upgrade would provide interstate connectivity to I-69 in the west to I-165 in the east. As of December 2022, new signage was placed marking the “future I-569 Corridor”. A key part of the process to upgrade this route to interstate standards is that an agreement must be reached between Commonwealth of Kentucky and the Federal Highway Administration (FHWA) concerning what improvements must be completed to key sections of the Parkway system which does not meet interstate standards before Parkways can be upgraded and designated as an interstate.



Other Strategic Projects in the Pennyrile Area Development District

Caldwell

Princeton/Caldwell County water and sewer improvements
Infrastructure improvements for business, industry, and housing development
Enhance broadband availability in rural areas
Entrepreneurial infrastructure development
Outdoor/Recreational infrastructure development
Acquisition of land for industrial development

Christian

Utility Improvements to existing industrial parks
Road Infrastructure improvements to and in existing industrial parks
Hopkinsville Water Treatment Plant upgrade
Infrastructure improvements to support development in southern Christian County
Construction of the Christian County Industrial Connector and KY 115 widening project.
Ascend Elements new facility in Hopkinsville
Transportation projects along I-24 at Exit 89.
Christian County Public Schools Early Learning Center in Oak Grove
Hopkinsville Community College Technologies Building Project
Oak Grove Water Line Extension and Water Tank (Buc'ees) Project
Acquisition/Demolition of Flood Prone Homes
Watershed Lake Dam Repairs
Flood Gauge Warning System
Basin Repairs
Little River Instream Obstruction Clearance

Crittenden

Infrastructure improvements to Industrial Park North
Dredging of Old City Lake in Marion
New Wastewater Treatment Plant
Crittenden County EMS Building Expansion
Crittenden-Livingston Water District Plant Expansion and Connection to Marion

Hopkins

Infrastructure Improvements to new Hopkins County North Industrial Park Property along I-69.
Infrastructure development to serve as north/south connector road between Center St. and Island
Ford Road on the west side of Pennyrile Parkway in Madisonville
Flood mitigation at Commercial Development (Martin Mall) in Madisonville
Rail Spur development for Madisonville Industrial Park
Sewer infrastructure improvements between Madisonville and Hanson
Nebo WD Water System Improvements and AMR Project
Hanson Waterline Replacement & Valve Installation Project

Madisonville Noel Avenue Interceptor Project

Livingston

Infrastructure improvements to Industrial property along I-24
Development of River industry
Infrastructure improvements for the City of Smithland
Ledbetter Water Well Improvements
Smithland-Ledbetter Wastewater System Regionalization

Lyon

Eddyville Riverport Rail Spur and other infrastructure improvements
Eddyville/Kuttawa/Lyon County Water and Sewer Improvements
Infrastructure Improvements to support Fishing/Tourism related Industry
Eddyville Riverport expansion project
Kuttawa Lift Station Rehabilitation
Eddyville Wastewater Treatment Plant and Sewer Extension
Lyon County Regionalization of Water/Wastewater Systems

Muhlenberg

Infrastructure improvements for Industrial Parks
Greenville/Central City/Drakesboro Sewer Improvements
Develop Riverports along the Green River
Construct Rail Spur for Associated Pallet and Northern Central City Industrial Park
Muhlenberg County West Kentucky Regional Technical Training Center
Muhlenberg Water/Wastewater Systems Regionalization

Todd

Infrastructure/utilities to industrial site along 68-80 east of Elkton
Infrastructure improvements to Trenton Water and Waste Water systems
Guthrie Gas System Improvements/Expansion
Elkton Infrastructure Development along US 68-80
Infrastructure/utility improvements to industrial site along US 79
Upgrade US 79 from TN Line to Russellville
Rail spur for industrial development in southern Todd County
Infrastructure improvements to Elkton Water and Wastewater systems
Infrastructure improvements to Guthrie Water and Wastewater systems
Infrastructure improvements to the Robertson Property industrial development property
Todd County Public Safety Center

Trigg

I-24 Business Park access road KPDI project
Water/Sewer improvements including I-24 area
Infrastructure improvements to Industrial Park #3
Water/Sewer improvements on east side of I-24
Cadiz Wastewater Treatment Plant

Region Wide Goals

Infrastructure improvements for business, industry, and housing development

Entrepreneurial infrastructure development

Outdoor/Recreational infrastructure development

Enhancing the region's educational and workforce development resources

Align training resources with target industry needs

Creation of a region-wide entrepreneurship initiative that puts into place networks and assets that will foster the creation of new homegrown companies

Improving the region's business climate for its target industries and for business in general

Develop and promote initiatives supporting value-added agriculture related businesses

Construct adequate broadband infrastructure for all nine (9) counties

West KY Law Enforcement Training Facility

Regional Disaster Resiliency Coordinator

Community Safe Rooms

Section 7

Resiliency

Planning for Resilience

Resilience is the measure of how well all the systems of a community such as businesses, people, institutions, and systems react, adapt, and endure external occurrences over the course of time. When the word resilience is used, almost immediately it brings visions of flood, tornado, and earthquake to the mind. While these are all types of events that are considered when planning for resilience there are also other forces at work that if left unaddressed can also have disastrous effects. These may include the closing of a major employer in the community, a major failure in an element of the community's infrastructure, or severe blight in an area of the City that results in sprawl to another area. Community and regional planning including the CEDS, Land Use Planning, Consolidated Planning for CDBG Entitlement Communities, Hazard Mitigation Planning, and smaller scale plans such as a street scape or downtown revitalization plan must all be incorporated and contain elements of resilience. There must also be made a consideration for equity when planning for resilience as not every citizen can or will to react and adapt in the same way.

A resilient community will take steps in the planning processes to define tools that will help in identifying the potential for economic challenges and deficiencies. Reasonably, not every specific scenario can be planned for but a community can plan for generalized occurrences that have either happened in the past or have happened nearby. Communities can learn from each other through a regional approach to planning. The Pennyrile region has a network of economic development organizations, educational institutions, and dedicated leaders that work tirelessly toward expansion of their economies through marketing, policy planning, education programming, other mechanisms.

It's important for a community to develop early warning tools that can be utilized to identify disruptions that may impact the community's ability to react and adapt. Early warning tools that are available to the Pennyrile region for natural disasters include nationally available tools such as Risk Map. Kentucky's Division of Water (KDOW) integrated its flood modeling results from its implementation of FEMA's Risk Mapping, Assessment, and Planning (RiskMAP) initiative into FEMA's Hazus software that is commonly used for commonwealth and regional planning. Early warning tools utilized may include much of the information included in this strategy as it relates to demographics, educational trends, and employment trends. Housing market studies are also a valuable tool to determine the state of a community's housing stock. National economic development trends such as the national supply chain issues created by the COVID-19 pandemic are tools that leaders can use to predict when and how the shortages will impact the region. In an effort to improve the early identification of economic shifts, the PeADD will work to establish regular meetings of an effective, collaborative network of economic professionals throughout the region to address current and shifting economic needs. Part of the charge and responsibility of the group is to effectively monitor and address the changing needs of the regional and local economy and develop current "real time" strategies to address the needs of economic adaptation and diversification. The coordinated effort can also be an effective method of networking and collaboration with other local, state and national economic development organizations.

The Pennyrile region must establish an expanded network of mechanisms for flexibility to support the economic conditions. Currently the Intergovernmental Service Agreements that the City of Hopkinsville has with Fort Campbell is an important partnership that helps reduce the likelihood of Fort Campbell being subjected to large scale downsizing or closure. While these partnerships do reduce the likelihood of closure, it still leaves the region susceptible to the impacts of large scale deployments like was seen following September 11, 2001. The region has also been successful in diversifying its industrial base. The expansions of the late 1980s and early 1990s were primarily focused on the automotive industry. Since that time there have been notable expansions in agricultural

driven markets such as the Ethanol Plant, Siemer Milling, and Krusteaz in Hopkinsville. Recent announcements in Todd and Christian Counties have noted expansions in closed loop systems for electric vehicle batteries and aluminum recycling. Education and Workforce programs also strive to provide diversified training courses that prepare the student for the work force with skills that can be utilized in a variety of ways. Local leaders must continue to strive toward diversification in their industrial and business sectors in an effort to insulate themselves from major market changes.

Promoting a positive vision is key to the resilience of a community. All communities have their growing pains and areas for improvement but it is key to focus on the characteristics of a community that make it resilient. The promotion of this positive vision is achieved through the community leadership the dissemination of a unified message to not only residents but businesses that want to locate in the community. In the Pennyriple region, the local economic development councils such as the Lake Barkley Partnership and the South Western Kentucky Economic Development Council along with local Chambers of Commerce market their communities throughout a wide variety of organizations focusing on the strengths of their communities to draw in new development and investment. Their websites provide a wealth of information about the communities they represent as it relates to demographics, special designations, awards the communities have received, available sites for development, and a variety of available sites in different stages of development, and key partnerships. Work Ready Community designations throughout the Pennyriple are an effective marketing tool used to convey the message that the community has a robust workforce development effort aligned to their economic development needs. A total of four (4) Pennyriple counties are currently designated as Work Ready Communities with four (4) more in the process of obtaining the designation.

Information Sharing

Information sharing is vital to the resilience of a community to adapt in a number of situations. Collaboration of stakeholders is absolutely critical to the planning processes as well as the execution of implementation strategies. No single response entity whether it be police, fire, emergency management, planning professionals, political leaders has all of the relevant information they will need to respond to a crisis. By nature of the organization of communities, the separation of duties, and different areas of expertise, it is impossible to be the expert in every topic. The PeADD office provides a wide variety of regional services to the 9 county region including mapping services, grant writing services, and program administration services. The PeADD actively shares its mapping information, planning services, and programmatic knowledge to others in the region. The PeADD works with local PVAs, City Clerks, County Clerks, local utilities, planning commissions, economic development organizations, industry leaders, small business groups, emergency management personnel, and advocacy groups to further to goals of the CEDS and other planning efforts throughout the region.

Pre-Disaster Recovery Planning

Kentucky maintains an Enhanced State Hazard Mitigation Plan recognized by FEMA. Enhanced planning reflects a sustained commitment to reducing losses from natural hazards, protecting life and property, integrating mitigation into other planning activities, and strengthening the ability of communities to withstand and recover from disasters. This statewide framework provides an important foundation for regional and local mitigation efforts.

Kentucky's 15 Area Development Districts play an important role in connecting statewide mitigation objectives with local planning and implementation. Area Development Districts work across jurisdictional boundaries and routinely coordinate with counties, cities, utilities, state agencies, and other regional partners. Because ADDs are also involved in economic development, infrastructure planning, transportation, mapping, community development, and other local government services, they are well positioned to integrate hazard mitigation and disaster resiliency into broader regional planning.

Within the Pennyriple Region, PeADD serves as a regional resource for hazard mitigation planning, project development, grant assistance, mapping, data analysis, and coordination with Kentucky Emergency Management and local officials. PeADD is currently leading the five-year update of the Pennyriple Regional Hazard Mitigation Plan in coordination with KYEM and participating local governments. The update will reassess hazards and vulnerabilities, incorporate lessons learned from recent disasters, update local mitigation priorities, and identify projects that can reduce future losses across the nine-county region.

PeADD has also increased its internal capacity for disaster resiliency. An EDA-funded Disaster Resiliency Coordinator provides dedicated regional expertise for mitigation planning, project development, funding applications, and coordination with KYEM, local emergency management officials, utilities, and other stakeholders. This shared regional capacity is particularly important for smaller communities that may not have staff dedicated exclusively to emergency management planning or the technical requirements associated with federal hazard mitigation programs.

In addition, PeADD operates a regional unmanned aircraft systems (UAS) program using district-owned drones that can be deployed throughout all nine counties. The UAS program provides another shared regional resource for storm damage assessment, flood and debris mapping, situational awareness, documentation of damaged infrastructure, and search-and-rescue support. The program allows local governments to access specialized technology without requiring each jurisdiction to independently purchase and maintain the same capability.

Recent mitigation project development demonstrates how this regional planning structure is being translated into infrastructure investment. In 2026, PeADD assisted local governments and public utilities with ten FEMA BRIC subapplications totaling approximately \$17.2 million. The proposed projects address several of the most significant vulnerabilities identified across the region:

- Caldwell County Community Safe Room, Princeton: A proposed dual-use gymnasium and tornado safe room with capacity for approximately 2,500 people. Proposed project cost: \$8,841,250.
- Nebo Substation Resiliency Project, Madisonville: Improvements to strengthen the resiliency of critical electrical infrastructure. Proposed project cost: \$3,732,382.50.
- Princeton Electric Plant Board Grid Resilience Project, Caldwell County: Electric grid resiliency improvements intended to reduce vulnerability to natural hazards and prolonged outages. Proposed project cost: \$1,700,000.
- Hanson Volunteer Fire Department Community Safe Room, Hopkins County: A proposed community safe room with capacity for approximately 500 people. Proposed project cost: \$758,000.
- Princeton Water & Wastewater Commission, Caldwell County: Emergency generators for six wastewater lift stations. Proposed project cost: \$720,850.
- South Hopkins Water District, Hopkins County: Backup generators for four critical water system facilities. Proposed project cost: \$477,000.
- City of Marion, Crittenden County: Emergency generators for six critical infrastructure sites. Proposed project cost: \$351,750.
- Barkley Lake Water District: Emergency backup power to improve water system resiliency and continuity of service. Proposed project cost: \$311,524.95.

- City of Trenton, Todd County: Backup generators for critical wastewater infrastructure. Proposed project cost: \$200,589.
- Trigg County Recreation Center: Emergency backup power for the facility. Proposed project cost: \$88,000.

All ten subapplications are pending FEMA review. Together, they represent a shift from individual mitigation projects toward a broader regional pipeline of investments focused on protecting critical facilities and maintaining essential services during and following disasters.

Previously funded mitigation projects also remain active. FEMA review of construction costs for the Christian County Community Safe Rooms is underway, with the final number of safe rooms to be constructed dependent upon that review. Phase 1 engineering and design also continue for the Loch Mary Dam Restoration project in Earlington under HMGP DR-4630-0044.

The Pennyryle Region has significant experience demonstrating why these investments are necessary. Following the 1997 flood, the City of Hopkinsville undertook a series of studies focused on improving flood management and long-term planning. Those efforts ultimately led to creation of the Hopkinsville Surface and Stormwater Utility in 2005. The utility has since supported floodplain and stormwater management through activities including acquisition of flood-prone properties, development of regional stormwater basins, monitoring of the Little River and watershed lakes, and administration of the City's MS4 program. Although the utility operates within Hopkinsville, its approach illustrates how sustained local planning and investment can reduce vulnerability over time.

Regional resiliency was again tested during the December 2021 tornado outbreak. On December 10, 2021, a major severe weather system crossed western Kentucky, producing widespread destruction. An EF-4 tornado caused extensive damage in Hopkins County, while additional tornadoes affected Christian and Todd counties. Additional tornado activity occurred in the region on January 1, 2022. In response to the December 2021 disaster, Long-Term Recovery Groups were organized in affected communities to coordinate resources and assist residents with long-term recovery needs. The lessons and information generated through these recovery efforts continue to inform mitigation planning and project development.

The Pennyryle Region's approach to pre-disaster recovery planning increasingly combines hazard mitigation planning, dedicated professional capacity, regional technology, infrastructure investment, and lessons learned from past disasters. This approach recognizes that disaster resiliency is also economic resiliency. Communities that can maintain water, wastewater, electricity, communications, transportation, emergency services, and other essential functions are better positioned to protect residents and businesses, limit economic disruption, and recover more quickly following future disasters.

Measuring Resiliency

The measure of resilience is the length of time that recovery takes once a triggering event occurs. There cannot be a "one size fits all" approach to resiliency as no two triggering events are the same and as such the reaction, the ability to adapt, and recover is not the same. This makes the question of the method of measurement difficult to answer. For example, resilience in a natural disaster may involve the ability to re-establish utility services such as water, gas, electric, and internet services to get businesses open and get people back to work. Closure of major employer in a region or community may require resiliency in a more social realm as it relates to getting people the services they need to recover from the event. In some cases, it may be that a naturally occurring event such as the

Dawson Springs tornado results in the permanent closure of a major community employer. The measurement of resiliency comes not only in the amount of time a business is closed or how long it takes to re-build a house. From an economic perspective, the region may measure resiliency by information such as unemployment rates, tax information, and sales data obtained from employers.

The region will employ a coordinated effort to ensure that critical infrastructure is maintained and expanded by working with local leaders to obtain grant and loan funding to support the water and wastewater systems, expansion of broadband services, transportation systems, and support of city and county services such as police, fire, and public works. These efforts will be documented for the purposes of long term analysis.

The region will continue programming to address the social factors that contribute to resiliency such as workforce services, education, community services, transportation services, and housing services that have been described in this strategy. These existing services are a part of the region wide information sharing efforts that will aid in the measurement of resiliency.

Resiliency as it relates to the buildings and structures in a community includes the availability of properties in a variety of developed status, an existing stock of commercial properties available as move in ready, an existing supporting housing stock, land local policy that supports and encourages a standard for construction such as local building code and construction review.

As has been noted in the demographic overview of the region, there are concentrations of vulnerable populations in each county in the region. Measuring resiliency in the vulnerable populations throughout that region can be achieved by coordinating with local neighborhood associations, cultural groups, long term recovery groups to monitor and collect information about a variety of topics. The key to ensuring resilience in vulnerable communities is to adapt programming to address and serve the needs of the community in an equitable manner.

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Section 8

Community Snapshots

DRAFT

CALDWELL COUNTY



DEMOGRAPHICS & DIVERSITY - 2026 DATA

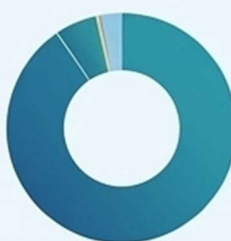
Population: 12,630

Median Age: 42.4



49.3% Male | 50.7% Female

RACIAL DIVERSITY



White: 89.8%
Black: 6.0%
Native American: 0.1%
Asian: 0.1%
Mixed Race: 2.6%
Other: 1.6%

Source: KYStats, U.S. Census Bureau Projections

WORKFORCE & INDUSTRY - 2026 DATA



UNEMPLOYMENT RATE:

4.2%



TOP 4 INDUSTRIES

1. Manufacturing
2. Retail
3. Healthcare & Social Assistance
4. Accommodation & Food Services

Source: KYStats, U.S. Census Bureau Projections

ECONOMICS & HOMEOWNERSHIP - 2026 DATA



ANNUAL HOUSEHOLD INCOME

\$59,583



POPULATION IN POVERTY

~1,913

HOMEOWNERSHIP



Homeowners:
Renters

76.2%

23.8%

Source: KYStats, U.S. Census Bureau Projections

EDUCATION - 2026 DATA

HIGH SCHOOL DIPLOMA OR HIGHER: 91.2%

BACHELOR'S DEGREE OR HIGHER: 17.1%



AVERAGE ACT SCORE: 19



STUDENTS POST-SECONDARY READY: 74.5%

Source: KYStats, U.S. Census Bureau Projections

2026 CALDWELL COUNTY FACT SHEET

CHRISTIAN COUNTY



DEMOGRAPHICS & DIVERSITY - 2026 DATA

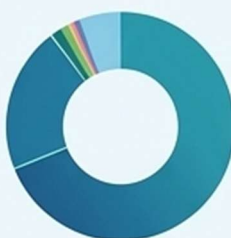
Population: 71,118

Median Age: 29.1



52.8% Male | 47.2% Female

RACIAL DIVERSITY



White: 68.1%
Black or African American: 21.0%
Native American & Alaska Native: 0.4%
Asian: 1.9%
Pacific Islander: 1.0%
Other: 1.3%
Mixed Race: 6.3%

Source: KYStats, U.S. Census Bureau Projections

WORKFORCE & INDUSTRY - 2026 DATA



UNEMPLOYMENT RATE:

3.1%

TOP 4 INDUSTRIES

1. Retail
2. Healthcare & Social Services
3. Manufacturing
4. Accommodation & Food Services



Source: KYStats, U.S. Census Bureau Projections

ECONOMICS & HOMEOWNERSHIP

- 2026 DATA



ANNUAL HOUSEHOLD INCOME

\$52,112



POPULATION IN POVERTY

11,105

HOMEOWNERSHIP



Homeowners:
Renters

50.1%

49.9%

Source: KYStats, U.S. Census Bureau Projections

EDUCATION

- 2026 DATA

HIGH SCHOOL DIPLOMA: 86.1%

BACHELOR'S DEGREE OR HIGHER
17.5%



AVERAGE ACT SCORE: 18



STUDENTS POST-SECONDARY
READY: 64.9%

Source: KYStats, U.S. Census Bureau Projections

2026 CHRISTIAN COUNTY FACT SHEET

CRITTENDEN COUNTY

DEMOGRAPHICS & DIVERSITY - 2026 DATA

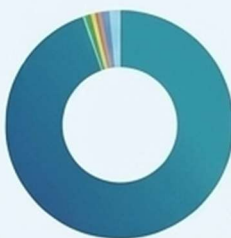
Population: 8,910

Median Age: 43.8



50.5% Male | 49.5% Female

RACIAL DIVERSITY



White: 95.2%

Black: 0.9%

Native American &
Alaska Native: 0.6%

Asian: 0.4%

Mixed Race: 1.8%

Other: 1.1%

Source: KYStats, U.S. Census Bureau Projections

ECONOMICS & HOMEOWNERSHIP

- 2026 DATA



ANNUAL HOUSEHOLD
INCOME

\$51,240



POPULATION IN POVERTY

1,220

HOMEOWNERSHIP



Homeowners:
Renters

83.1%

16.9%

Source: KYStats, U.S. Census Bureau Projections

WORKFORCE & INDUSTRY

- 2026 DATA



UNEMPLOYMENT RATE:

3.4%



TOP 4 INDUSTRIES

1. Manufacturing
2. Healthcare & Social Services
3. Retail
4. Educational Services



Source: KYStats, U.S. Census Bureau Projections

EDUCATION

- 2026 DATA

HIGH SCHOOL DIPLOMA: **87.5%**

BACHELOR'S DEGREE OR HIGHER
14.2%



AVERAGE ACT SCORE: **18**



STUDENTS POST-SECONDARY
READY: **67.0%**

Source: KYStats, U.S. Census Bureau Projections

2026 CRITTENDEN COUNTY FACT SHEET

HOPKINS COUNTY



DEMOGRAPHICS & DIVERSITY - 2026 DATA

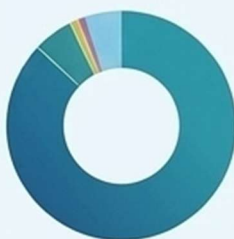
Population: 45,233

Median Age: 41.3



48.5% Male | 51.5% Female

RACIAL DIVERSITY



White: 87.3%
Black: 5.8%
Native American & Alaska Native: 1.2%
Asian: 0.6%
Mixed Race: 4.9%
Other: 0.2%

Source: KYStats, U.S. Census Bureau Projections

WORKFORCE & INDUSTRY - 2026 DATA



UNEMPLOYMENT RATE:

5.2%



TOP 4 INDUSTRIES

1. Healthcare & Social Assistance
2. Retail Trade
3. Manufacturing
4. Educational Services



Source: KYStats, U.S. Census Bureau Projections

ECONOMICS & HOMEOWNERSHIP - 2026 DATA



ANNUAL HOUSEHOLD INCOME

\$56,815



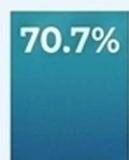
POPULATION IN POVERTY

8,240

HOMEOWNERSHIP



Homeowners:
Renters



Source: KYStats, U.S. Census Bureau Projections

EDUCATION - 2026 DATA

HIGH SCHOOL DIPLOMA: 89.4%

BACHELOR'S DEGREE OR HIGHER
18.5%



AVERAGE ACT SCORE: 18.5



STUDENTS POST-SECONDARY
READY: 80.2%

Source: KYStats, U.S. Census Bureau Projections

LIVINGSTON COUNTY



DEMOGRAPHICS & DIVERSITY - 2026 DATA

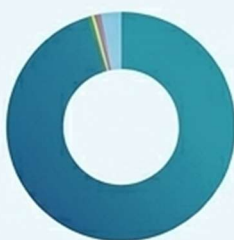
Population: 8,875

Median Age: 46.8



49.0% Male | 51.0% Female

RACIAL DIVERSITY



White: 96.0%

Black: 0.8%

Asian: 0.4%

Mixed Race: 2.5%

Other: 0.3%

Source: KYStats, U.S. Census Bureau Projections

WORKFORCE & INDUSTRY - 2026 DATA



UNEMPLOYMENT RATE:

4.8%



TOP 4 INDUSTRIES

1. Mining, Oil & Gas Extraction / Transportation
2. Healthcare & Social Assistance
3. Construction
4. Retail Trade



Source: KYStats, U.S. Census Bureau Projections

ECONOMICS & HOMEOWNERSHIP - 2026 DATA



ANNUAL HOUSEHOLD INCOME

\$57,400



POPULATION IN POVERTY

1,150

HOMEOWNERSHIP



Homeowners:
Renters



Source: KYStats, U.S. Census Bureau Projections

EDUCATION - 2026 DATA

HIGH SCHOOL DIPLOMA: 88.0%

BACHELOR'S DEGREE OR HIGHER
16.1%



AVERAGE ACT SCORE: 17.5



STUDENTS POST-SECONDARY
READY: 79.5%

Source: KYStats, U.S. Census Bureau Projections

LYON COUNTY



DEMOGRAPHICS & DIVERSITY - 2026 DATA

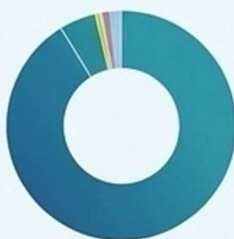
Population: 8,680

Median Age: 49.8



54.2% Male | 45.8% Female

RACIAL DIVERSITY



White: 91.2%
Black: 5.2%
Native American & Alaska Native: 0.6%
Asian: 0.5%
Mixed Race: 1.8%
Other: 0.7%

Source: KYStats, U.S. Census Bureau Projections

WORKFORCE & INDUSTRY - 2026 DATA



UNEMPLOYMENT RATE:

3.0%



TOP 4 INDUSTRIES

1. Public Administration / Corrections
2. Healthcare & Social Services
3. Accommodation & Food Services
4. Retail Trade



Source: KYStats, U.S. Census Bureau Projections

ECONOMICS & HOMEOWNERSHIP - 2026 DATA



ANNUAL HOUSEHOLD INCOME

\$61,500



POPULATION IN POVERTY

760

HOMEOWNERSHIP



Homeowners:
Renters



13.5%

Source: KYStats, U.S. Census Bureau Projections

EDUCATION - 2026 DATA

HIGH SCHOOL DIPLOMA: 90.5%

BACHELOR'S DEGREE OR HIGHER
15.8%



AVERAGE ACT SCORE: 18



STUDENTS POST-SECONDARY
READY: 76.0%

Source: KYStats, U.S. Census Bureau Projections

2026 LYON COUNTY FACT SHEET

MUHLENBERG COUNTY



DEMOGRAPHICS & DIVERSITY - 2026 DATA

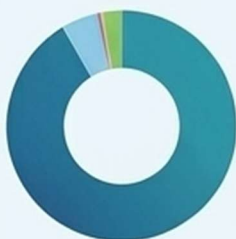
Population: 30,850

Median Age: 43.5



49.6% Male | 50.4% Female

RACIAL DIVERSITY



White: 91.8%
Black or African American: 4.8%
Native American & Alaska Native: 0.2%
Asian: 0.4%
Mixed Race: 2.3%
Other: 0.5%
Mixed Race: 0.5%

Source: KYStats, U.S. Census Bureau Projections

WORKFORCE & INDUSTRY - 2026 DATA



UNEMPLOYMENT RATE:

4.5%



TOP 4 INDUSTRIES

1. Healthcare & Social Assistance
2. Retail Trade
3. Educational Services
4. Manufacturing



Source: KYStats, U.S. Census Bureau Projections

ECONOMICS & HOMEOWNERSHIP - 2026 DATA



ANNUAL HOUSEHOLD INCOME

\$52,800



POPULATION IN POVERTY

4,100

HOMEOWNERSHIP



82.2%

17.8%

Homeowners:
Renters



Source: KYStats, U.S. Census Bureau Projections

EDUCATION - 2026 DATA

HIGH SCHOOL DIPLOMA: 85.2%

BACHELOR'S DEGREE OR HIGHER
13.5%



AVERAGE ACT SCORE: 17.5



STUDENTS POST-SECONDARY
READY: 81.0%

Source: KYStats, U.S. Census Bureau Projections

2026 MUHLENBERG COUNTY FACT SHEET

TODD COUNTY



DEMOGRAPHICS & DIVERSITY - 2026 DATA

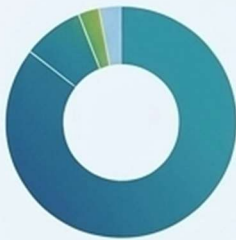
Population: 12,350

Median Age: 36.8



50.1% Male | 49.9% Female

RACIAL DIVERSITY



White: 86.5%

Black: 8.0%

Asian: 0.2%

Mixed Race: 2.5%

Other: 2.8%

Source: KYStats, U.S. Census Bureau Projections

WORKFORCE & INDUSTRY - 2026 DATA



UNEMPLOYMENT RATE:

3.1%



TOP 4 INDUSTRIES

1. Manufacturing
2. Retail Trade
3. Agriculture & Wholesale Trade
4. Educational Services



Source: KYStats, U.S. Census Bureau Projections

ECONOMICS & HOMEOWNERSHIP

- 2026 DATA



ANNUAL HOUSEHOLD INCOME

\$60,200



POPULATION IN POVERTY

2,300

HOMEOWNERSHIP



Homeowners:
Renters



25.8%

Source: KYStats, U.S. Census Bureau Projections

EDUCATION

- 2026 DATA

HIGH SCHOOL DIPLOMA: **81.5%**

BACHELOR'S DEGREE OR HIGHER
16.2%



AVERAGE ACT SCORE: **16.8**



STUDENTS POST-SECONDARY
READY: **63.5%**

Source: KYStats, U.S. Census Bureau Projections

2026 TODD COUNTY FACT SHEET

TRIGG COUNTY



DEMOGRAPHICS & DIVERSITY - 2026 DATA

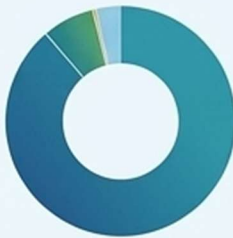
Population: 14,210

Median Age: 45.9



49.5% Male | 50.5% Female

RACIAL DIVERSITY



White: 88.8%

Black: 7.4%

Native American & Alaska Native: 0.1%

Asian: 0.4%

Mixed Race: 3.3%

Source: KYStats, U.S. Census Bureau Projections

WORKFORCE & INDUSTRY - 2026 DATA



UNEMPLOYMENT RATE:

3.8%



TOP 4 INDUSTRIES

1. Manufacturing
2. Healthcare & Social Services
3. Accommodation & Food Services
4. Retail



Source: KYStats, U.S. Census Bureau Projections

ECONOMICS & HOMEOWNERSHIP - 2026 DATA



ANNUAL HOUSEHOLD INCOME

\$60,150



POPULATION IN POVERTY

1,980

HOMEOWNERSHIP



Homeowners:
Renters



19.0%

Source: KYStats, U.S. Census Bureau Projections

EDUCATION - 2026 DATA

HIGH SCHOOL DIPLOMA: 90.8%

BACHELOR'S DEGREE OR HIGHER
22.4%



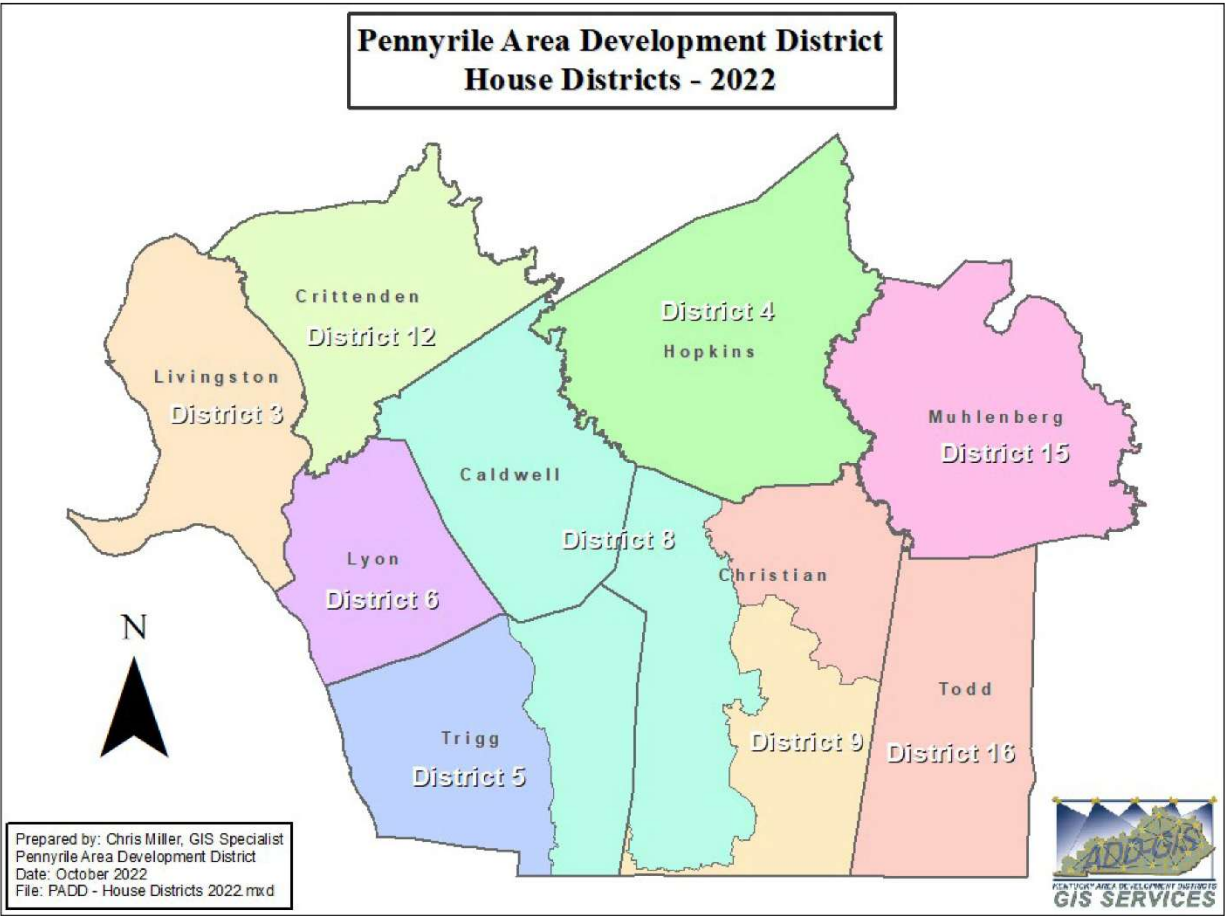
AVERAGE ACT SCORE: 18.5



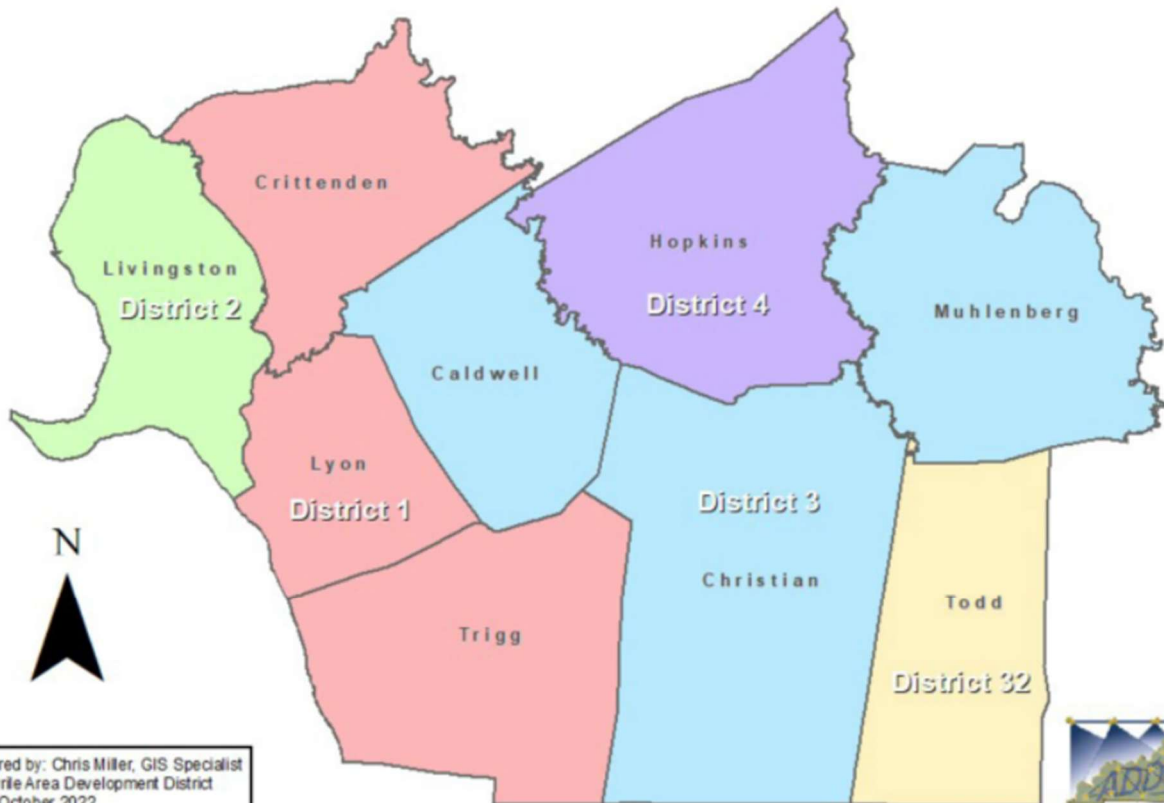
STUDENTS POST-SECONDARY
READY: 91.5%

Source: KYStats, U.S. Census Bureau Projections

2026 TRIGG COUNTY FACT SHEET



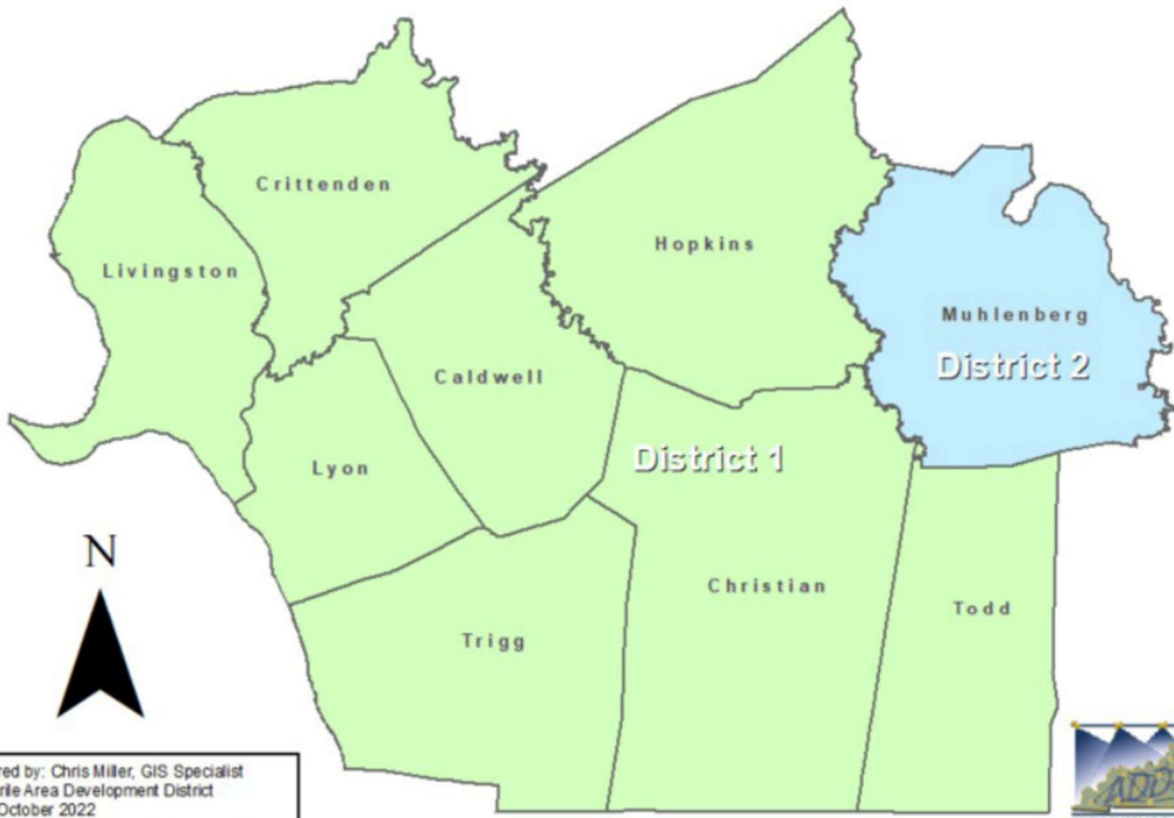
**Pennyriile Area Development District
Senate Districts - 2022**



Prepared by: Chris Miller, GIS Specialist
Pennyriile Area Development District
Date: October 2022
File: PADD - Senate Districts 2022.mxd



**Pennyriple Area Development District
Congressional Districts - 2022**



Prepared by: Chris Miller, GIS Specialist
Pennyriple Area Development District
Date: October 2022
File: PADD - Congressional Districts 2022.mxd



Resolution of Adoption

2025 Comprehensive Economic Development Strategy Update
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Resolution 2026-_____

WHEREAS, the Pennyriple Area Development District is one of fifteen Area Development Districts within the Commonwealth of Kentucky; and

WHEREAS, the Kentucky Area Development Districts, in coordination with the Kentucky Department for Local Government and the Economic Development Administration, previously engaged in a Commonwealth-wide community-based, strategic planning process known as **Comprehensive Economic Development Strategy (C.E.D.S.)**; and

WHEREAS, the CEDS is a continuous process enabling Kentuckians to strategically plan for themselves through consensus management of all resources; and

WHEREAS, the CEDS has been updated in accordance with standards set by the Economic Development Administration; and

WHEREAS, the Board of Directors recognizes this plan as the Pennyriple Area Development District's consensus for future growth and revitalization in the region.

NOW, THEREFORE, BE IT RESOLVED, that the Pennyriple Area Development District Board of Directors approve and adopt the Pennyriple Area Development District 2025 Update of the Comprehensive Economic Development Strategy document and will provide copies to the Economic Development Administration.

Adopted this _____ day of November, 2026

Chairman

ATTEST

