

DRP Draft

Executive Summary

The Lincoln Trail Area Development District (LTADD) represents an eight-county region in central Kentucky serving as the focal point of federal, state, and local partnership for enhancing the quality of life in the region. LTADD has received funding as a part of COVID-19 relief for the creation of this plan. This plan will be tied to the Comprehensive Economic Development Strategy and will work to address the economic impacts of the ongoing coronavirus pandemic.

At the present moment the COVID-19 pandemic continues to have an everchanging impact on physical health, economic wellbeing, and societal fulfillment in the LTADD region. As a response to the pandemic, this document assesses the broad impacts of pandemic on the region and the way it has changed it. It addresses strategies, plans, and funding options to mitigate the effects of the pandemic.

This document sets out to gather public input on the effects of the pandemic. Surveys were sent in November of 2020 to members of the region whose organizations represent some of the broad areas of life in the region. These groups come from local governments, educational institutions, healthcare providers, chambers of commerce, industrial development commissions, tourism commissions, economic development commissions, and public protection entities. The areas of life they represent include the economy, business and industry, workforce, education, healthcare, aging services, tourism, government, public protection, judiciary, community events, community services/human resources, transportation, and infrastructure.

The input from these groups and individuals helped develop an analysis of the overall effect of the pandemic on the region. It revealed the ways that the pandemic has and has not changed the various areas of life and allowed for the representatives to give input about how to best move forward. In addition to this, an analysis of the strengths, weaknesses opportunities, and threats of the region was reviewed to further discuss the state of the region in the midst of the pandemic. Research was conducted to supplement the input received from stakeholders to further understand the impact the pandemic has had on the region and the ways things have changed.

The plan then lays out the various funding options available to the region. They include the Coronavirus Relief Fund for Local Governments, FEMA Public Assistance Program, Small Business Administration Programs, USDA COVID-19 Federal Resources, COVID-19 Business Relief Program, and the American Rescue Plan Act (ARPA). A resource directory and a summary of these programs is in this document.

Lastly, this plan includes mentions of integrating this plan with the other goals and broader objectives of the Lincoln Trail Area Development District.

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Introduction

In December of 2019, an unfamiliar respiratory disease began infecting residents in Wuhan, China. By January 2020 it had become apparent there had been an outbreak of a novel coronavirus strain in China. The World Health Organization officially recognized the outbreak and the virus began spreading to other countries. It quickly became clear that that the coronavirus strain, officially SARS-CoV-2 and colloquially COVID-19, was on the path to becoming a pandemic. A pandemic is a disease outbreak that has a reach across the globe, affecting a significant population.

On January 21st the United States recorded its first case of the virus and on February 13th the United States had recorded its 15th confirmed case of the virus; this is the same date the director of the CDC warned of imminent community transmission that will linger beyond the current season. On February 26th the first case of local transmission was reported in the United States and three days later the first reported death from the virus in the United States was confirmed. As the virus continued to spread across the United States and the effects upon the national economy became known, Kentucky reported its first confirmed case of the virus on March 6th.

Figure 1
United States Seven Day Average of Reported Cases Since February of 2020

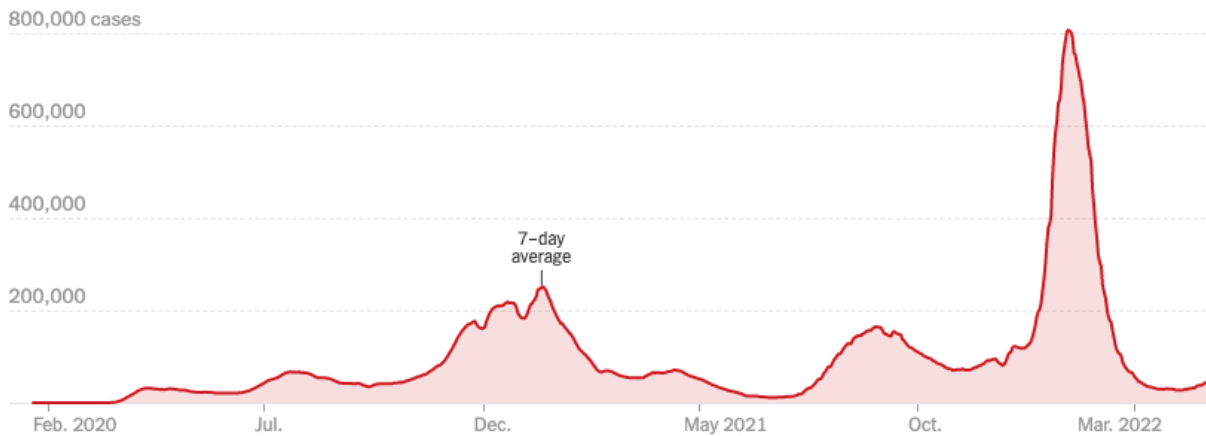


Figure 2
Kentucky Seven Day Average of Reported Cases Since April of 2020



The United States and the Commonwealth of Kentucky have declared states of emergencies, witnessed increases in COVID-19 cases and deaths, and have experienced economic downturns since the beginning of the pandemic. Above, figure 1 depicts the seven-day average of the reported cases in the United States since February of 2020 and figure 2 shows the seven-day average of reported cases in Kentucky. Since the beginning of the pandemic, Kentucky's positive case totals includes peaks and valleys based on variants and changes to human behavior. The ebbs and flows of Kentucky's caseload totals mirrors national statistics. Kentucky's Governor, Andy Beshear has implemented rules and procedures aimed to limit the impact of the coronavirus and its economic impact. Newly created government programs sought to alleviate the effects of the pandemic through policies and funding sources such as the \$2 trillion Coronavirus Aid, Relief, and Economic Security Act (CARES Act), the \$1.9 trillion American Rescue Plan Act (ARPA), and multiple other initiatives.

In the United States, three vaccines are now approved for use and available to most citizens. Efforts are now underway to expand use of the vaccines and to encourage use. At the time of this report, the Coronavirus pandemic continues to rage, infecting millions. The ongoing presence of the virus is having a continued effect on the national and state economy.

COVID-19 Pandemic: Relevant Events and Dates

March 6 th , 2020	<ul style="list-style-type: none"> oFirst confirmed case of COVID-19 Reported in Kentucky.
March 10 th , 2020	<ul style="list-style-type: none"> • Visitors limited at long-term care facilities and state prisons
March 13 th , 2020	<ul style="list-style-type: none"> oSenior centers recommended to close.
March 16 th , 2020	<ul style="list-style-type: none"> oSchools cease in-person instruction. oExecutive order limits restaurant and bar services to drive-through, curbside, or pickup service only. oPrimary elections in Kentucky postponed 35 days, to June 23rd, 2020.
March 17 th , 2020	<ul style="list-style-type: none"> oClosed all public-facing buildings to in-person services.
March 23 rd , 2020	<ul style="list-style-type: none"> oAll non-essential businesses closed to in-person service.
April 27 th , 2020	<ul style="list-style-type: none"> oBenchmarks established by the state that when met, will trigger business and other reopening's.
July, 2020	<ul style="list-style-type: none"> oStatewide mask mandate implemented. oBusiness and capacity restrictions began to be put in place again.
August 11 th , 2020	<ul style="list-style-type: none"> oGovernor Beshear request schools postpone return to in-person instruction until September 28th. Instruction would continue to change between in in-person and distance for the remainder of the year.
November 23 rd , 2020	<ul style="list-style-type: none"> oNew restrictions on business capacity put in place.
December 14 th , 2020	<ul style="list-style-type: none"> oFirst Kentuckians receive a COVID-19 vaccine.
March 11 th , 2021	<ul style="list-style-type: none"> oKentucky reaches a 25% vaccination rate, with over 567 vaccination sites are open in the state.
May, 2021	<ul style="list-style-type: none"> oCapacity restrictions start to be eased in the state.
June 11 th , 2021	<ul style="list-style-type: none"> oState ends mask requirement, social distancing requirements, and all capacity restrictions.
July, 2021	<ul style="list-style-type: none"> oAs cases began to rise again, Governor Beshear orders masked to be worn in all state buildings and in Kentucky schools.
February 28th, 2022	<ul style="list-style-type: none"> • Masks no longer required in most Kentucky government Buildings.

The CARES Act provided \$1.5 billion to the US Economic Development Administration (EDA) of which \$1.467 billion is intended for grants via the Economic Adjustment Assistance Program. These funds will “will support a wide range of non-construction and construction activities in communities across the country experiencing severe economic dislocations brought about by coronavirus.” Example activities include economic recovery planning, preparing resiliency plans, entrepreneurship activities, and the construction of public facilities that support economic recovery.

On August 12th, Kentucky Governor Andy Beshear announced that the Department of Local Government (DLG) was awarded \$6 million in CARES Act funding through the EDA to be split evenly among Kentucky’s Area Development District. DLG would retain 1% for their administrative cost.

The Lincoln Trail Area Development District is using a portion of these funds to create a Disaster Resiliency/Economic Recovery document to compile relevant data, analysis, and stakeholder input about the areas of life in the region most affected by the pandemic. The results will be formulated into a plan that will serve as a guideline for the region’s economic recovery, overall resilience against the Coronavirus pandemic, and a summary of what has transpired since the early days of the pandemic.

Multijurisdictional Planning

The goal of this Disaster Resiliency/Economic Recovery plan is to include input from and benefit all jurisdictions, communities, and community organizations in the Lincoln Trail Area Development District. The region is comprised of Breckinridge, Grayson, Hardin, LaRue, Marion, Meade, Nelson, and Washington Counties and their respective cities. LTADD reached out to a variety of organizations and institutions in these communities for input on the project. They included local governments, educational institutions, healthcare providers, chambers of commerce, industrial development commissions, tourism commissions, economic development commissions, and public protection entities.

These organizations represent the multiple areas of life in the region that are being analyzed in this plan. They were asked about how the pandemic has affected the areas of life they operate in and represent and if they have any recommendations about how to respond to the affects. The organizations represented multiple areas of life and, as such, surveys tailored to those areas were sent to each of them. They were questioned about the pandemic’s effect on their organization, operations, and in what types of assistance they need to help combat the ill effects of the pandemic.

In addition, LTADD staff played a significant role in the drafting and research process of this plan. The staff has a broad range of knowledge, skills, and abilities that contributed to the plan. Staff lead community outreach, research, and plan drafting.

The Pandemic’s Effect on Areas of Life

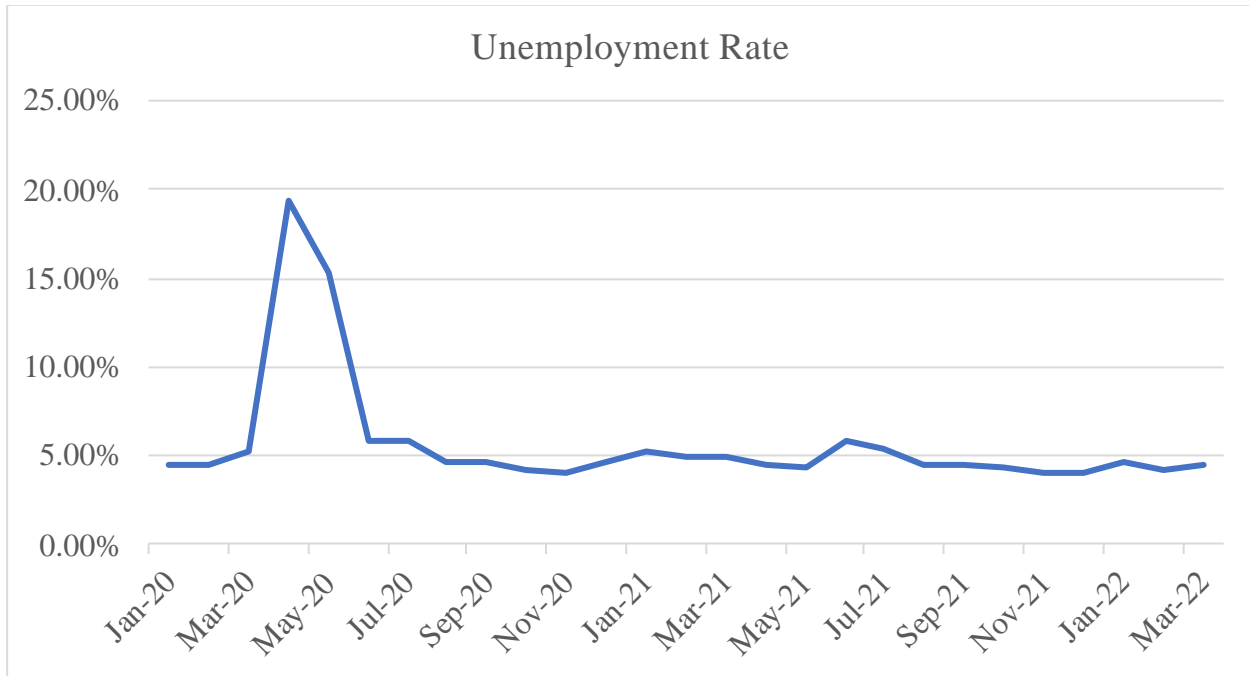
Economy

In the months preceding the pandemic, the Lincoln Trail region's economy was strong. The region's unemployment figures remained lower than the averages for the state of Kentucky and economic investments were robust. The region enjoys a major US North/South transportation corridor in I-65, comparatively low electricity costs, close proximity to raw materials, and low labor cost. The region's economy is closely tied to three main industrial sectors: automotive, processed food and beverage production, and military and government services.

Similar to other parts of the state and the nation, the pandemic has had an overall detrimental effect on the regional economy. Various local businesses and industries in the region experienced temporary shutdowns, temporary slowdowns, or even permanent closures due to pandemic related restrictions and consumer behavior. Figure 4 later in the plan details the series of closures and restrictions placed on many businesses to mitigate the spread of the virus. Now, pandemic related restrictions are virtually all eliminated in the state.

The region's unemployment rate was 5.0% as of September, 2020. This figure was as high as 19.0% in the month of April and was at a low of 4.4% in February, right before the pandemic made its way to Kentucky. Now, the Lincoln Trail region's unemployment figure is at 4.5%. Figure 3 shows the unemployment rate since the beginning of January, 2020. Similarly, employment figures for the Lincoln Trail region at the present moment are at 116,190; this figure was as low as 105,887 in April and as high as 120,403 in February. It is evident that these figures are subject to the effects of the pandemic.

Figure 3



https://kystats.ky.gov/Ssrs/Index/Master_LAUS_Report

A major economic concern for the Lincoln Trail region would be the impact of lost wages for workers in the region. With businesses slowing down operations or shutting down for periods of time, there was a fear of less money in the pockets of citizens. Average weekly wages appeared to increase an average of by 5.76% in the second quarter of 2020 (the height of pandemic related shutdowns), when compared to the second quarter of 2019. From the most recent data available (2021 Quarter 1), weekly wages were up 3.85% when compared to Q1 of 2020 (period leading up to pandemic shutdowns). (U.S. Bureau of Labor and Statistics) <https://data.bls.gov/maps/cew/KY>. This can potentially be attributed to the better than the average economic vulnerability scores in the Lincoln Trail region and enhanced unemployment benefits.

In May of 2020, research company, Chmura conducted a study analyzing the economic vulnerability of employment by industry type in individual counties in the United States. Industries such as entertainment and food services were more likely to be affected than industries such as the finance or education services. Chmura used this knowledge when looking at employment sectors in individual counties. In the Lincoln trail region, all 8 counties were projected to fare better than the national average. <https://www.chmura.com/blog/the-covid-19-economic-vulnerability-index>

The economic indicator, consumer spending, also offers additional insights to how the economy has fared during the course of the pandemic. Consumer spending is the amount of money spent at businesses in an area. The amount of consumer spending reflected the changes in business closings and openings in the state. In March of 2020 consumer spending was down nearly 27% after stay-at-home advisement were initially recommended. Over the next several months, consumer spending ebbed and flowed in relation to case numbers and business closings and openings. Months after the last official business constraints were lifted, consumer spending is up

over 17.5% since before the pandemic, compared to 10.9% on the national average.

<https://tracktherecovery.org/>

Business and Industry

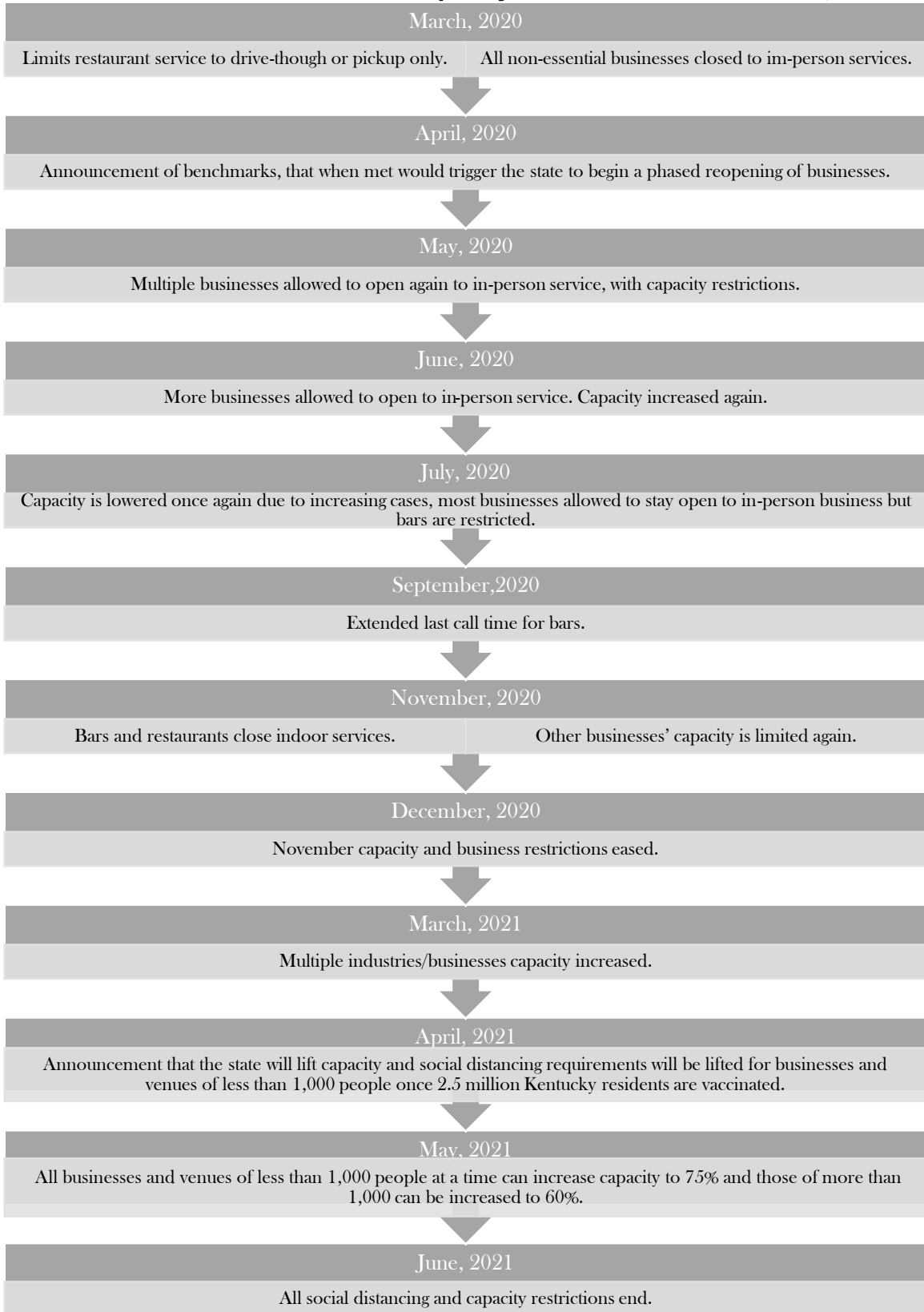
The Lincoln Trail region has a diverse range of businesses and industry present. They include industries such as distilleries Heaven Hill and Makers Mark; food processing plants, Bel/Kaukauna USA and RL Schreiber; and car part manufacturing centers, such as Toytomi or Toyota Gosei. The regions also has a number of restaurants, shops, and recreation and entertainment related businesses.

Survey results reveal that groups with an interest in local business and industry believe the pandemic has had a very significant impact on this area of life. Respondents agreed overwhelmingly that factory and manufacturing slowdowns are an aspect of the pandemic in their communities and noted that temporary and permanent business closures have affected their communities. They additionally noted that supply chain issues and insufficient numbers of employees have affected the operations of businesses in their communities.

Meanwhile, restaurants and small businesses have had their share of troubles in during the course of the pandemic. Businesses and capacity restrictions have obviously led to less income for this business. For example, a barbershop would have gone weeks without being able to service customers and restaurants would go weeks at a time with a limited number of customers they are allowed to serve. Other than this, local businesses were limited by supply chain issues and not being able to find a sufficient number of workers. Figure 4 below details some of the closures and restrictions placed on businesses to help mitigate the spread of the virus.

Figure 4

Business Closures and Capacity Restrictions Since March, 2020



There are a few contending reasons for the downturn in business and industry in the region. The government related shutdowns are a major reason, businesses such as restaurants/bars, non-essential retail stores, and other non-essential services were forced to close in-person services due to the spread of the virus. The decreases in revenue forced businesses to close and/or lay off employees. Meanwhile, consumer spending habits affected the income of businesses and also the level of production of industries in the region, leading to their own income issues and need for production slowdowns and subsequent layoffs. Lastly, there are claims by industry representatives that they are affected by the available workforce in their community, claiming that pandemic related unemployment insurance and fear amongst workers leaving their families and going to work during the pandemic is high.

Recommendations from surveyed stakeholders included the need to reevaluate unemployment benefits and getting individuals back into the workforce. Virtual training sessions for potential employees was one perceived solution. Additionally, there were opinions about the need for technology and logistics to support virtual shopping at businesses.

Workforce

The status of the workforce in the region has been affected by the pandemic. Workforce development is administered by Kentucky Career Centers in the region and the LTADD Employment and Training Department. When polled on how the area has been affected by the pandemic, workforce development representatives made it clear that issues relating to available workforce and unemployment increases are the main concerns. They did not indicate, however, that available training opportunities or funding for their organizations had been affected by issues concerning the pandemic. This all appears to be in line with some of the economic concerns in the region and concerns from local business and industry leaders.

Workforce development leaders noted that to improve the situation, there needs to be more effective outreach efforts to offer their services and that they need to be more accessible for individuals to access them.

Education

There are a number of educational institutions across the eight-county region. There are ten school districts with elementary, middle, and high schools and higher education institutions that include Elizabethtown Community & Technical College and regional Western Kentucky University campuses. All institutions have experienced the pandemic in different ways. In the spring of 2020, all schools faced shut downs and experienced distance learning. In the fall of 2020 and spring of 2021, the school systems have experienced a mixture of in person and distance learning. Challenges related to the pandemic create issues for both forms of learning for the various institutions. In the fall of 2021, schools have been mostly all in person, with proper social distancing and masking measures in place.

List of School Closings, Openings, and other Requirements 2020-2021

March, 2020

- K-12 Schools closed in-person instruction, not to be reopened for the rest of the academic year.

August, 2020

- Governor Beshear asks schools to delay the start of the school year until September.

September, 2020

- The k-12 school year is underway with a majority of schools using either a virtual or hybrid in-person/virtual format.

November, 2020

- All k-12 schools to stop in-person classes. Elementary schools until December 7th and middle and high schools until January 4th.

January, 2021

- All K-12 allowed to offer in-person instruction.

March, 2021

- State mandates school districts to offer some form of in-person instruction.

July, 2021

- While all schools are slated to be open to in-person instruction, a masking requirement is put in place.

School administrators surveyed indicated that the pandemic has had an overall detrimental effect on their education institutions. They noted that the main concern in administering in person learning is not a lack of personal protective equipment (PPE) or disinfectants, but a lack of space to provide recommended social distancing for students and a lack of funding. Other issues affecting in person learning is the small size of the available workforce, the rise in the community's infection rates leading to the school's needing to cease in person learning, and a "lack of Custodial Support to manage CDC Guidelines".

Meanwhile, when surveyed about issues with distance learning, issues seemed to be centered on technology issues and logistical concerns. This includes a lack of access to technology, technology knowledge gaps, and solid internet access. It also included the logistical issues about distance learning such as organization issues of various shifts between virtual and in person instruction.

Other issues have included some aspects of the education system that have been affected by the pandemic. With students not in a physical school building, students lack at least one meal they are accustomed to receiving during the day, often they may even miss out on other meals such as breakfast or take-home meals. As a response, school districts frequently provided for take home meals for most students either via drop off or pick up. Another effect is child care. For many, the school systems double as child care, when schooling goes virtual, many parents or guardians cannot let their students go virtual alone, forcing them to forgo jobs or find alternative child care. Lastly, schools shutting down also resulted in diminished extracurriculars that provide students with after school care or alternative activities.

Education administrators noted that to help relieve these issues, they needed more funding for personnel cost, technology assistance, an expansion of internet coverage, and general support from the community in slowing the spread of the virus to help avoid school closures.

Healthcare

The pandemic has had a detrimental effect on the healthcare providers in the region. This includes the region’s hospitals, primary care providers, nursing homes, and elective care facilities. All of these services have been affected by the pandemic in one way or another. The pandemic led to executive orders that halted elective procedures and forced other operations to cease, forced nursing homes to stop resident visitations, led to hospitals ceasing visitation, caused equipment and staffing issues, and created a situation where hospitals faced capacity issues. Figure 5 below shows the number of cases and deaths as of May 1st, 2022 for each county in the Lincoln trail region.

Figure 5

County	Cases	Deaths
Breckinridge	5,143	78
Grayson	8,001	131
Hardin	32,614	431
LaRue	3,731	71
Marion	6,416	82
Meade	5,808	66
Nelson	14,453	152
Washington	3,948	61
LTADD	80,114	1,072
<i>Source: KDPH COVID-19 Dashboard</i>		

Local healthcare leaders offered some input about their experience during the pandemic. With results coming from primary care and long-term care providers, common sentiments are that the pandemic has had a serious effect on the healthcare operations. They point out staffing issues, issues with staff being exposed, issues obtaining PPE supplies, issues obtaining other equipment, and funding issues.

The healthcare administrators noted that the path forward they saw is for funding opportunities and “return to the tried-and-true policies, procedures, trainings, & protocols of KY Department of Public Health”.

Vaccine Approval and Dispersion in Kentucky

December 11th, 2020: First of three COVID-19 vaccine receives emergency use authorization from the FDA, allowing shots to go into arms.

December 14th, 2020: Five frontline healthcare workers become the first Kentuckians to receive a COVID-19 vaccine. Beginning of phase 1A of vaccine distribution for long-term care facilities and healthcare workers.

February 1st, 2021: Groups in Phase 1B of vaccine distribution becomes eligible. Group includes school staff, first responders, and anyone over the age of 70.

February 2nd, 2021: Regional vaccination centers open across the state.

March 1st, 2021: Groups in Phase 1C of vaccine distribution becomes eligible. Group includes anyone over the age of 60 and anyone 16 or older with conditions that makes them at-risk.

March 31st, 2021: Everyone 50 and over eligible is to receive the vaccine.

April 5th, 2021: All residents 16 and older are eligible to receive the vaccine.

May 10th, 2021: Vaccine gets approval for children 12-15 years old.

September 22nd, 2021: FDA authorizes booster shots for eligible groups, begins phasing approval for other groups.

October 29th, 2021: Vaccine review approval for children 5-12 years old.

March 29th, 2022: FDA authorizes booster shots for eligible groups.

The history of vaccine approval and dispersal is still ongoing and everchanging. The vaccine has had a positive impact on reducing deaths for those who receive it and has decreased transmission rates. Unfortunately, there is still a considerable number of people who are ineligible to receive the vaccine and some who are reluctant. While the number of those eligible to receive initial doses or booster doses increases, including boosters for select groups and initial eligibility for those five and older, there is still a large contingent of eligible people who have not received a shot. There have been multiple outreach efforts that attempts to encourage people to receive the vaccine. These include being entered into a lottery system and having public figures encourage the vaccine.

Aging Services

The Area Agency on Aging & Independent Living offers multiple aging services in the eight-county region. Services include case management; funding for drive by meals; transportation; and in-home services that include home making, personal care, and respite care. This department and the services they offer have been affected by the pandemic to a degree, but according to department staff, the pandemic has not affected the services as severely as other areas of life in the region have been affected. Affected aspects noted seem to revolve around coming in contact with the customers; issues include Title III D health prevention and promotion, health assessments, and transportation. The department noted a need for “increased outreach” and overhaul to the Title III D program to determine what can be done virtually or distanced. With the help of vaccine efforts, deaths, notably for seniors are down, making their ability to partake in aging services safer. As of June 1st, 2021, Kentucky Senior Citizen Centers were allowed to reopen, with certain restrictions based on some CDC guidance or local case rates.

Tourism

In line with local businesses struggling during the pandemic, local tourist activities have been additionally affected. The region offers a number of tourist attractions, including distilleries/wineries, historic sites, restaurants, community festivals, parks, water parks, museums, boating, hunting, and fishing.

Many of the indoor tourist attractions and locations were affected by some of the similar COVID-19 restrictions that other businesses in the region were affected by. Additionally, state orders shut down state park lodges, temporarily closing them to the public. Other lodging was allowed to stay open. However, according to the American Hotel & Lodging Association (AHLA) the hotel industry has been impacted by the pandemic. A recent survey by the AHLA noted that nine in 10 hotels in the U.S. have been forced to furlough or lay off employees during the pandemic, only a quarter of hotels have been able to bring back, at minimum, 60% of their staff, and half of hotel owners surveyed noted that they risk losing their property due to real estate foreclosure.

Attractions, festivals, and events play a role in each county's economy and often their image. In 2020 many of these were closed, canceled, postponed, or changed in ways that would not have been without the COVID-19 pandemic. Into 2021, as vaccine efforts continue, we see some of the impacts and results of the pandemic on tourist activity.

The Patton Museum in Fort Knox, is a staple military history museum in the Hardin County area. In 2020, the museum closed down due to ongoing COVID-19 concerns and staffing shortages. During this time, the museum staff was able to use the free time to make additions and renovations to exhibits. In the spring of 2021, the museum began fully reopening.

Another history related activity in the region is the national historic park dedicated to the birthplace of Abraham Lincoln. In March of 2020, the park's indoor activities were closed until further notice due to the emerging pandemic, but outdoor hiking trails were left open. The closure was short as it reopened the next month. In June of 2021, the park touted creating over \$18 million in economic benefits to the nearby community by bringing in 228,140 visitors in 2020. <https://www.nps.gov/abli/learn/news/tourism-to-abraham-lincoln-birthplace-creates-over-18-million-in-economic-benefits.htm>. The historic park offers a clear example of safe activities during the pandemic that still works to stimulate the economy.

Distilleries, are a prominent attraction across the Lincoln Trail region. They include Maker's Mark, Limestone Branch Distillery, Heaven Hill Distillery, Boundary Oak Distillery, and others. These locations serve as production for some of the most popular brands of Bourbon, they also serve as vital tourist attractions in Kentucky, offering tours and bourbon tastings for patrons from across the world. At the time of writing, all of the distilleries in the Lincoln Trail region that are on the Kentucky Bourbon Trail and The Kentucky Craft Bourbon Trail are open for tourists, often with some pandemic measures or restrictions. However, at the beginning of the pandemic, many saw closures and cessations of tourist activities.

Meanwhile, community festivals and fairs are another tourism draw in the region. This includes county fairs and specific community festivals, such as Ham Days in Marion County, the Sorghum Festival in Washington County, and the Bourbon Festival in Bardstown. These events bring

communities together and encourage travel to these places and for money to be spent there. The pandemic limited much of this activity. For example, the 2020 Ham Days Festival was canceled, citing “the coronavirus and numerous challenges to ensure the health and safety of our volunteers and attendees”. Meanwhile, the Bourbon Festival was delayed from June of 2020 to October of 2020, and eventually held virtually. In 2021, the community events that hosted tourist had more success. More of them went on as scheduled and some had mitigation measures against the pandemic, such as the Bourbon Festival requiring proof of vaccination or a negative test.

Government

Across the local governments in the region, representatives have noted the impact the pandemic has had on their operations. Per the Governor’s executive order, government buildings were shut off from citizens and several agencies were tasked with decreasing staffing in the building by 50%. Surveys were sent to local government leaders: mayors, judge-executives, city clerks, and administrators, they were asked about the effects of the pandemic on the services they provide and on their operations. Over half of the local government representatives agreed that budget issues and having to temporarily suspend the services they offer are ways their operations have been affected. Other agreed upon issues include employee furloughs in their organizations and technical issues surrounding employees telecommuting. More noted issues include not being able to cut services to individuals not paying bills; costs associated with health social distancing signage, PPE, sanitation, equipment; and dealing with employees who contracted the virus. Figure 6 is a compilation of the preliminary projected coronavirus relief funds from the CARES Act passed in 2020. This money’s intended use was COVID-19 related expenses, such as PPE or expanding social distancing capabilities. In early 2021 President Biden signed the American Rescue Plan Act; this has initiated a second wave of pandemic relief money for local units of government. Figure 7 lays out the amounts of these funds for each community.

Figure 6
Preliminary Projected Coronavirus Relief Fund

County/ County	Estimate
Breckinridge	\$697,164
Cloverport	\$83,340
Hardinsburg	\$168,621
Irvington	\$85,281
Grayson	\$899,739
Caneyville	\$44,007
Clarkson	\$63,350
Leitchfield	\$491,193
Hardin	\$3,777,697
Elizabethtown MSA	\$2,168,482
Radcliff	\$1,650,396
Sonora	\$37,319
Upton	\$49,687
Vine Grove	\$453,730
West Point	\$63,062
LaRue	\$490,197
Hodgenville	\$232,833
Marion	\$656,172
Bradfordsville	\$21,500
Lebanon	\$409,723
Loretto	\$50,694
Raywick	\$9,779
Meade	\$972,768
Brandenburg	\$206,947
Ekron	\$10,498
Muldraugh	\$71,403
Nelson	\$1,574,058
Bardstown	\$946,576
Bloomfield	\$76,077
Fairfield	\$8,485
New Haven	\$63,997
Washington	\$411,789
Mackville	\$16,251
Springfield	\$211,836
Willisburg	\$20,637

Figure 7
Preliminary Total Projected American Rescue Plan Fun

County/ County	Estimate
Breckinridge	\$3,977,417
Cloverport	\$298,393
Hardinsburg	\$605,593
Irvington	\$307,977
Grayson	\$5,133,135
Caneyville	\$157,226
Clarkson	\$229,493
Leitchfield	\$1,776,371
Hardin	\$21,552,291
Elizabethtown MSA	\$5,223,647
Radcliff	\$5,935,223
Sonora	\$134,691
Upton	\$180,797
Vine Grove	\$1,667,841
West Point	\$226,903
LaRue	\$2,796,643
Hodgenville	\$841,561
Marion	\$3,743,554
Bradfordsville	\$76,929
Lebanon	\$1,478,496
Loretto	\$179,502
Raywick	\$34,968
Meade	\$5,549,776
Brandenburg	\$745,205
Ekron	\$38,853
Muldraugh	\$255,395
Nelson	\$8,980,218
Bardstown	\$3,432,814
Bloomfield	\$276,117
Fairfield	\$30,565
New Haven	\$231,565
Washington	\$2,349,312
Mackville	\$57,762
Springfield	\$766,963
Willisburg	\$73,821

Local government leaders surveyed had varying ideas about what needed to be done to respond to the effects of the pandemic. They included getting the economy back at 100% capacity with people

back in work. There was a call to allow collections to be resumed by local governments owed bills by the public; related, there was some opinions about the need for more public assistance, including assistance in paying utility bills.

Public Protection

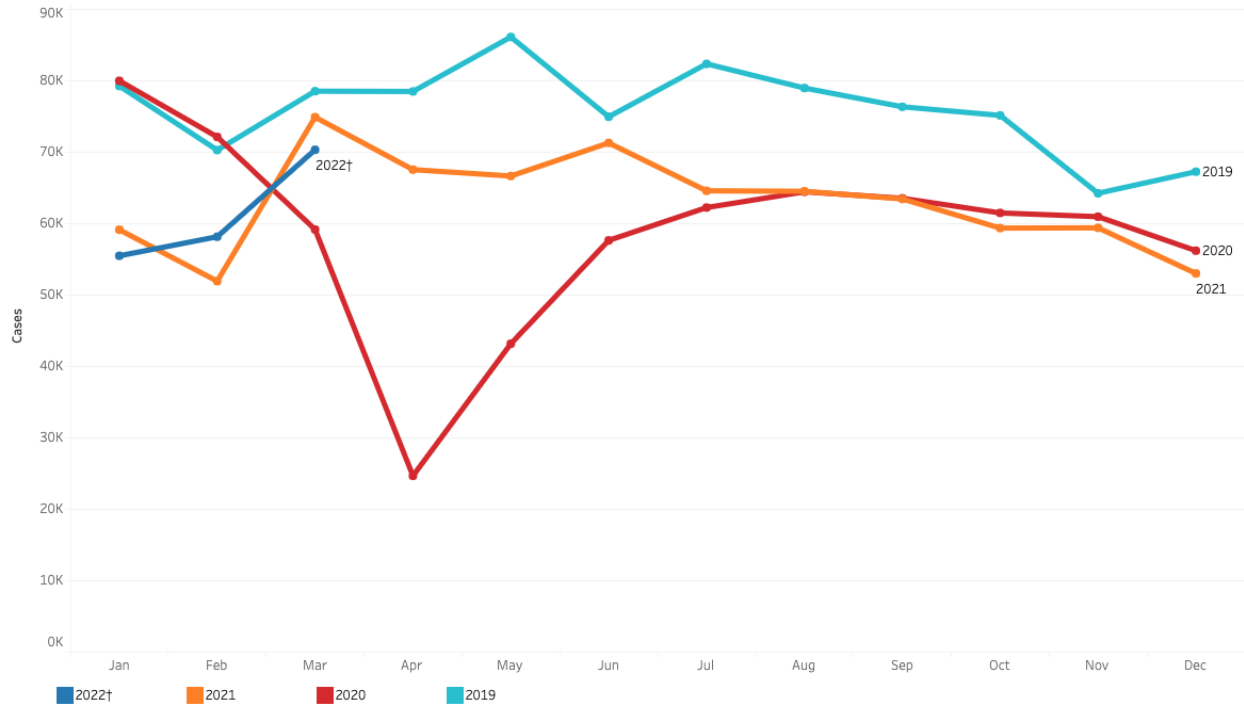
Public protection entities were also polled about the effects of the pandemic on their operations. This includes services such as policing, firefighting, ambulances, and EMS. The group surveyed noted issues caused by the pandemic. They noted budget shortfalls, staffing issues, issues with volunteers or employees being exposed, and issues obtaining PPE.

The respondents stated that more funds and better communication and information sharing was needed to assist public protection services during the pandemic.

Judiciary

The judicial system in the state has been affected by the pandemic, mostly relating to case processing. Through a series of judicial orders, the court system in the commonwealth has experienced slowdowns in their operations. Since March of 2020, the number of cases filed and the number of cases closed within the state court system has been lower than it was in 2019. In April 2020, the number of cases filed were 53,790 lower than in April of 2019. Meanwhile, there were over 59,000 fewer cases closed in May of 2020 than in May of 2019. Further into 2020 Case openings and closings had been catching up with 2019 cases, but overall processing has been affected by the pandemic. Into 2021, the judiciary is open with some mitigation measures in place, such as encouraging face coverings. Throughout 2021, caseloads in Kentucky courts have switched between being higher and lower, month-by-month, when compared to 2020; caseloads have still been lower when compared to 2019. Figure 8 shows the total caseload, month to month for 2019, 2020, 2021, and 2022. Since the beginning of the pandemic, caseloads have been affected in Kentucky courts and appears to have not fully recovered to pre-pandemic levels.

Figure 8
All Cases Filed in Kentucky Courts in 2019, 2020, and 2021



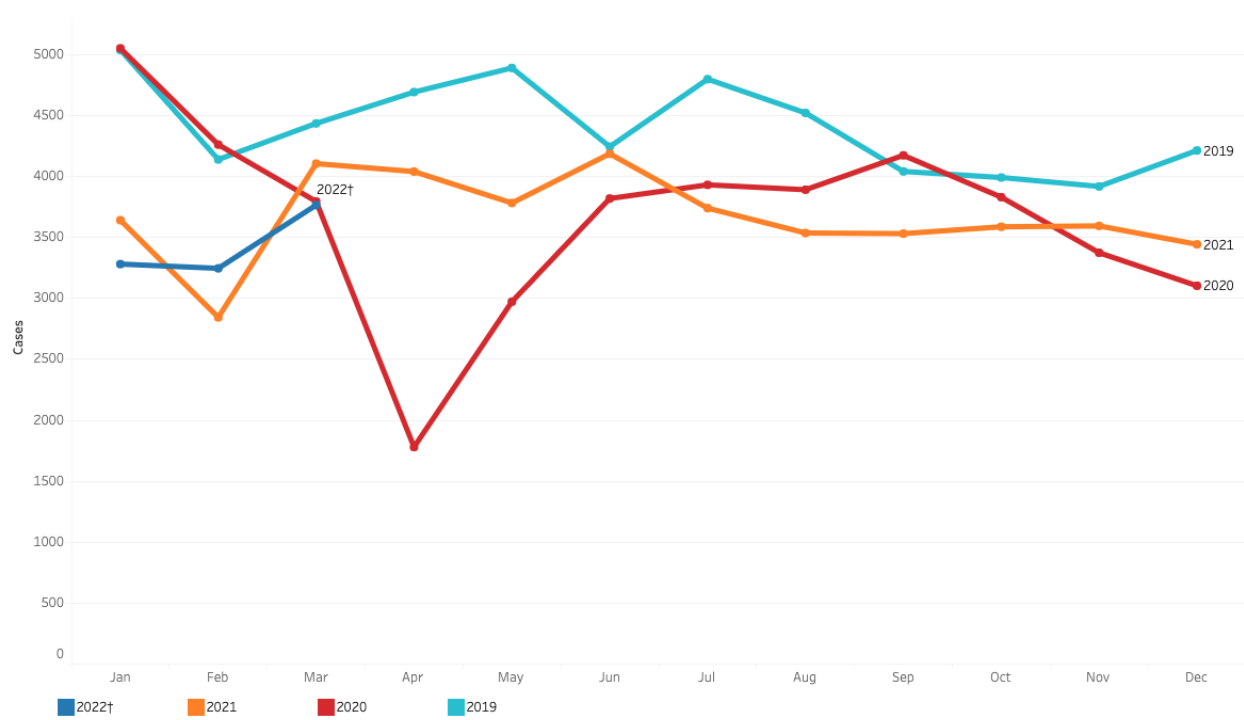
* Data provided from the CourtNet database.

† Data for the current year is reported through the most recent complete month.

<https://kycourts.gov/AOC/Information-and-Technology/Analytics/Pages/Caseload-Monthly-by-Category.aspx>

The eight-county region’s court system has not been immune from the case processing issues. The region has seen the similar initial case processing slowdowns, but has had slightly better recovery over the recent months compared to the rest of the state. Since the pandemic began, the Lincoln Trail courts met or exceeded 2019 monthly caseloads in two separate months. Figure 9 shows the total caseload, month to month for 2019, 2020, 2021, and 2022 in the region’s eight counties.

Figure 9
All Cases Filed in Lincoln Trail County Courts in 2019, 2020, and 2021



* Data provided from the CourtNet database.

† Data for the current year is reported through the most recent complete month.

<https://kycourts.gov/AOC/Information-and-Technology/Analytics/Pages/Caseload-Monthly-by-Category.aspx>

In addition to the judicial system, correctional facilities face difficulties during the pandemic. Across the Lincoln Trail Region, all counties, excluding Washington County have correctional facilities. Throughout the pandemic, these facilities have been susceptible to covid outbreaks due to limited space, close quarters, inmate transfers between facilities, and the general arrival of inmates to facilities from outside. Problems include staffing issues at the jails and local governments being unable to use inmate labor in municipal work as they had before the pandemic.

Community Events

Community events are a main aspect of social and community life in a region. These events offer a wide range of organization sponsored activities that assist in bringing together the community. Results from relevant stakeholders indicate that the pandemic has had a very detrimental effect on community events in the region. The common sentiment is that the pandemic has been detrimental to local sports leagues, church gatherings, community festivals, public meetings, charitable activities, and other organization meetings.

Respondents claimed that social media efforts and virtual events would be a way to continue community events in their communities.

Community Service and Human Resources

Community services are another area of life affected by the pandemic. Community services in this sense are the activities and resources provided by non-profit or government entities for the general

public's benefit, often for struggling community members. Community services have seen some changes during the pandemic. There has been an increase in services in many respects and some loss in others. For example, libraries are source of many services for community members other than books, such as internet/computer access and educational opportunities. During the pandemic, libraries were closed down and unable to provide their services, eventually they were able to adapt and offer services in a changed manner, such as offering curbside pickups or mobile internet hotspots.

Nutritional services have also had an impact during the pandemic. With many out of work or staying out of work there was food security concerns. Nutritional services increased across the regions with non-profits and government entities providing food to local community members. For example, Community Action of Central Kentucky offered packaged food and fresh produce to local citizens. Also, the Lincoln Trail Area Agency on Aging has increased home delivered meals and drive by congregate meals for local senior citizens.

Other community services related issues include state executive orders temporarily increased accessibility to Medicaid, rent relief/eviction moratorium programs, or utility relief.

Transportation

The transportation framework in the Lincoln Trail region has not appeared to be negatively affected by the pandemic. Community Action of Central Kentucky and the Transit Authority of Central Kentucky both offer public transportation to parts of the region on an as needed basis, their operations have continued during the pandemic. There is no major public transportation network whose operations would be affected by the need for social distancing. The state road fund is financed by the state gas tax; the status of this fund was exacerbated by less commuting during the pandemic.

Infrastructure

The COVID-19 pandemic has seemed to have two clear impacts on some of the infrastructure services in the region. One is broadband access; broadband, according to the FCC, is internet access that is always on and is typically faster than traditional dial-up internet. With more and more individuals working remotely and students participating in distance learning, the need for quality broadband internet access is becoming more apparent. Local government administrators noted issues with telecommuting in their organizations and the need for better capabilities to work from home. Meanwhile, education administrators noted that there were issues with student's abilities to connect to distance learning due to internet issues. Both indicate that the region has some issues with broadband access. Across the region we see variations in the quality of access of broadband access. The worst internet access is, the worst the ability to maintain social distancing with remote learning and working, and also access to certain services, such as finding a vaccine appointment on the internet. Figure 10 details the county-to-county internet access.

Figure 10
County Internet Access and Quality

County	Number of Providers	Internet Adoption Percentage	Most Common Download mbps	Commonest Upload mbps
Breckinridge County	10	60-80%	15-25 mbps	15-25 mbps
Grayson County	9	40-60%	100-1000 mbps	6-10 mbps
Hardin County	9	60-80%	100-1000 mbps	15-25 mbps
LaRue County	9	60-80%	100-1000 mbps	15-25 mbps
Marion County	9	40-60%	500-100 mbps	6-10 mbps
Meade County	9	60-80%	500-100 mbps	15-25 mbps
Nelson County	11	20-40%	15-25 mbps	4-6 mbps
Washington County	10	40-60%	15-25 mbps	4-6 mbps

https://www.fcc.gov/reports-research/maps/connect2health/#ll=37.673784,-85.807407&z=8&t=broadband&bbm=in_adoption&dmf=none

Another infrastructure issue is public utility access. State orders in the spring halted disconnections for failure to pay utility bills. Though utility disconnections have resumed, survey results from local government leaders indicate that the inability to disconnect customers has been an issue for their operations.

SWOT Analysis – Strength, Weakness, Opportunities, Threats of the Region

Below is a list of some of the aspects that make the region strong, aspects that make the region weak, aspects that provide opportunities to the region, and aspects that pose a threat to the region. The list, also referred to as a SWOT analysis, is developed in the annual Community Economic Development Strategy development and based on the local industries, infrastructure, workforce, the environment, and other economic factors. The SWOT analysis may be able to provide some insights to the areas where the region may be able to thrive in the face of adversity and the areas that need to be worked on.

Strengths:

- Substantial base of highly integrated manufacturing companies and employers.
- Important clusters of competitive and export based economic sectors (auto manufacturing, food /beverage production, wood and natural products production).
- Labor market with keen, sought-after manufacturing skills.
- Well-developed and essential transportation connections and linkages to state and nation (I-65, Bluegrass Parkway, Western KY Parkway, Highway 31W, Highway 31E, US 68, US 60, CSX rail, P&L rail).
- Business community receptive to foreign investment and new company locations.
- Wide range of available business and industrial sites, including the only “Mega-site” industrial acreage in Kentucky.
- Stable base of infrastructure available for residential, commercial, and industrial growth.
- Very competitive utility costs (electricity, water, sewer).
- Cooperative local governments, agencies, and political entities.

- Ft. Knox Military Reservation.
- Abundance of natural areas and landscapes.
- Potential for nature tourism / recreational tourism
- Good primary and secondary education.
- Many post-secondary and technical educational institutions in the region or in close proximity.
- Engaged leadership (private and public) in workforce development.

Weaknesses:

- Need for sustained communication and outreach of strategies and visions for comprehensive growth and development between State and Local leadership and the public.
- Manufacturing base and regional economy needs greater diversity.
- Subject to U.S. Department of Defense decision making regarding the role of Ft. Knox with regard to national defense policy and local governments/communities' promotion of policies that endorse or reduce this role.
- Fewer opportunities for workforce to learn or apply high-tech skills in rural areas of the region.
- Lower than national averages in median incomes in rural counties.
- Lack of cohesive or consistent planning & zoning across the region.
- Need for improved transportation connections to major routes for some communities.
- Need for improved communication infrastructure (wide-spread high-speed broadband) in rural areas.

Opportunities:

- Continued strong growth and interest in competitive manufacturing clusters, particularly automotive related and food/beverage manufacturing.
- Continued development of Interstate 65 as a primary conduit for people and goods and as a major industrial and commercial investment corridor.
- Ft. Knox to show its strength as valuable and flexible military command center for human resources, cadet training, elite operations training, and logistics.
- Renewed interest and investment in development of downtown commercial areas.
- Build upon good regional connections with major economic centers (Louisville /Nashville).
- Develop a more comprehensive and unified regional marketing and branding initiative.
- Unique approaches and advantages for tourism development.

Threats:

- Trend of investment capital and people moving to more urban centers both within and to outside of the region (drain of capital).
- Stretched / limited tax resources available for local governments.
- Increasing requirements / burdens for local governments from State and Federal agencies.

- Obstacles for population / labor force to become more educated and skilled (cost, job opportunities, care-giver responsibilities, etc.)
- Enormous cost of re-investment in and upkeep of vital infrastructure (roads, bridges, water, sewer) and dwindling financing mechanisms available for improvements.
- Increasing competitiveness of locations outside the region (global marketplace) for jobs and business development.
- Difficulty in continued development of local government leadership and staff (particularly in small communities).
- Budgetary strains at other levels of government may mean fewer resources available in the region.
- Continual need for community compatibility and communication with Ft. Knox mission is critical for future success.

Recovery Efforts and Strategies Available to the Region

There are a number of federal and state funding opportunities and loan programs available to local governments, non-profits and businesses in the Lincoln Trail region. These funding options help one or many of the areas of life affected by the COVID-19 pandemic. They include federal CARES ACT funding, Kentucky Coronavirus Relief Fund (CRF) money, FEMA resources, Small Business Administration assistance, USDA COVID-19 federal rural resources, and the American Rescue Plan Act (ARPA). These resources are elaborated on throughout in the following text. Please contact the Lincoln Trail Area Development Staff if you have any interest or questions about these opportunities. Figure 11 provides a summary of the information on recovery efforts below.

**Figure 11
Relief Funds and Resources for Local Governments, Businesses, and Community Entities**

	Recipients	Amount	Type of Relief
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Coronavirus Relief Fund for Local Governments	Kentucky cities and counties	Varies by locality	Funds for pandemic response related expenses, including: <ul style="list-style-type: none"> • Eligible payroll expenses • Public health expenses • Medical expenses • Expenses relating to compliance with COVID-19 related health measures
FEMA Public Assistance Program	Local Governments and certain non-profits (such as schools, hospitals and churches)	Program covers 75% of expenses, the state covers 13% and recipients covers 12%	Includes, but not limited to: <ul style="list-style-type: none"> • Emergency operation centers • Disinfection of public facilities • Specialized Equipment • Health communication campaigns
Small Business Administration Programs	Small Businesses	Varies by program	Includes, but not limited to: <ul style="list-style-type: none"> • Fixed debt • Payroll • Accounts payable • Etc.
USDA COVID-19 Federal Resources	Rural small businesses, local governments, certain non-profits, and farms	Varies by program	For rural recipient’s recovery efforts via: <ul style="list-style-type: none"> • Technical, training, and management assistance • Financial assistance • State and local assistance
COVID-19 Business Relief Program	Small Businesses	\$5,000-\$25,000	Short-term working capital loans that can be used for: <ul style="list-style-type: none"> • Payroll • Rent • Utilities • Interest payments • Supplies • Inventory management • Payment to suppliers
CDBG-CV Public Service - Emergency Grant Payments	Local Governments	Up to \$200,000 at a time	For utility relief for Kentuckians in each community’s jurisdiction.
American Rescue Plan Act	Local Governments	Varies by locality	<ul style="list-style-type: none"> • Support urgent COVID-19 response efforts to decrease spread of the virus • Replace lost public sector revenue • Support immediate economic stabilization for households and businesses • Address systemic public health and economic challenges

Coronavirus Relief Fund for Local Governments

From a portion of CARES act funding, Kentucky Governor, Andy Beshear announced a \$300 million fund Kentucky cities and counties. This fund was established to reimburse Kentucky’s

local governments for expenses incurred during the COVID-19 Pandemic. Eligible expenses include any expenditures related to the public health emergency; were not accounted in any budget approved prior to March 27th, 2020; and were incurred in a period from March 1st, 2020 to December 30th, 2020. These expenses may include payroll expenses for employees with roles relating to response to and mitigation of the pandemic, public health expenses, medical expenses, expenses relating to compliance with COVID-19 related health measures, and more.

FEMA Public Assistance Program

Per President Trump's emergency declaration, local government and certain non-profits (schools, hospitals, churches, etc.) may be eligible for reimbursement for emergency protective measures through FEMA's Public Assistance Program. The program covers 75% of eligible cost, the state covers 12% and 13% by the organization applying. Local governments and non-profits are encouraged to keep track of all expenses related to the COVID-19 pandemic. FEMA offers a number of other recovery and resiliency resources.

Possible Eligible Expenses:

- Emergency operation centers
- Emergency training
- Disinfection of public facilities
- Emergency management technical assistance
- Specialized medical equipment
- Emergency medical care
- Temporary medical facilities
- Personal protective equipment (PPE)
- Distribution of medical supplies, food, and water
- Security
- Health and safety communication campaigns

Non eligible expenses include regular time, comp time, overtime, fringe benefits for non-essential employees; food for general public; and loss of tax revenue. Applications for these funds were due October 15th, 2021.

Small-Business Administration

As a result of the COVID-19 pandemic, the Small Business Administration (SBA) is working with state governors to "provide targeted, low-interest disaster recovery loans to small business that have been impacted by the pandemic. The SBA is offering up to \$2 million in assistance through the Economic Injury Disaster Loans & Emergency Economic Injury Grants, with the funds eligible to pay fixed debt, payroll, accounts payable, and other bills that cannot be paid due to the pandemic. Other programs include the Paycheck Protection Program (PPP), Small Business Debt Relief Program, and counseling and training opportunities. For more information, see below.

USDA COVID-19 Federal Rural Resources

As a part of COVID-19 relief, the USDA is offering a number of programs that can be used to provide assistance to rural communities to respond to the pandemic. These programs are intended for rural local governments, small businesses, and non-profits. The programs range from technical management training and financial assistance. The following link is a guide to USDA COVID-19 assistance. [Link](#)

COVID-19 Business Relief Program

As a part of the U.S. Economic Development Administration CARES act funding, the LTADD has established a Revolving Loan Fund (RLF) COVID-19 Business Relief Working Capital Program for the region. The program assists industrial, agricultural, and service sector businesses that have been negatively impacted by the COVID-19 pandemic. LTADD was awarded \$550,000 by the EDA for the program. The money provides short-term working capital loans for businesses in the region that can be used for payroll, rent, utilities, interest payments, supplies, inventory management, and/or payment to suppliers. Loans will range from \$5,000 to \$25,000 with low interest rates offered, ranging from 0.5% to 2.44% and a maximum term of 36 months with six-month deferral from date of loan closure.

CDBG-CV Public Service – Emergency Grant Payments

On January 25th, 2021 Kentucky’s Governor, Andy Beshear announced a \$38 Million fund available from the Kentucky Department of Local Government (DLG) available for local governments to provide relief to their citizens who are struggling with overdue utility bills. Each jurisdiction is eligible for up to \$200,000 at a time for their community. The DLG will administer the funding through Community Development Block Grant Coronavirus Response (CDBG-CV) program with assistance from the states community action agencies and the 15 Area Development Districts.

American Rescue Plan Act

Signed into law on March 11th, 2021, the American Rescue Plan Act (ARPA) was a \$1.9 trillion piece of legislation that, according to the White House has the goal of “delivering direct relief to the American people, rescuing the American economy, and starting to beat the virus”. The legislation dedicates \$350 billion for state, local, and tribal governments to respond to the effects of the pandemic. The intended use of these funds are to support urgent COVID-19 response efforts to decrease spread of the virus, replace lost public sector revenue, support immediate economic stabilization for households and businesses, and address systemic public health and economic challenges.

Some example uses include:

- Supporting through public health response
 - Services to contain and mitigate the spread of COVID-19
 - Behavioral Healthcare Services
 - Payroll and benefits of healthcare, human resources, and public safety officials
- Replace Public Sector Revenue loss
- Address negative economic impacts of the pandemic

- Support small businesses
- Speeding recovery of impacted industries, such as tourism, travel, or hospitality
- Rebuild Public sector capacity by rehiring staff
- Deliver assistance to workers and families by supporting unemployed workers, aid to households, and provide survivor benefits for families of COVID-19 victims
- Provide premium pay for essential workers
- Make improvements to water and sewer infrastructure
- Improve broadband infrastructure

Ineligible Uses:

- Changes that reduce tax revenue
- Extraordinary payments into a pension fund
- Debt services

https://www.klc.org/userfiles/_20210819103842905_807c341bccb04c84ae1860e188ab9391.pdf

Resiliency Goals, Objectives, and Strategies

The various organizations and businesses in the region have been affected by the COVID-19 pandemic. The programs and plans here are intended to assist in the overall recovery and resiliency of the region. The Lincoln Trail Area Development District is available to assist in the process of sorting through and applying for any of the programs mentioned.

The LTADD economic recovery plan will integrate this plan with and ensure compliance with state economic recovery plans and general economic priorities, plans, and strategies. This plan will also aim to cooperate with the other goals and objectives of the Lincoln Trail Area Development District including the Comprehensive Economic Development District and tailor specific strategies to deal with COVID-19 recovery and return to a sense of normalcy and set forth on a path of becoming stronger.

Local Government Operations

Goal: To assist local governments in continual providing of their services to the public during the pandemic.

Objective: Provide technical assistance to local governments for finding and applying for financial aid and assistance programs that directly provide COVID-19 relief.

Strategies:

- Assist communities with identifying opportunities for leveraging relief funding (grants and loans).
- Educate leaders about qualification requirements.
- Prepare applications for units of government where appropriate.

Objective: Provide local governments with technical assistance in COVID-19 personnel policy.

Strategies:

- Assist in ensuring collaboration and compliance with state and federal guidelines.
- Technical Assistance in creating staff COVID-19 guidelines.

Objective: Inform local governments on new/innovative concepts that improve the ability to respond to the COVID-19 pandemic.

Strategies:

- Stay up-to-date on concepts and strategies from state and federal programs that deal with responding to the pandemic.
- Promoting the regional concept and enhancing the regional collaboration network.
- Advise on new software and technology that would assist local government operations.

Human Resources

Goal: Maintain and Improve upon the social environment of the Lincoln Trail Area Development District via educational, supportive, and health services.

Objective: Advance and maintain the status of older persons' independence and quality of life during the pandemic.

Strategies:

- Adjust the services of the Lincoln Trail Area Development District District's Area Agency on Aging & Independent Living to continue operations during the pandemic.
- Increased outreach efforts about the services offered by the Lincoln Trail Area Development District Aging Department.

Objective: Assist individuals in finding work and being trained for jobs via eliminating COVID-19 related barriers.

Strategies:

- Work to provide distance learning and other telecommunication training technology to increase skill levels while decreasing costs and risk of exposure.
- Give area employers access to reliable and current labor market information about the local workforce and its characteristics.
- Seek to monitor and eliminate barriers which inhibit workers from getting needed employment /training services and increase outreach efforts.

Objective: Focus on funding for training/education opportunities that focus on recovery.

Strategies:

- Coordinate local workforce services throughout the region that focus on COVID-19 recovery and response related jobs and training.

Economy

Goal: Continue to lift up and protect the economic vitality of the Lincoln Trail Area Development District in response to the pandemic.

Objective: Be a regional coordinator to foster a rebound and continual growth of business and industry.

Strategies:

- Coordinate regional activities with various funding opportunities available as COVID-19 related relief.
- Assist local units of government in infrastructure developments that assist in economic growth and stability – namely broadband access.

Objective: Support the regional tourism market and protect it from COVID-19 related issues.

Strategies:

- Coordinate and inform about COVID-19 related relief funds for tourism activities
- Promote collaboration with other Area Development Districts to endorse regional tourism.

Objective: Support regional agriculture businesses and protect it from COVID-19 related issues.

Strategies:

- Coordinate and inform about COVID-19 related relief funds for agriculture services.

Infrastructure

Goal: Support the development of infrastructure improvements and changes that help the region adjust the pandemic

Objective: Support the development of broadband infrastructure in the region

Strategies:

- Coordinate with local governments on funding opportunities for broadband access developments.

Resource Directory

General Health and Information

[Kentucky Coronavirus Page](#)

[Kentucky Governor Updates, Guidance, and Requirements](#)

[Kentucky Healthy at Work](#)

[Kentucky Emergency Management COVID-19 Dashboard](#)

[Centers for Disease Control COVID-19 Page](#)

[Federal COVID-19 Page](#)

[Kentucky Vaccine Information and Resources](#)

Government Administration

[Kentucky Coronavirus Relief Fund for Local Governments](#)

[FEMA Public Assistance Program](#)

[USDA COVID-19 Federal Rural Resource Guide](#)

[National Association of Counties American Rescue Plan Resource Page](#)

[National League of Cities American Rescue Plan Resource Page](#)

[Kentucky Healthy at Work](#)

[Streets for Pandemic Response & Recovery Plan, from the National Association of City Transportation Officials. Guidance for implementing street designs for pandemic relief.](#)

[State of the States: Pandemic-Driven Budgeting Innovations. Guide for local government budgeting during the pandemic.](#)

[The American Rescue Plan and What it Means for Communities. Video from the National League of Cities.](#)

Business and Industry

[LTADD COVID-19 Revolving Loan Fund](#)

[Small Business Administration Coronavirus Relief Options](#)

[USDA COVID-19 Federal Rural Resource Guide](#)

[Kentucky Healthy at Work](#)

[Hello Alice - Directory of funding opportunities, learning guides, and mentorship opportunities for businesses affected by COVID-19](#)

[USDA Resource Guide for Rural Workforce Development. Highlighting USDA assistance types for rural workforce development.](#)

Community Needs

[CDBG-CV Utility Relief](#)

[Community Action of Central Kentucky](#)

[Cabinet for Health and Family Services - Information on Family, Medical, and Wellness Services Healthy at Home Eviction Relief Fund and Utilities Assistance for Individuals](#)

[Webinar series on meeting community needs during the pandemic, from U.S. Department of Housing and Urban Development](#)