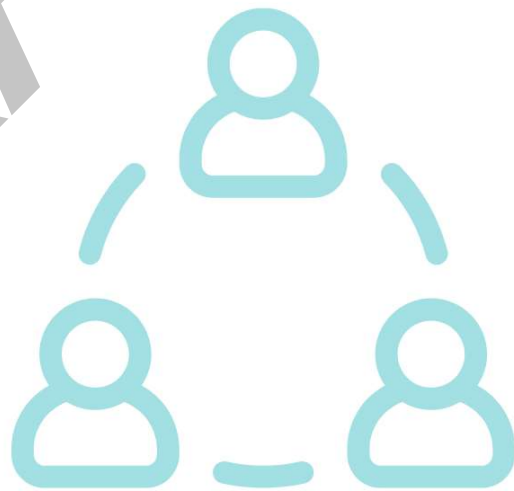




Northern Kentucky Comprehensive Economic Development Strategy



December 2026

NKADD

NORTHERN KENTUCKY AREA DEVELOPMENT DISTRICT

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Introduction

The Northern Kentucky Region: Past and Present

The Northern Kentucky Comprehensive Economic Development Strategy (CEDS) covers eight counties: Boone, Campbell, Carroll, Gallatin, Grant, Kenton, Owen, and Pendleton and comprises a total of fifty-two (52) local governments. The Ohio River is a prominent feature of the Northern Kentucky region, with the river bordering six of the eight counties. The region is a mixture of urban, suburban, and rural communities. Northern Kentucky has a rich history, unique tourist attractions, world-class educational institutions, is home to national headquarters and is served by an international airport. Settled in the late 1790s, the region has grown into the crossroads of America. Visitors can learn about the region's involvement in the Civil War, the once booming river commerce and regional farming, visit the Vent Haven Museum, the world's only ventriloquist museum, the Ark, a replicate of Noah's Ark, and General Butler State Park.

In addition, those choosing to study in Northern Kentucky have three excellent higher education choices, each providing a different experience. Northern Kentucky University, a public university, offers students the traditional large college experience with many undergraduate and graduate courses. Thomas More University, a private Roman Catholic university, is a smaller school but offers classes that compete with larger higher educational institutes. As part of the Kentucky Community and Technical College System, Gateway Community & Technical College is the perfect educational opportunity for those who want an associate degree.

Northern Kentucky has seen business development over the last twenty years, with this growth paralleling the growth on the Cincinnati/Northern Kentucky International Airport (CVG) campus. While large logistic employers like Amazon and DHL have a significant presence in Northern Kentucky, other multinational companies, including Dow Chemical Company, Certainteed, Perfetti Van Melle and Robert Bosch Automotive Steering LLC, are just as essential contributors to our economy. Other companies that call Northern Kentucky home and are widely recognized include Road ID, Hammer Strength, Bexion Pharmaceuticals, and Northern American Stainless, Inc.

Overview

A Comprehensive Economic Development Strategy (CEDS) is a strategy-driven plan developed by a diverse workgroup of local representatives from private, public, and nonprofit sectors to identify regional economic and community development priorities. Once completed, the CEDS will guide economic prosperity and resiliency in Northern Kentucky.

As the region's designated Economic Development District (EDD) through the US Economic Development Administration (EDA), the Northern Kentucky Area Development District (NKADD) is responsible for the CEDS process. As a result, the CEDS benefits the region by:

- Build on the strengths of the region and identify gaps in resources, expertise, and programs.
- Facilitate regional collaboration, expand supply chains, and grow and support new industry clusters.
- Regions with CEDS in place are more likely to attract federal funds and technical assistance by

demonstrating resources are used efficiently and effectively.

- Increase resiliency and better position the region to plan for, respond to, and recover from natural disasters and economic shocks.
- CEDS can serve as a call to action and an engagement platform for regional economic development initiatives (Source: NADO CEDS Central).

Strategy Committee

The Northern Kentucky CEDS strategy committee includes representation from Boone County, Campbell County, Carroll County, Carroll County Community Development Corporation, City of Covington, City of Erlanger, Gallatin County, Gateway Community and Technical College, Grant County Chamber of Commerce, Kenton County, Northern Kentucky Chamber of Commerce, BE NKY Growth Partnership (formerly known as Northern Kentucky Tri-Economic Development), Owen County, and Pendleton County. The Strategy Committee is a subcommittee of the NKADD Board of Directors. The subcommittee expanded the membership to include a cross-section of diverse community stakeholders.

2026 Update – Strategy Committee Members

The 2026 Strategy Committee members include:

Mayor Robb Adams, City of Carrollton

Jamie Baker, Grant County Chamber of Commerce

Megan Bankemper, U.S. Senator Mitch McConnell Field Office

Brandi Barton, City of Southgate

Megan Bessey, Planning Services of Kenton County

Cara Brooks, Duke Energy

Brent Caldwell, City of Warsaw

Chanda Calentine, City of Fort Thomas

Cheye Calvo, EducateNKY

Adam Chaney, SD1

April Coffee, UK SBA

Mark Collier, City of Erlanger

Brent Cooper, NKY Chamber

Joe Cottingham, City of Newport

Mayor Terri Courtney, City of Walton

Judge Executive Chuck Dills, Grant County Fiscal Court

Judge Executive Kris Knochelmann, Kenton County Fiscal Court

Dave Knox, BlueNorth

Matt Kremer, City of Fort Thomas

Bill Lewis, Carrollton Community Development Corporation

Rebecca McClure, City of Walton

Mayor Paul Meier, City of Crestview Hills

Mayor Julie Metzger-Aubuchon, City of Florence

Bill Mitchell, Retired

Jennifer Mooney, NKY Health Department

Judge Executive Gary Moore, Boone County Fiscal Court

Jessica Moore, KY I-71 Economic Development Alliance

Chris Moriconi, City of Independence

Judge Executive Ryan Morris, Gallatin County Fiscal Court

Andrew Myatt, City of Elsmere

Mayor John Link, City of Edgewood

Mayor Marty Lenhof, City of Elsmere

Bill Dorsey, City of Crestview Hills	Judge Executive Steve Pendery, Campbell County Fiscal Court
Gina Douthat, TANK	Christina Perkins, Owen Electric
Ashby Drummond, BeNKY	Laura Pleiman, Boone County Fiscal Court
Matt Dusing, Carroll County Fiscal Court	Mayor Greg Pohlgeers, Mayor of Fort Mitchell
Nick Eads, City of Erlanger	Justin Otto, Campbell County Fiscal Court
Correy Eimer, NKADD	Bryan Norton, Kenton County Fiscal Court
Matt Elberfeld, Campbell County Fiscal Court	Marie Shenkel, NKY Health Department
Mayor Andy Ellison, City of Fort Thomas	Mayor Andy Schabell, City of Alexandria
Mayor Jessica Fette, City of Erlanger	Jeanne Schroer, The Catalytic Fund
Judge Executive David Fields, Pendleton County Fiscal Court	Sam Shelton, City of Bellevue
Fernando Figueroa, Gateway Community and Technical College	Nancy Spivey, NKY Chamber
Karen Finan, OneNKY	Pat Raverty, Turnbull-Wahlert Construction (Retired)
Justin Finke, City of Florence	Lindsey Rehtin, NKY Water District
Mayor Charles French, City of Warsaw	Sharmili Reddy, City of Covington
Christin Godale, LifeSciKY	Mayor Chris Reinersman, City of Independence
Rhea Goodwyn, Planning Services of Kenton County	Kimberly Rossetti, BeNKY
Nancy Grayson, Horizon Community Fund	Christine Russell, BeNKY
Jamie Greene, Commonwealth Credit Union	John Stanton, Kenton County Fiscal Court
Mayor Tom Guidugli, Jr., City of Newport	James Toebbe, City of Covington
Mayor Jim Hamberg, City of Southgate	Mayor Ron Washington, City of Covington
Janet Harrah, Northern Kentucky University	amy weber, United Way of Greater Cincinnati
Mayor Leigh Hawkins, City of Owenton	Will Weber, Southbank Partners
Mayor Sabrina Hazen, City of Falmouth	Matthew Webster, Boone County Fiscal Court
Nick Hendrix, Gresham Smith	John Willis, City of Newport
Mayor David Henson, City of Williamstown	Judge Executive David Wilhoite, Carroll County Fiscal Court
Katie James, City of Florence	Lisa Wilson-Plajer, KZF Design Inc.
Tara Johnson-Noem, NKADD	Tami Wilson, NKY Chamber
Brittaney King, Broghamer Compliance	Judge Executive Todd Woodyard, Owen County Fiscal Court
Julie Kirkpatrick, MeetNKY	Tami Vater, Pendleton County Fiscal Court
Katie Jo Kirkpatrick, NKADD	George Zubaty, Zubaty Chiropractor (Retired)
Joe Klare, The Catalytic Fund	

2025 Update – Strategy Committee Members

The 2025 Strategy Committee members include:

Mayor Rob Adams, City of Carrollton
Sarah Allen, City of Covington
Jamie Baker, Grant County Chamber of Commerce

Megan Bankemper, U.S. Senator Mitch McConnell
Field Office
Brandi Barton, City of Southgate

Cara Brooks, Duke Energy

Angie Cain, Kentucky DLG
Brent Caldwell, City of Warsaw
Sarah Cameron, Dinsmore

Adam Chaney, SD1
Mark Collier, City of Erlanger

Brent Cooper, NKY Chamber of Commerce
Elaina Cornett, Owen County Fiscal Court

Joe Cottingham, Daley, Cottingham, Brandt &
Associates PLLC
Chris Courtney, NKADD
Mayor Terri Courtney, City of Walton
Judge Executive Chuck Dills, Grant County Fiscal
Court
Bill Dorsey, City of Crestview Hills
Gina Douthat, TANK

Matt Dusing, Carroll County Fiscal Court

Matt Elberfeld, Campbell County Fiscal Court

Susan Emery, Kentucky Utilities/LG&E

Mayor Jessica Fette, City of Erlanger
Judge Executive David Fields, Pendleton County Fiscal
Court
Fernanda Figueroa, Gateway Community and
Technical College
Karen Finan, One NKY Alliance

Justin Finke, City of Florence

Brittaney King, Broghamer Compliance
Julie Kirkpatrick, meetNKY
Judge Executive Kris Knochelmann, Kenton
County Fiscal Court
Tom Lampe, Horan

Jenna LeCount, Boone County Planning
Commission
William Matthews, U.S. Senator Rand Paul
Field Office
Rebecca McClure, City of Walton
Mayor Paul Meier, City of Crestview Hills
Mayor Julie Metzger-Aubuchon, City of
Florence
Bill Mitchell, Retired
Judge Executive Gary Moore, Boone County
Fiscal Court
Chris Moriconi, City of Independence
Judge Executive Ryan Morris, Gallatin County
Fiscal Court
Ken Muth, Duke

Bryan Norton, Kenton County Fiscal Court
Justin Otto, Campbell County Fiscal Court
Judge Executive Steven Pendery, Campbell
County Fiscal Court
Laura Pleiman, Boone County Fiscal Court
Bob Porter, U.S. Representative Thomas
Massie Field Office
Pat Raverty, Turnbull-Wahlert Construction
(Retired)
Lindsey Rechtin, Northern Kentucky Water
District
Mayor Chris Reinersman, City of
Independence
Terry Roach, Carrollton Utilities
Kimberly Rossetti, BE NKY

Jenny Sand, NKU

Marie Schenkel, Northern Kentucky Health
Department
Kristina Slattery, Think Kentucky

Mayor Charles French, City of Warsaw
 Roxann Fry, Kentucky Utilities/LG&E
 Mayor Adam Gaines, City of Owenton
 Peter Glenn, City of Erlanger
 Nancy Grayson, Horizon Community Fund
 Mayor Tom Guidugli, Jr., City of Newport
 Scott Gunning, Kenton County Fiscal Court

Mayor Jim Hamberg, City of Southgate
 Sherry Hamilton, City of Owenton
 Mayor Sabrina Hazen, City of Falmouth

Mayor David Henson, City of Williamstown

Janet Harrah, NKU/Center for Economic Analysis and Development

Amy Heeger, Showplace Landscaping, Inc.
 Jordan Huizenga, St. Joseph Home of Cincinnati

Tara Johnson-Noem, NKADD

Nancy Spivey, NKY Chamber of Commerce
 John Stanton, Kenton County Fiscal Court
 James Toebe, City of Covington
 Tami Vater, Pendleton County Fiscal Court
 Mayor Ron Washington, City of Covington
 Will Weber, Southbank Partners
 Matthew Webster, Boone County Fiscal Court

Caroline Weltzer, Viox & Viox
 Tom West, City of Covington
 Josh Wice, Planning and Development Services of Kenton County
 Judge Executive David Wilhoite, Carroll County Fiscal Court

Tami Wilson, NKY Chamber of Commerce

Lisa Wilson-Plajer, RA Consultants LLC
 Judge Executive Todd Woodyard, Owen County Fiscal Court

George Zubaty, Zubaty Chiropractor (Retired)

2024 Update - Strategy Committee Members

In 2024, the CEDS Strategy Committee met once to discuss, evaluate and reassess the CEDS. These meetings allowed the 2024 update to be completed with input from each county and created a comprehensive review of the previous year. Membership in the Strategy Committee was expanded to include a more diverse cross-section of the region. New members included:

- Billie Bradford, Citizen Member
- Mayor Tiffany Courtney, City of Walton
- Brent Caldwell, City of Warsaw
- Sarah Cameron, Partner, Dinsmore
- Mayor Mark Christopher, City of Williamstown
- Mark Collier, Director of Economic Development, Assistant City Administrator, City of Erlanger
- Elaina Cornett, Deputy Judge Executive, Owen County Fiscal Court
- Peter Glenn, City Administrator, City of Erlanger
- Jenna LeCount, Director, Community Development Services, Boone County Planning Commission
- Mayor Julie Metzger-Aubuchon, City of Florence
- Bill Mitchell, Citizen Member
- Bryan Norton, Kenton County Fiscal Court
- Mayor Luke Price, City of Falmouth
- Bob Porter, Field Representative, U.S. Representative Thomas Massie Field Office
- Colton Simpson, Deputy Judge Executive Grant County Fiscal Court

- Tami Vater, Economic and Tourism Development Director, Pendelton County Fiscal Court
- Vice Mayor Ron Washington, City of Covington
- Judge Todd Woodyard, Owen County Fiscal Court

Members who are no longer on the Strategy Committee include:

- Lisa Blank, System Director, St. Elizabeth Healthcare
- Judge Steward Bowling, Owen County Fiscal Court
- Mayor Gabe Brown, City of Walton
- Pat Dressman, Director of Human Services, Campbell County Fiscal Court (Retired)
- Judge Casey Ellis, Owen County Fiscal Court
- Amy Heeger, Office Manager, Showplace Landscaping, Inc.
- Mayor Dwight Loudon, City of Carrollton
- Kimberly Quinn, Attorney, Wichmann & Associates
- Emi Randall, Director of Economic Development, City of Erlanger
- Mayor Rick Skinner, City of Williamstown
- Mayor Ron Stinson, City of Falmouth
- Judge Shorty Tomlinson, Carroll County Fiscal Court
- Mayor Diane Whalen, City of Florence

2023 Update – Strategy Committee Members

The CEDS Strategy Committee met quarterly in 2023 to discuss, evaluate and reassess the CEDS. These meetings allowed the 2023 update to be completed with input from each county and created a comprehensive review of the previous year. The membership of the Strategy Committee was expanded to include a more diverse cross-section of the region. New members included:

Mayor Rob Adams, City of Carrollton

Sarah Allen, Assistant Director – Economic Development, City of Covington

Megan Bankemper, Field Representative, US Senator Mitch McConnell Field Office

Lisa Blank, System Director, St. Elizabeth Healthcare

Judge Stuart Bowling, Owen County Fiscal Court

Cara Brooks, Economic Development Manager, DUKE Energy

Angie Cain, Field Representative, Commonwealth of Kentucky

Adam Chaney, Executive Director, SD1

Brent Cooper, President/CEO NKY Chamber of Commerce

Seth Cutter, VP of Public Affairs, CVG

Gina Douthat, General Manager, TANK

Matt Dusing, Community Development Director, City of Carrollton

Susan Emery, Economic Development Project Manager, Kentucky Utilities/LG&E

Fernanda Figueroa, President, Gateway Community and Technical College

Karen Finan, Executive Director, One NKY Alliance

Justin Finke, Risk Manager, City of Florence

Roxann Fry, Lead Economic Development Project Manager, Kentucky Utilities/LG&E

Nancy Grayson, President/CEO, Horizon Community Fund

Janet Harrah, Senior Director, NKU/Center for Economic Analysis and Development

Julie Kirkpatrick, President/CEO, MeetNKY

Billy Matthews, Field Representative, US Senator Rand Paul Field Office

Ken Muth, Community Development Representative, DUKE Energy

Justin Otto, Economic & Community Development, Campbell County Fiscal Court

Lindsey Rechtin, President/CEO, Northern Kentucky Water District

Terry Roach, General Manager, Carrollton Utilities

Kimberly Rossetti, Vice President of Economic Development, BE NKY Growth Partnership

Jenny Sand, Director of Economic Engagement, NKU

Nancy Spivey, Vice President of Talent Strategies, Northern Kentucky Chamber of Commerce

John Stanton, Director of External Affairs, Kenton County Fiscal Court

Tom West, Director of Economic Development, City of Covington

Josh Wice, Community Development Manager, Planning and Development Services of Kenton County

Tami Wilson, Vice President, NKY Chamber of Commerce

Will Weber, President/CEO, Southbank Partners

2022 Strategy Committee Members

Matthew Adkins, Director of Government Services, Kentucky I-71 Economic Development Alliance

Jamie Baker, Executive Director, Grant County Chamber of Commerce

Mayor Gabe Brown, City of Walton

Joe Cottingham, Attorney, Daley, Cottingham, Brandt & Associates PLLC

Judge Chuck Dills, Grant County Fiscal Court

Pat Dressman, Director of Human Services, Campbell County Fiscal Court (Retired)

Matt Elberfeld, County Administrator, Campbell County Fiscal Court

Judge Casey Ellis, Owen County Fiscal Court

Mayor Jessica Fette, City of Erlanger

Judge David Fields, Pendleton County Fiscal Court

Mayor Charles French, City of Warsaw/ Lead Engineer, Cushman & Wakefield

Mayor Adam Gaines, City of Owenton

Mayor Tom Guidugli Jr., City of Newport

Mayor Jim Hamberg, City of Southgate/ Vice President (DPS-Relationship Manager), US Bank (Retired)

Amy Heeger, Office Manager, Showplace Landscaping, Inc.

Gevana Hicks, City Clerk/Financial, City of Walton

Jordan Huizenga, Vice President of Advancement, St. Joseph Home of Cincinnati

Judge Kris Knochelmann, Kenton County Fiscal Court

Tom Lampe, Vice President of New Sales Development, Horan

Mayor Dwight Loudon, City of Carrollton

Mayor Paul Meier, City of Crestview Hills

Judge Gary Moore, Boone County Fiscal Court

Chris Moriconi, City Administrator, City of Independence

Judge Ryan Morris, Gallatin County Fiscal Court

John Muller, Chief Operating Officer, Carespring
Judge Steven Pendery, Campbell County Fiscal Court

Laura Pleiman, Director of Human Services,
Boone County Fiscal Court

Kimberly Quinn, Attorney, Wichmann &
Associates

Emi Randall, Director of Economic
Development, City of Erlanger

Pat Raverty, Director of Business Development,
Turnbull-Wahlert Construction (Retired)

Mayor Chris Reinersman, City of Independence

Mayor Rick Skinner, City of Williamstown

Todd Spurgeon, Attorney, Spurgeon Law Firm

Mayor Ron Stinson, City of Falmouth

Judge Shorty Tomlinson, Carroll County Fiscal Court

Caroline Weltzer, Chief Financial Officer, Viox &
Viox

Mayor Diane Whalen, City of Florence

Lisa Wilson-Plajer, Federal and Aviation Client
Development Lead, Terracon Consultants, Inc.

George Zubaty, Owner, Zubaty Chiropractor
(Retired)

Engagement

2026 Update – Engagement

Public Input

NKADD staff has taken the opportunity to share the CEDS update and gather feedback from several regional groups and organizations such as NKY City/County Managers Association (NKCCMA), NKY Municipal Clerks Association (NKMCA), Municipal Government League of NKY (MGLNK), Regional Transportation Committee, Northern Kentucky Workforce Investment Board, Northern Kentucky Regional Mobility Steering Committee, countywide mayoral groups, and the Northern Kentucky Water Management Council.

Between December 2025 and September 2026, NKADD hosted seven community forums across Northern Kentucky, with events held in Boone, Campbell, Carroll, Gallatin, Grant, Kenton, and Pendleton counties. These forums provided opportunities for community members and local stakeholders to share perspectives, discuss community needs and priorities, and identify opportunities for collaboration. The discussions offered valuable insight into the unique challenges and opportunities facing communities throughout the region, helping inform ongoing planning efforts and regional priorities.

Over the last fiscal year, the Community Development Planning and Local Government Services Division has worked to support communities throughout Northern Kentucky with the technical expertise needed to turn project ideas into grant-ready plans and to serve as a liaison with state and federal granting institutions when required. The CDP/LGS team incorporates the CEDS goals and action plan into many of the initiatives, projects and program happening throughout the region. The CDP/LGS team assisted with community development issues, including broadband, brownfields, energy resiliency, hazard mitigation, housing, mobility, and water and wastewater planning.

Stakeholder Input

The NKADD staff hosted a joint meeting of the Northern Kentucky Economic Development Group and the CEDS Strategic Committee. The agenda for the joint meeting included an overview of CEDS, key elements of the plan, and stakeholder engagement, while also providing input on updating the SWOT Analysis, the Strategic Direction/Action Plan and the Evaluation Framework.

CEDS Timeline

March 2026

- NKY Economic Development Committee Meeting provided input on updates for the 2026 CEDS

April and May 2026

- Revised CEDS to reflect comments received from the NKY Economic Development Committee

June 2026

- NKY Economic Development Committee Meeting to review revised CEDS evaluation framework

July 2026

- Meeting with Strategic Committee to start the process of preparing for the annual update
- Presented an overview of the CEDS process, including providing comments on the 2026 CEDS Update to the NKADD Board of Directors

August 2026

- Hosted CEDS Steering Committee meeting

September 2026

- Hosted CEDS Steering Committee meeting

October 2026

- CEDS published for public comment

November 2026

- Revised CEDS to reflect public comments
- NKADD board approved CEDS and sent to EDA

December 2026

- Submit CEDS to EDA

2025 Update – Engagement

Public Input

NKADD staff has taken the opportunity to share the CEDS update and gather feedback from several regional groups and organizations such as NKY City/County Managers Association (NKCCMA), NKY Municipal Clerks Association (NKMCA), Municipal Government League of NKY (MGLNK), Regional Transportation Committee, countywide mayoral groups, and the Water Management Council.

Since its establishment at the beginning of fiscal year 2025, the Community Development Planning Division has worked to support communities throughout Northern Kentucky with the technical expertise needed to turn project ideas into grant-ready plans and to serve as a liaison with state and federal granting institutions when required. The CDP team incorporates the CEDS goals and action plan into many of the initiatives, projects and program happening throughout the region. The

Community Development Planning team assisted with community development issues, including broadband, brownfields, energy resiliency, hazard mitigation, housing, mobility, and water and wastewater planning.

Stakeholder Input

The NKADD staff hosted a joint meeting of the Northern Kentucky Economic Development Group and the CEDS Strategic Committee. The agenda for the joint meeting included an overview of CEDS, key elements of the plan, and stakeholder engagement, while also providing input on updating the SWOT Analysis, the Strategic Direction/Action Plan and the Evaluation Framework.

CEDS Timeline

March 2025

- NKY Economic Development Committee Meeting provided input on updates for the 2025 CEDS

April and May 2025

- Revised CEDS to reflect comments received from the NKY Economic Development Committee

June 2025

- NKY Economic Development Committee Meeting to review revised CEDS evaluation framework

July 2025

- CEDS published for public comment
- Meeting with Strategic Committee to start the process of preparing for the 2025 annual update
- Presented an overview of the CEDS process, including providing comments on the 2025 CEDS Update to the NKADD Board of Directors

August and September 2025

- Revised CEDS to reflect public comments
- Hosted CEDS Steering Committee meeting
- CEDS published for public comment

October 2025

- NKADD board approved CEDS and sent to the EDA

December 2025

- Submit CEDS to EDA

2024 Update – Engagement

Public Input

At the beginning of 2024, the Northern Kentucky Area Development District embarked on a strategic planning process, where we received feedback from our stakeholders that solidified the need to expand community development planning services and enhance our community engagement initiatives. The newly created Community Development Planning Division's purpose is to support communities across Northern Kentucky with the technical expertise needed to turn project ideas into grant-ready plans and to serve as a liaison with state and federal granting institutions when needed. The Community Development Planning team will assist with community development issues including broadband, brownfields, energy resiliency, hazard mitigation, housing and water and wastewater planning while also leading the region's Community Economic Development Strategy (CEDS). Supported by a grant from the R.C. Durr Foundation, the increase in capacity has the potential to create broad, positive community impact across Boone, Campbell, Carroll, Gallatin, Grant, Kenton, Owen and Pendleton Counties.

As part of the community engagement initiatives, members of the NKADD Senior Staff team have embarked on a 6-month journey to present to all 60 jurisdictions (8 counties and 52 cities) in the region. The engagement presentation includes an explanation of the CEDS as our region's opportunity to identify the infrastructure needed to create regional economic growth.

NKADD staff have also taken the opportunity to share the CEDS update and gather feedback from the number of regional groups and organizations such as NKY City/County Managers Association (NKCCMA), NKY Municipal Clerks Association (NKMCA), Municipal Government League of NKY (MGLNK), Regional Transportation Committee and the Water Management Council.

Stakeholder Input

The NKADD staff held one Strategic Committee meeting in 2024. During the meeting, the committee agenda included an overview of CEDS, key elements of the plan, and stakeholder engagement while also providing input on updating the SWOT Analysis and the Strategic Direction/Action Plan and the Evaluation Framework. The Strategic Committee membership include:

- NKADD Board of Directors – 57%
- Northern Kentucky Economic Development Group Members – 31%
- Community Partners – 11%

The Northern Kentucky Economic Development Group was re-established in 2024 to promote collaboration amongst local economic development professionals and better understand future community and economic development needs.

Early in 2024, NKADD staff completed the Regional Hazard Mitigation Plan and submitted the draft plan to the commonwealth for review. The regional draft plan included goals and actions that aligned with the goals listed in this strategic plan.

CEDS Timeline

March 2024

- NKY Economic Development Committee Meeting provided input on updates for the 2024 CEDS

April and May 2024

- Revised CEDS to reflect comments received from the NKY Economic Development Committee

June 2024

- NKY Economic Development Committee Meeting to review revised CEDS evaluation framework

July 2024

- CEDS published for public comment
- Meeting with Strategic Committee to start the process of preparing for the 2024 annual update
- Presented an overview of the CEDS process, including providing comments on the 2024 CEDS Update to the NKADD Board of Directors

August 2024

- Revised CEDS to reflect public comments
- CEDS published for public comment

October 2024

- NKADD board approved CEDS and sent to the EDA

December 2024

- Submit CEDS to EDA

2023 Update - Engagement

Public Input

NKADD staff shared the CEDS with a number of different groups, including the Northern Kentucky Regional Hazard Mitigation Group, the Northern Kentucky Workforce Investment Board, and the Northern Kentucky Economic Development Group. The groups provided feedback on the Evaluation Framework, with the input becoming a critical element of the annual update.

Stakeholder Input

The NKADD staff held two Strategic Committee meetings during 2023. During the meetings, the committee covered an overview of CEDS, key elements of the plan, stakeholder engagement, and

aligning the CEDS with the Regional Hazard Mitigation Plan. The committee also provided input on updating the SWOT Analysis and the Strategic Direction/Action Plan, and the Evaluation Framework.

CEDS Timeline

April 2023

- Meeting with Strategic Committee to review the most recent CEDS

July 2023

- Meeting with Strategic Committee to start the process of preparing for the 2023 annual update

August 2023

- CEDS published for public comment

October and November 2023

- Revised CEDS to reflect public comments

December 2023

- Submit CEDS to EDA
 - NKADD board approved CEDS as sent to the EDA
-

2022 Update – Engagement

Public Input

In May 2022, the NKADD released an online survey to gather community input for the CEDS. The survey was sent to community partners, employers, citizen representatives, and regional community leaders. In addition, the survey link was included in monthly publications and shared on the NKADD social media platforms. More than 90 survey responses were analyzed to determine comment themes, areas of interest and eliminate duplication.

Stakeholders Input

After review, 80 original topics became the foundational information used to gather additional stakeholder input and prioritize the results. Participating stakeholder groups were asked to prioritize their top 12 topics. The information was presented in several ways to ensure participation during traditional and hybrid meetings, including preprinted large-scale posters, Microsoft office forms and Zoom Whiteboards. The participants indicated their preference through dot stickers, highlighted marks, and topic selection. The staff also met one-on-one with local officials and economic development partners to understand each community's needs and gain additional knowledge on their priorities. The Strategy Committee used the information gathered to identify the SWOT elements and develop the Strategic Plan and Implementation Strategy.

Stakeholder Input Session Participating Groups

- Carroll County Community Development Council

- GROW NKY
- Meet NKY
- Northern Kentucky Workforce Investment Board
- Northern Kentucky Council on Aging
- Northern Kentucky City/County Management Association
- NKADD Board Members
- OneNKY

Local Officials and Economic Development Partners

- Campbell County Fiscal Court and Economic Development Office
- Cincinnati/Northern Kentucky International Airport
- Grant County Chamber of Commerce
- Planning and Development Services of Kenton County
- Owen County Judge/Executive
- Pendleton County Judge/Executive

CEDS Timeline

March 2022

- Attending Afternoon with the CEDS best practices workshop

April 2022

- Meeting with Strategic Committee to gather information and design a CEDS public input survey
- Worked with local economic development, workforce development and community stakeholders to finalize CEDS public input survey

May 2022

- Published CEDS public input survey

June 2022

- Reviewed and summarized CEDS public input survey

July, August, and September 2022

- Conducted one on one interviews
- Meetings with shareholders

October 2022

- CEDS published for public comment

November 2022

- Revised CEDS to reflect public comments

December 2022

- Submit CEDS to EDA
- NKADD board approved CEDS as sent to the EDA

Components of Northern Kentucky's Comprehensive Economic Development Strategy

Regional Summary

- The Northern Kentucky Region encompasses vibrant urban, suburban, and rural communities built and revolving around natural, physical, and human resources. The region's northern border is the Ohio River which runs from Pendleton County on the east to Carroll County on the west.
- This section highlights Northern Kentucky's demographic information, existing infrastructure, including transportation systems and utilities, environmental and natural resources, and regional economic data.
- The summary provided the Strategic Committee with in-depth contextual references and data information to consider during the SWOT analysis and the Strategic Plan and Implementation Strategy.

Strengths, Weaknesses, Opportunities, and Threats (SWOT) Analysis

- A SWOT analysis helps the region answer the question: "Where are we now?" through an in-depth evaluation of the region's unique assets and areas of competitive advantage.
- The SWOT analysis also identifies the internal or external factors that can keep a region from realizing its potential.

Strategic Plan and Implementation Strategy

- The Strategic Plan, comprised of a vision statement, goals, and objectives, is the "heart and soul of the CEDS" that flows from the SWOT analysis.
- The Implementation Strategy creates an action plan of how they accomplish the strategic plan.

Evaluation Framework:

- The evaluation framework shows the success of the implementation strategy.
- The evaluation framework contains a series of traditional (job creation and private investment) and nontraditional (GDP per capita, per capita income, household income, etc.) economic metrics.

Economic Resilience:

- The economic resilience section explains Northern Kentucky's ability to enhance economic resilience and build capacity to recover quickly, withstand, or avoid economic or natural shocks.
- Economic resilience strategies include steady-state initiatives with a measure based on what is vital to the region and what efforts are needed to bolster the region's economic vitality. These strategies also establish responsive and durable information networks to encourage communication and collaboration among regional stakeholders on existing and potential future challenges.

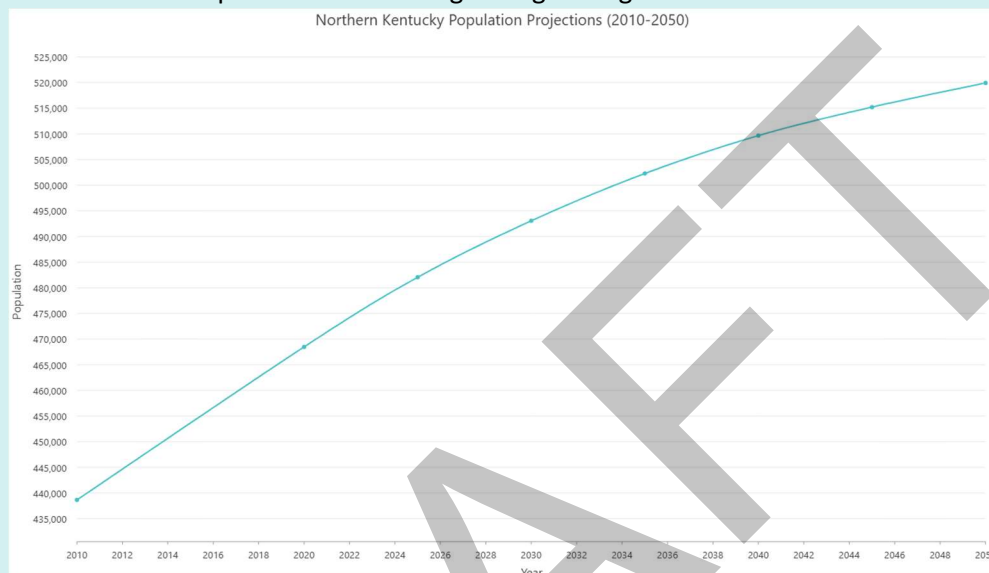
Opportunity Zone

- The Opportunity Zone plan creates a strong economic development plan that creates a clear vision for the future use of this investment type.

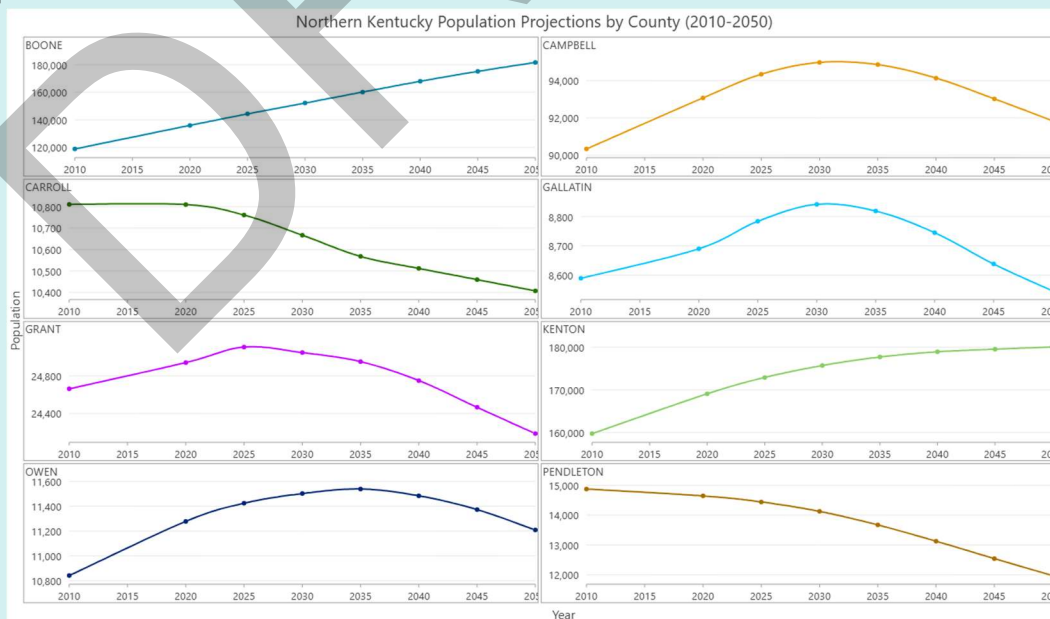
Regional Summary

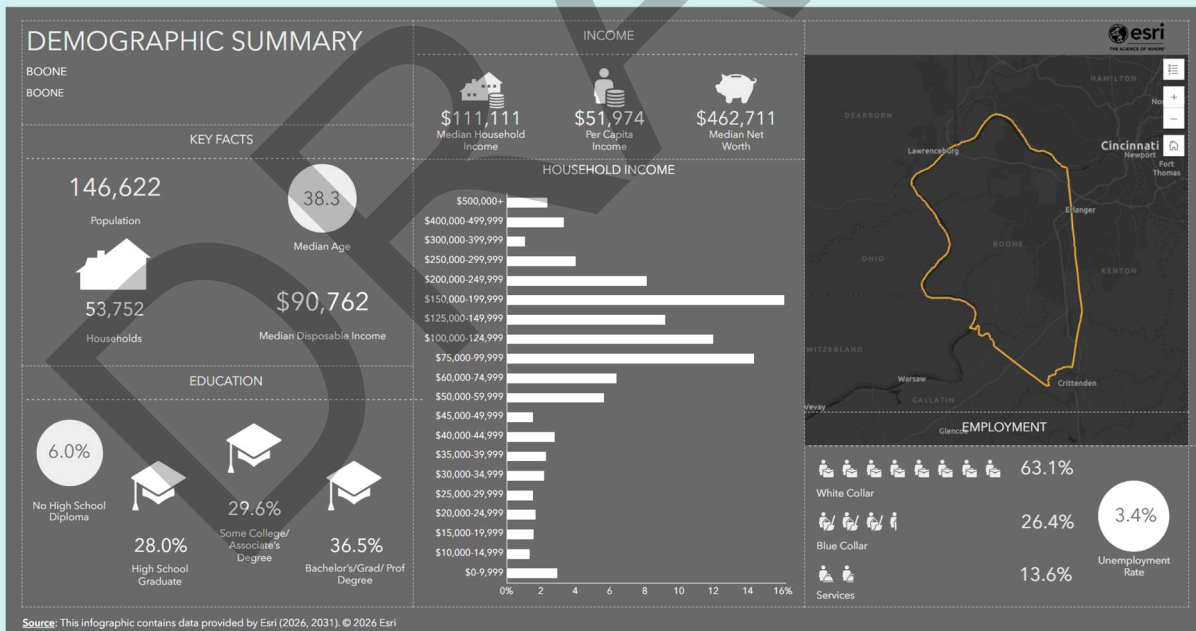
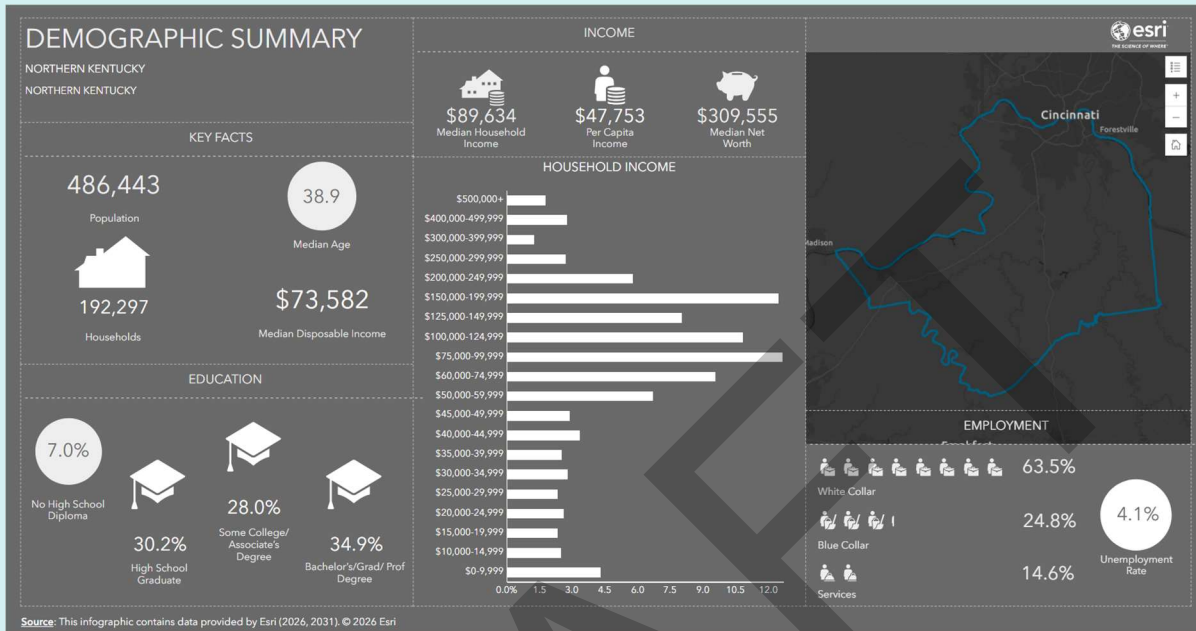
2026 Update – Demographic Information

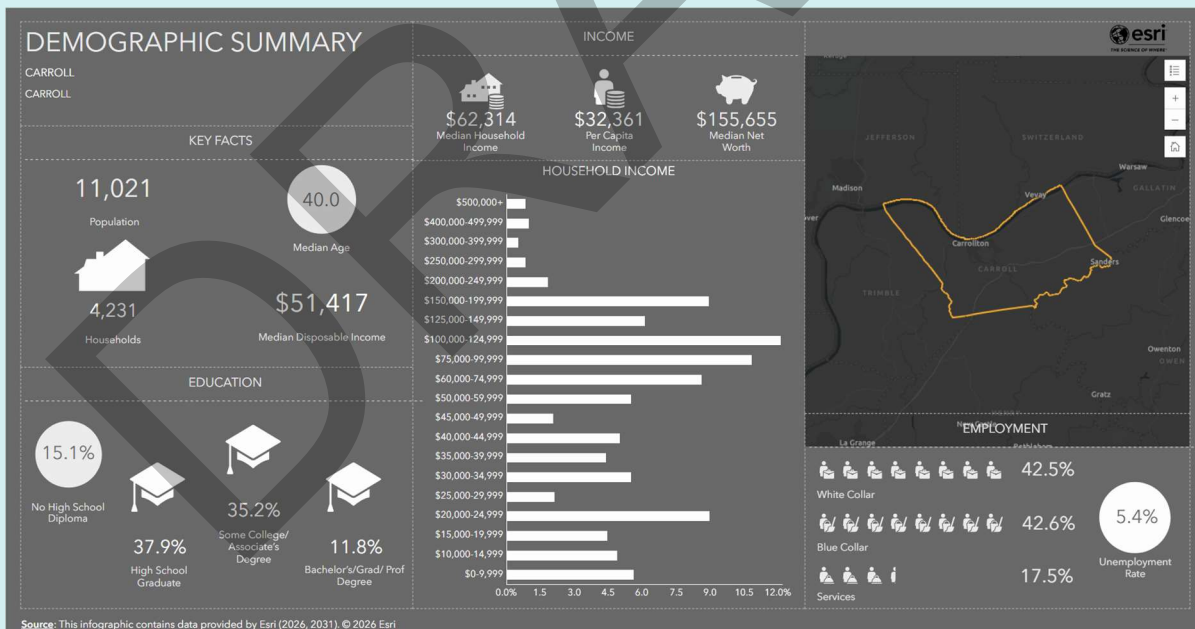
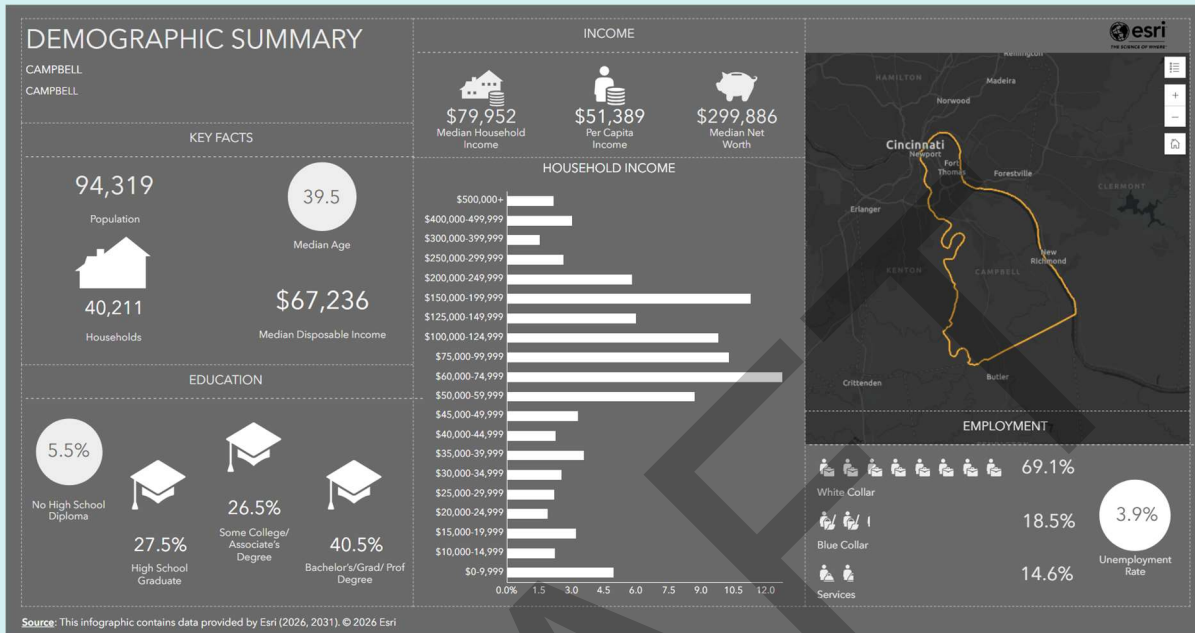
NKADD staff utilized the Kentucky State Data Center for populations projections this year. The population of NKADD is expected to continue growing through 2050.

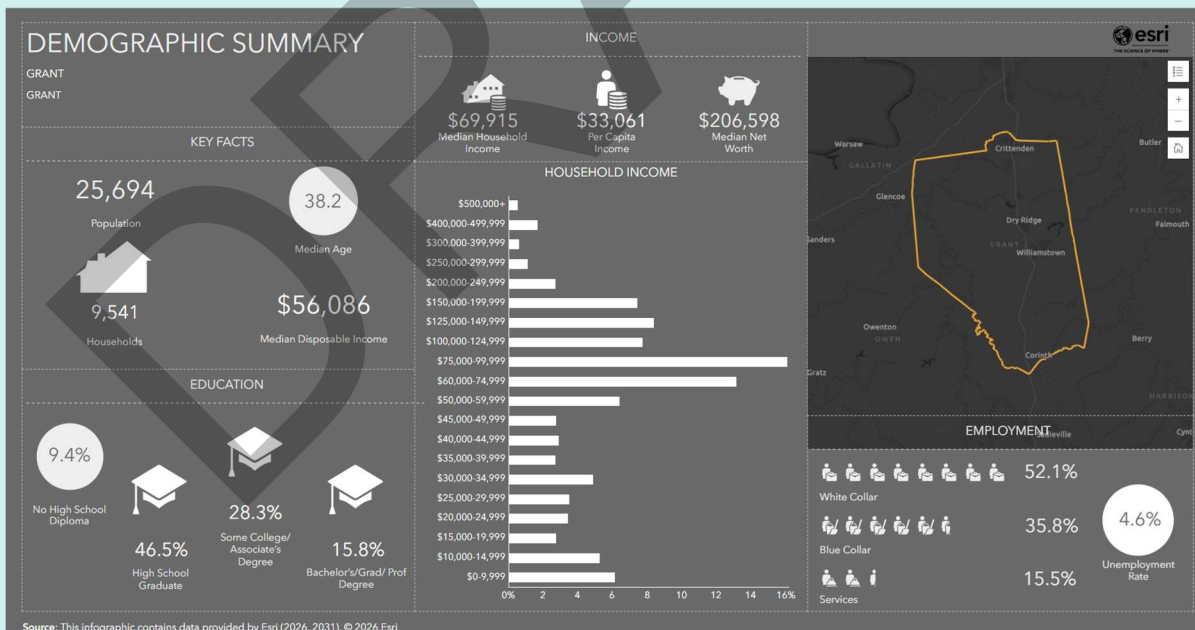
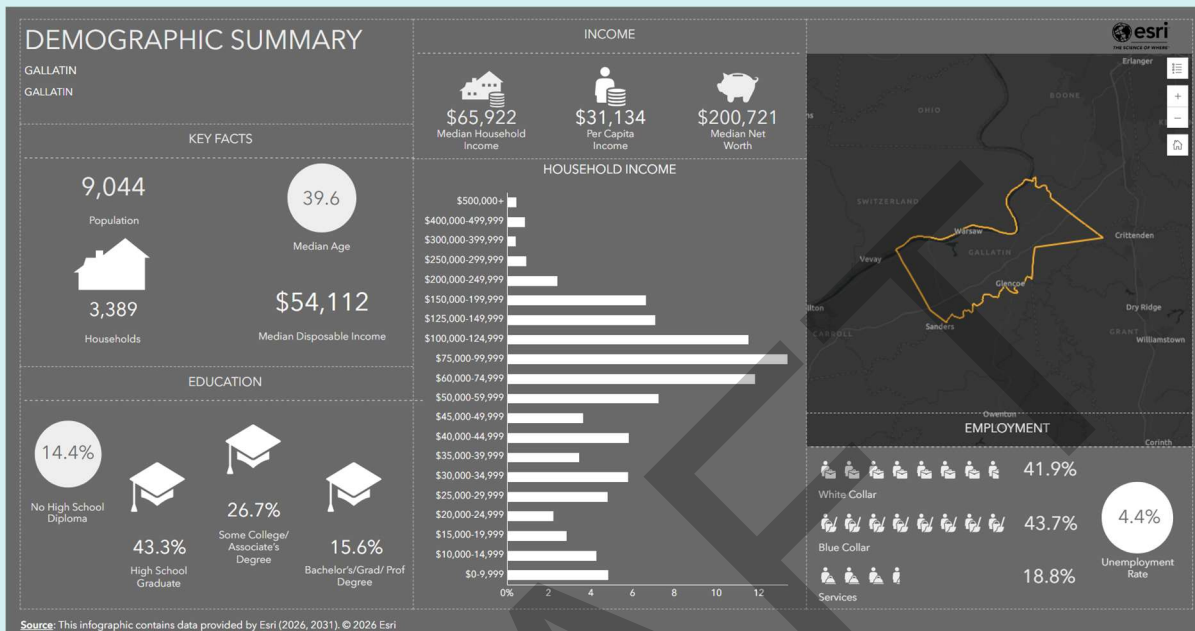


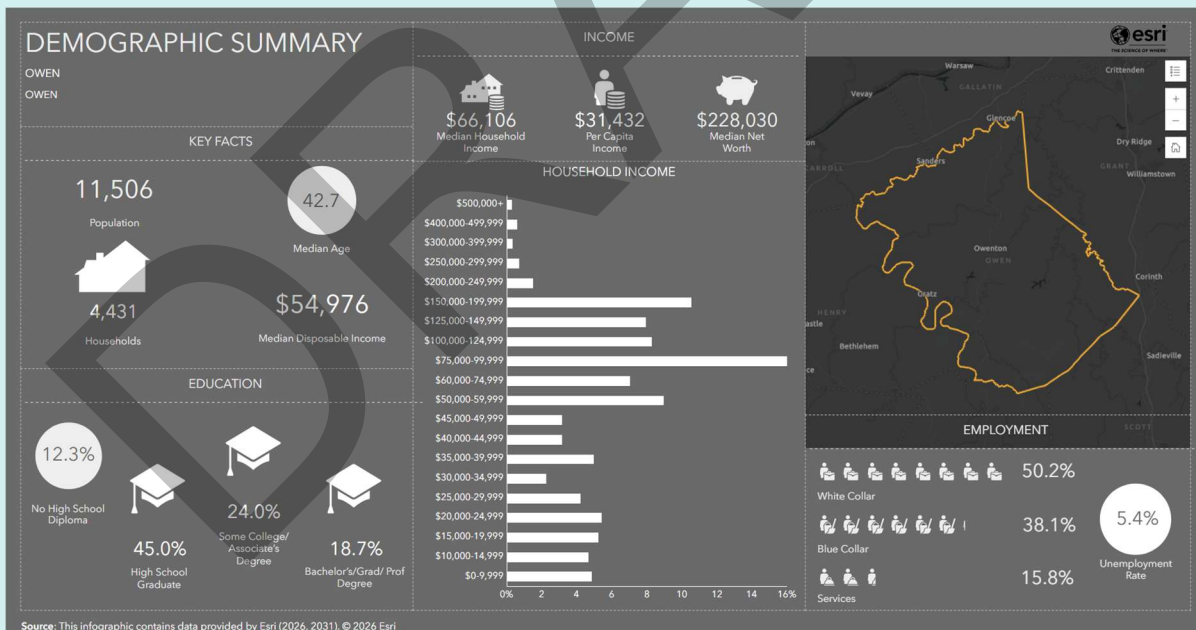
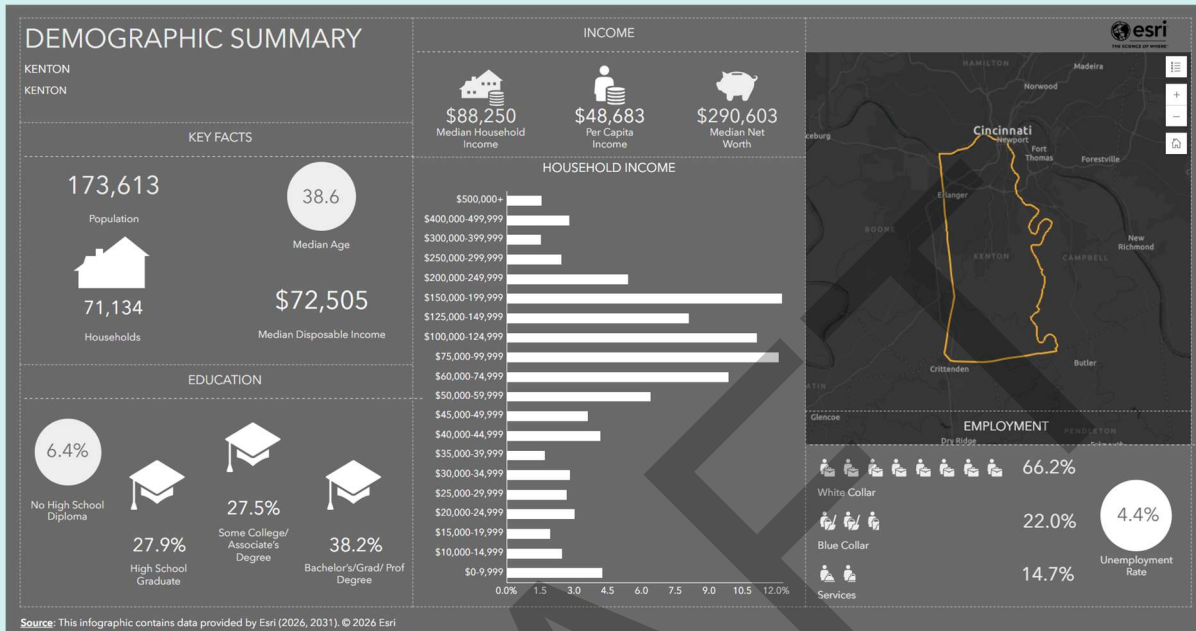
The charts below show population projections for NKADD's counties through 2050. Through 2050, Boone County and Kenton County are expected to increase their populations; Carroll County and Pendleton County are expected to decrease in population; and Campbell County, Gallatin County, Grant County, and Owen County are expected to initially increase in population and then decrease in population.

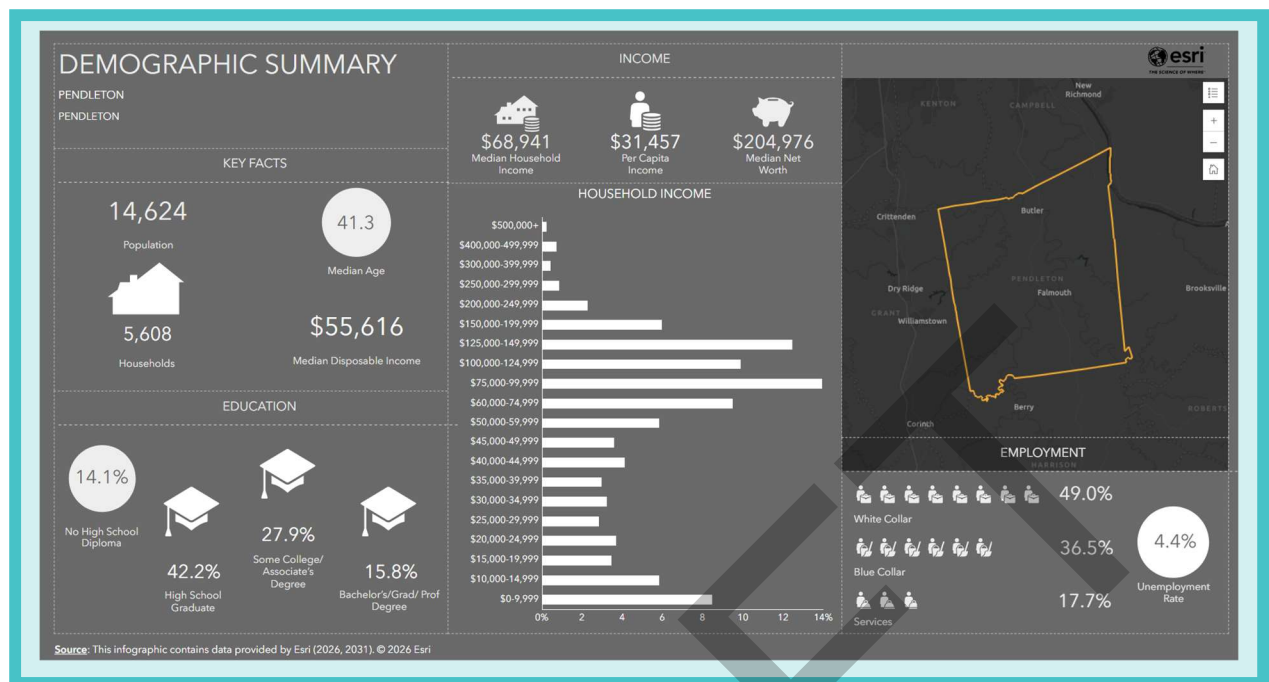






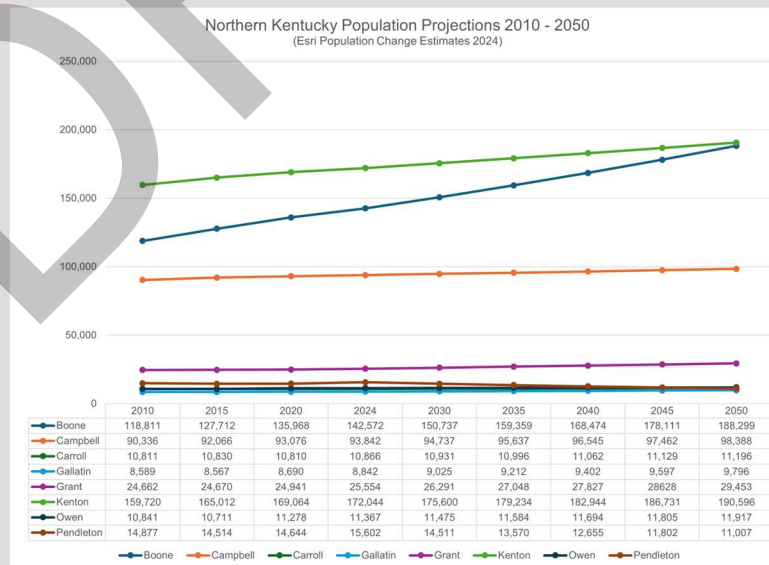


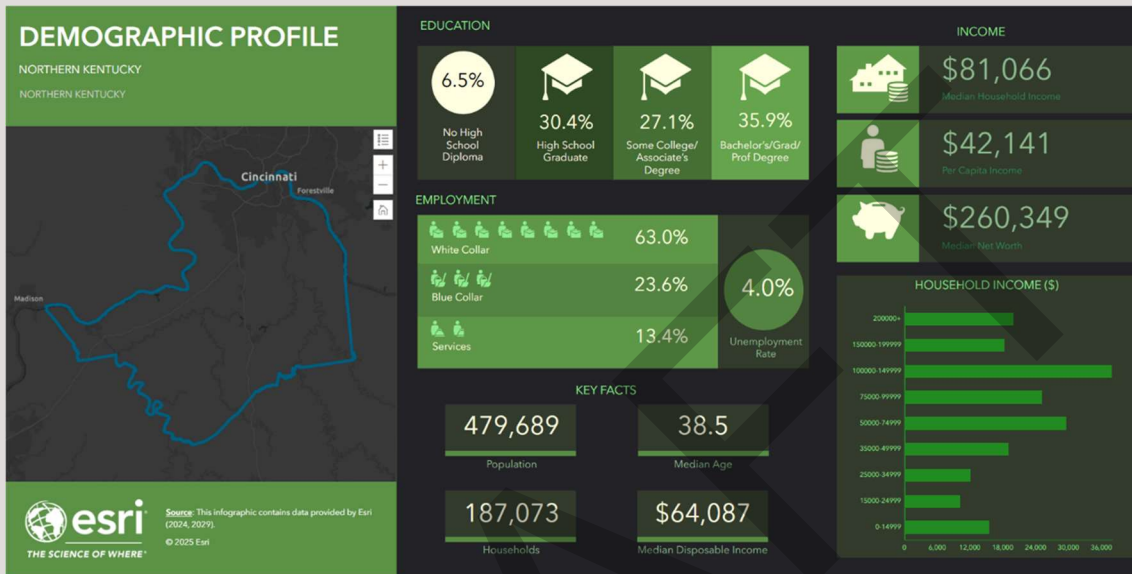


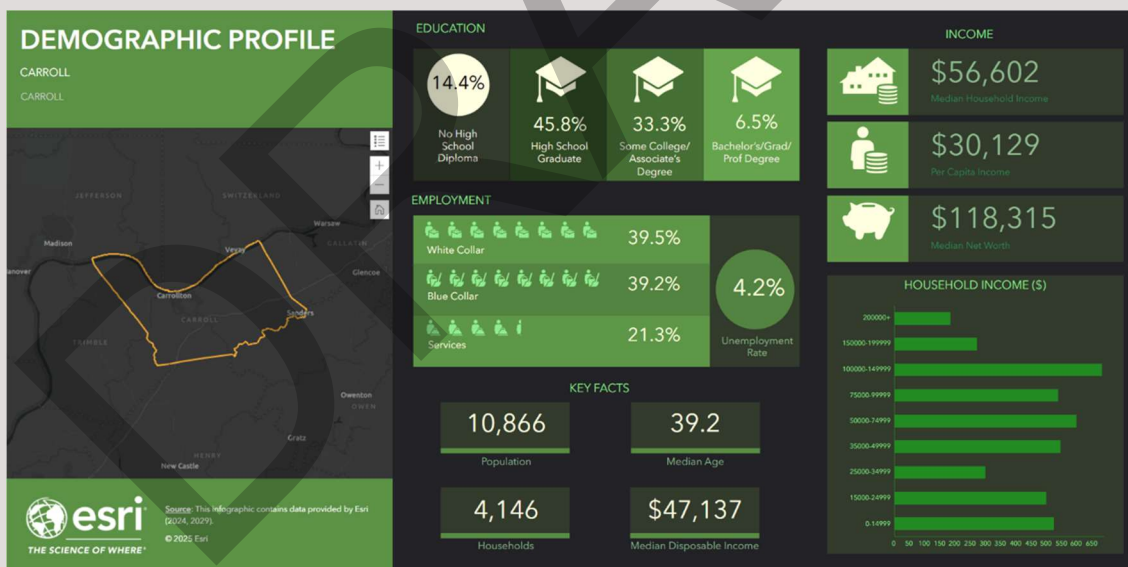
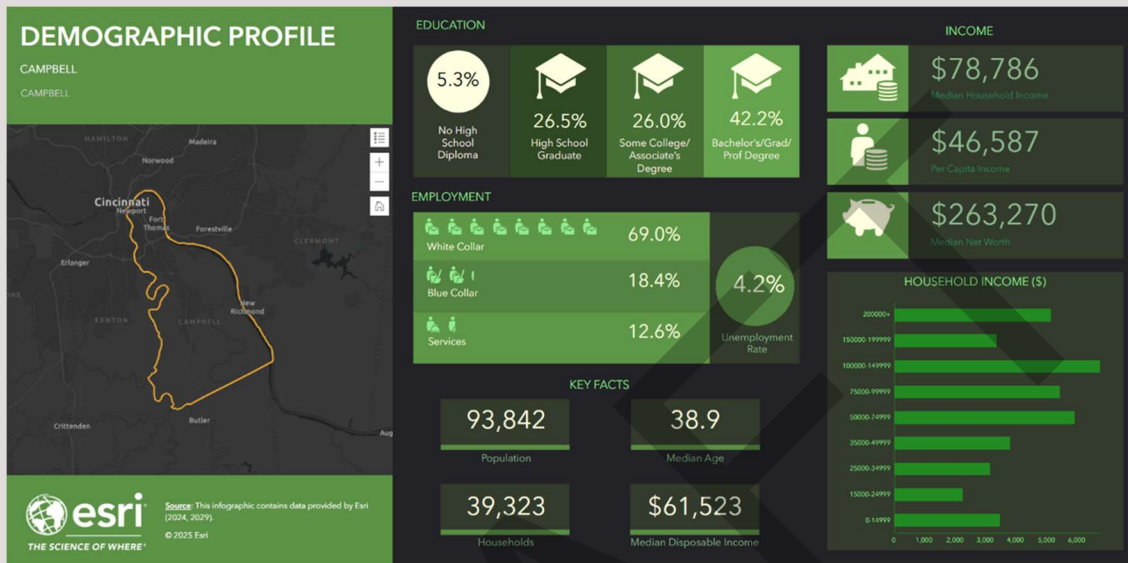


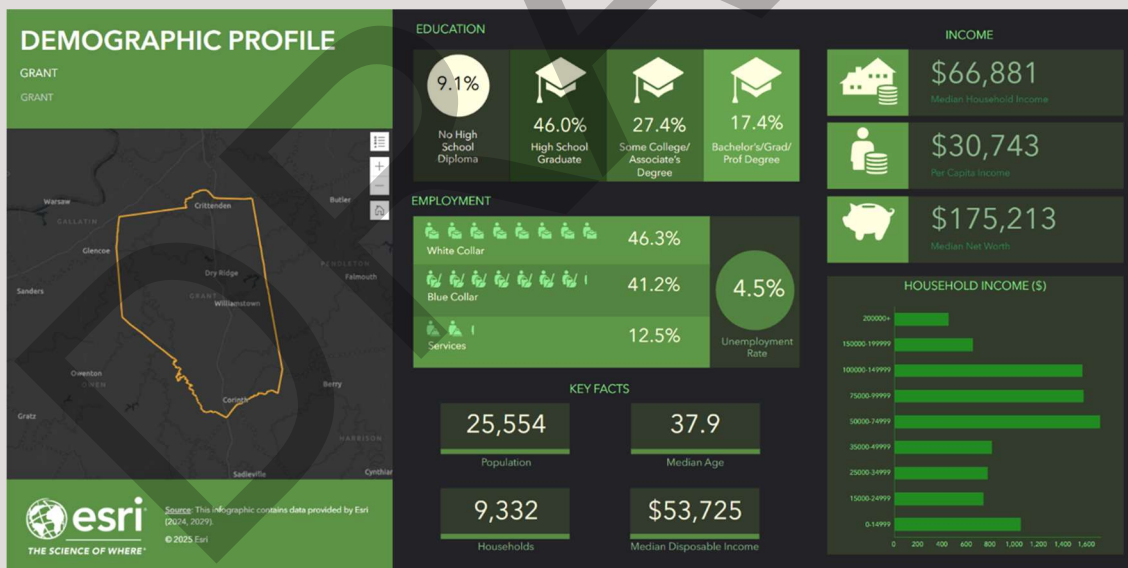
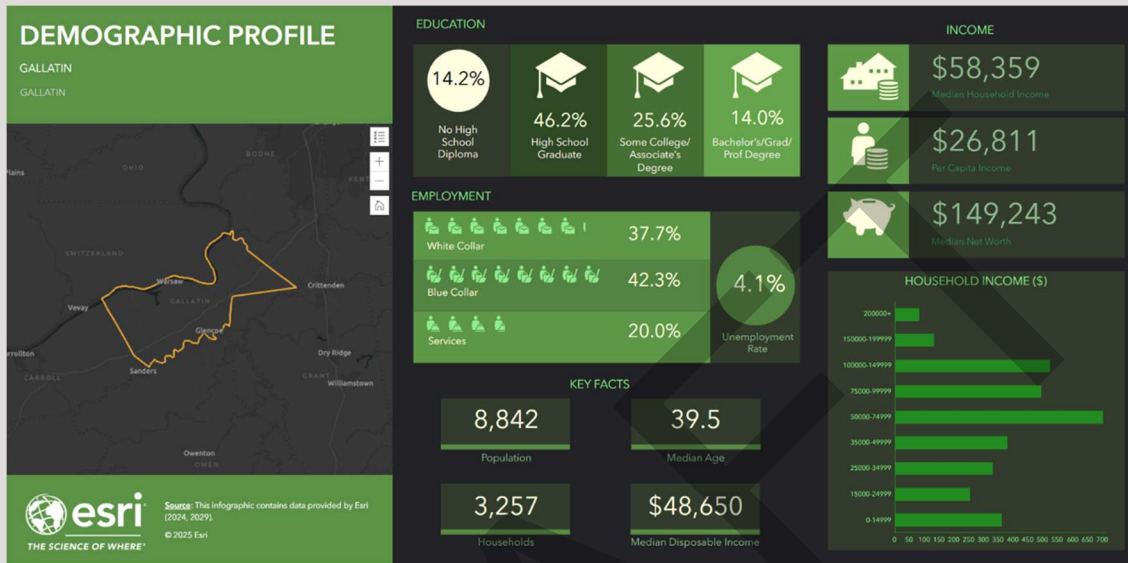
2025 Update – Demographic Information

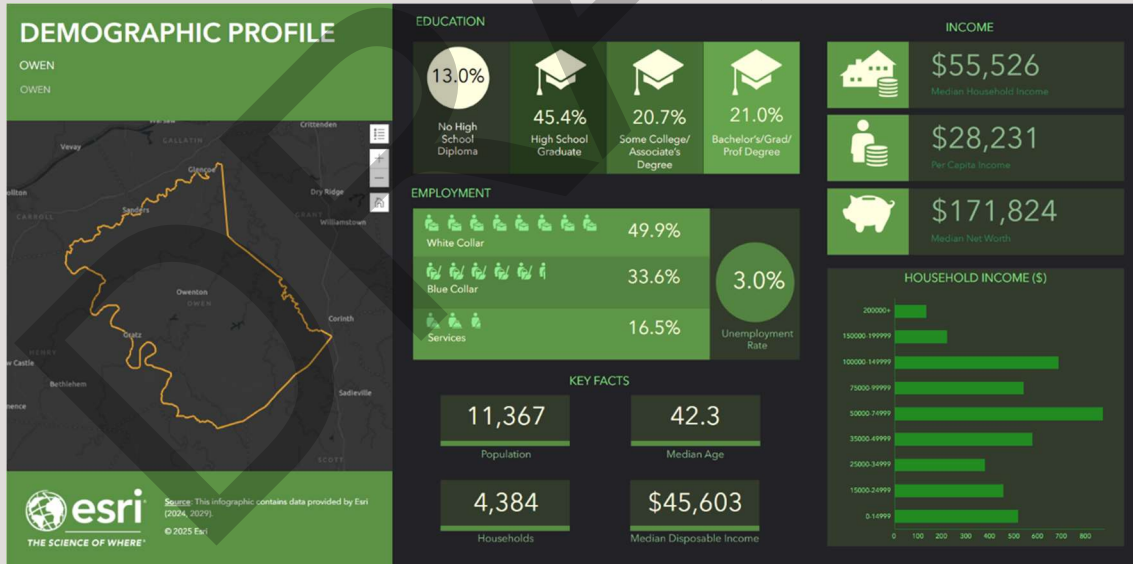
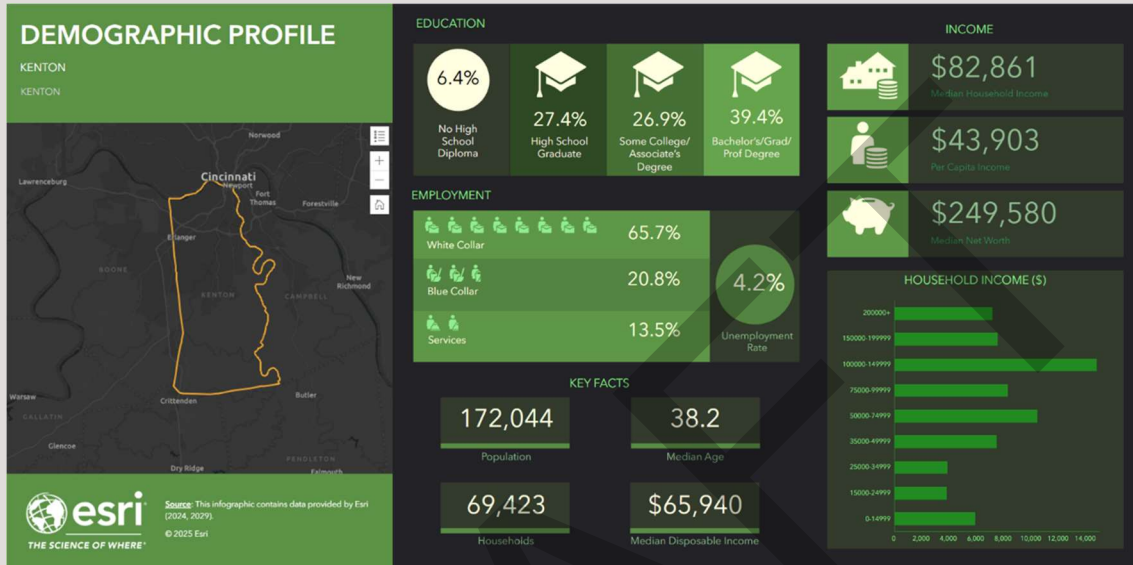
In previous years, NKADD staff have utilized the Kentucky State Data Center for populations projects, however, this year that data source was unavailable. The population projections included in this update were derived using data available through Esri GIS software and present different projection numbers from previous updates. In comparing the 2024 data to the 2025 data, Boone County still sees the most growth in the region with Pendleton County seeing the least growth. Kenton County remains steady in its growth, while Grant and Gallatin Counties show sizable growth. Campbell, Carroll and Owen Counties growth is a five percent growth over the next 25 years.

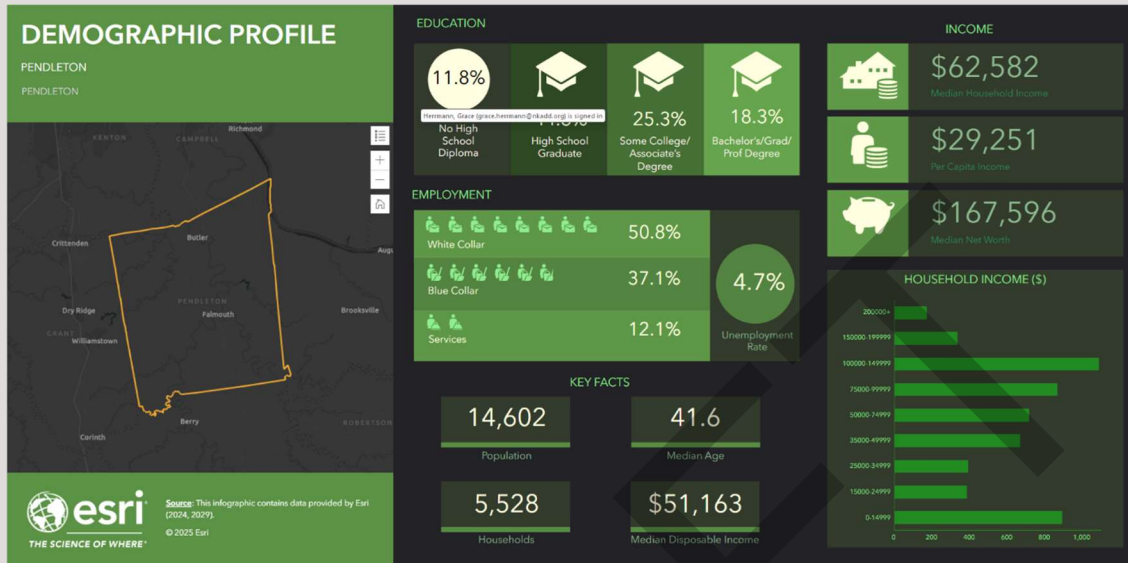










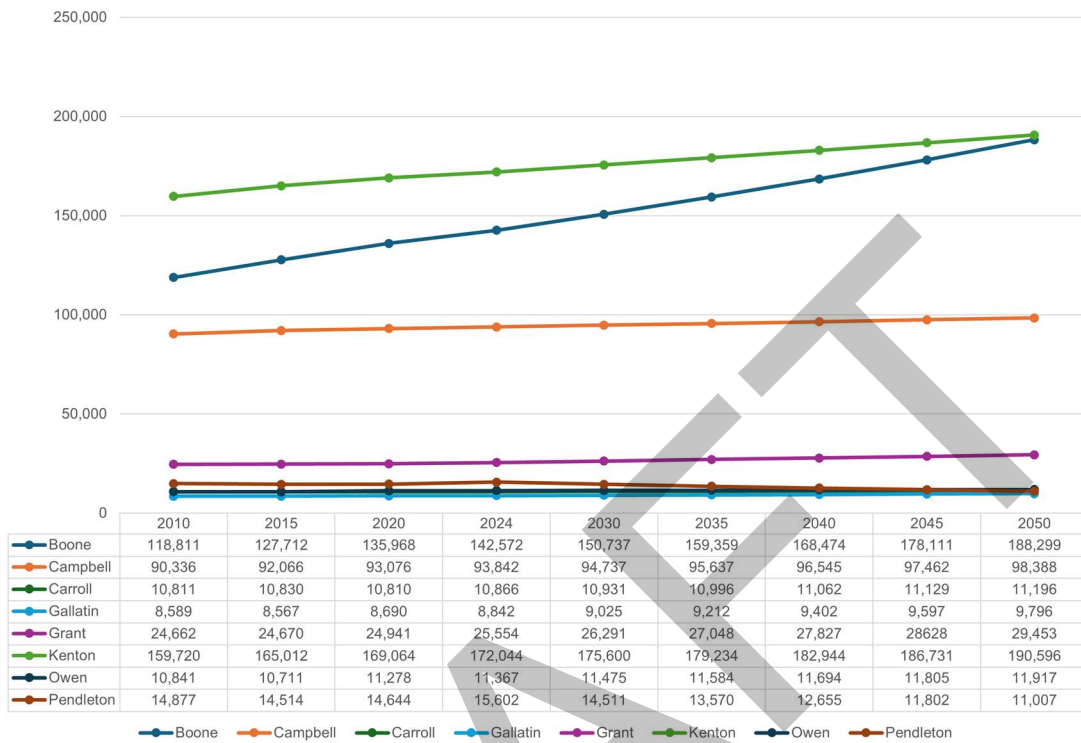


2024 Update – Demographic Information

The Kentucky State Data Center recently published its Vintage 2022 Population and Household Projections for 2020 -2050. This is the first set of projects the Data Center has released that incorporates results from the 2020 Decennial Census. Between 2020 and 2050, the population of Kentucky is projected to increase by 6.2% — from 4,505,836 to 4,785,233 — a gain of 279,397 people. In Northern Kentucky, only two counties see an increase in population, five counties seeing a decrease in population ranging from 1% to 4% and one county seeing a 22% decrease in population.

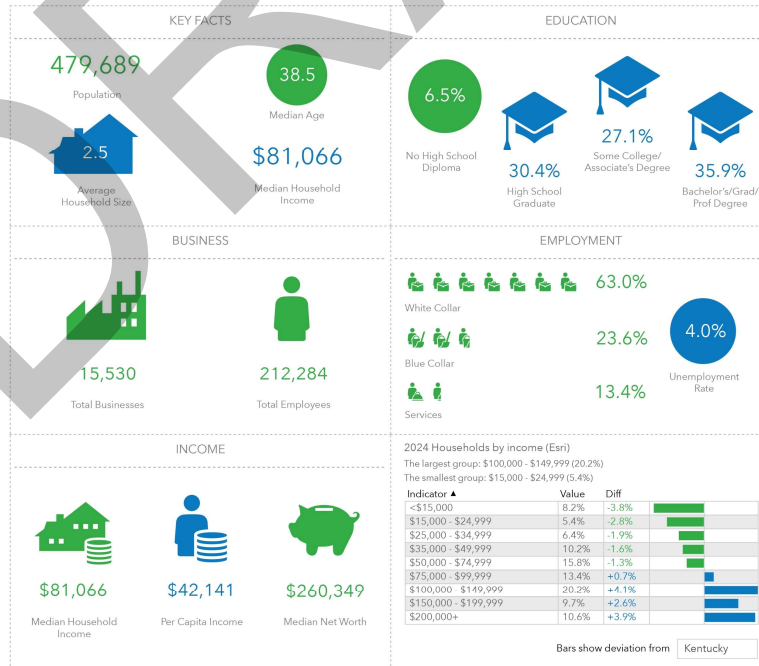
However, if you look at data collected during the 2022 Northern Kentucky Housing Study where populations are projected from 2020 to 2060, all eight counties have some type of population growth. This study uses Woods & Poole as the population projection source while the Kentucky State Data Center uses the U.S Census Bureau's 2020 Decennial Census and 2021 Populations Estimates and the most currently available fertility, mortality and migration rates to project change in each age cohort.

Northern Kentucky Population Projections 2010 - 2050 (Esri Population Change Estimates 2024)



Key Facts

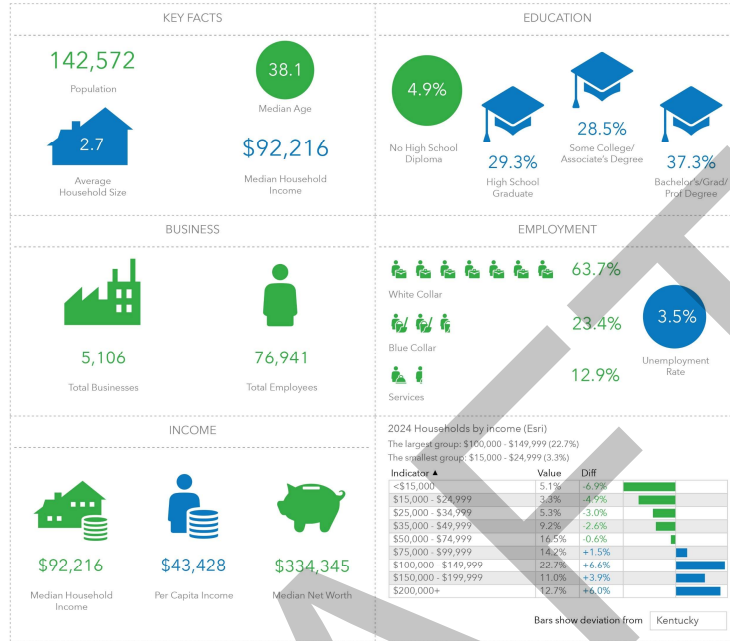
NKADD
NKADD



Source: This infographic contains data provided by Esri (2024, 2029), Esri-Data Axle (2024). © 2024 Esri

Key Facts

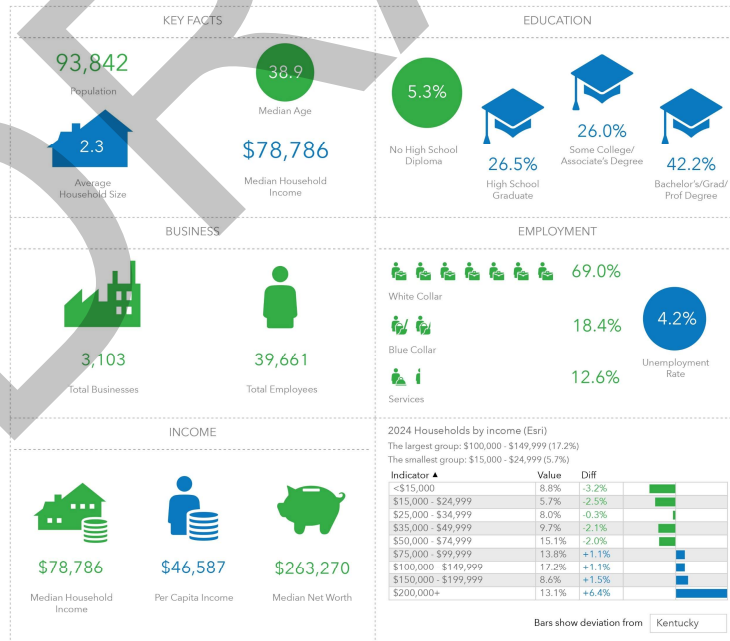
BOONE
BOONE



Source: This infographic contains data provided by Esri (2024, 2029), Esri-Data Axle (2024). © 2024 Esri

Key Facts

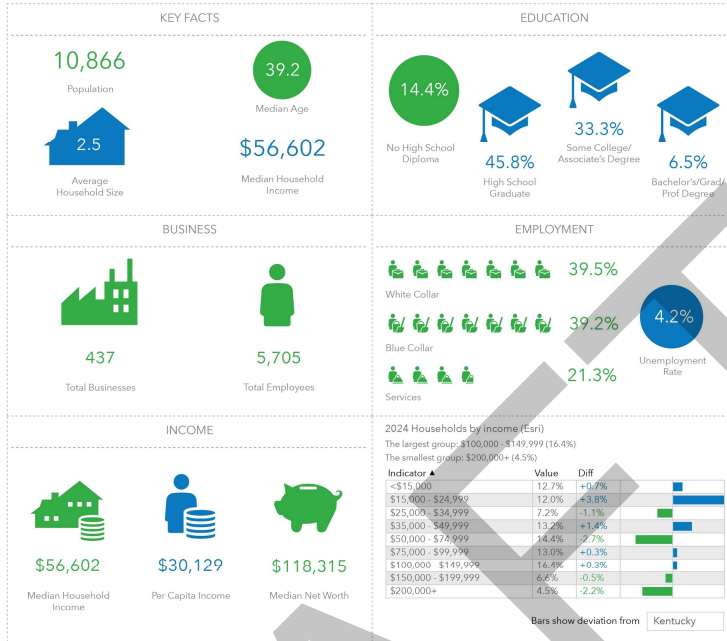
CAMPBELL
CAMPBELL



Source: This infographic contains data provided by Esri (2024, 2029), Esri-Data Axle (2024). © 2024 Esri

Key Facts

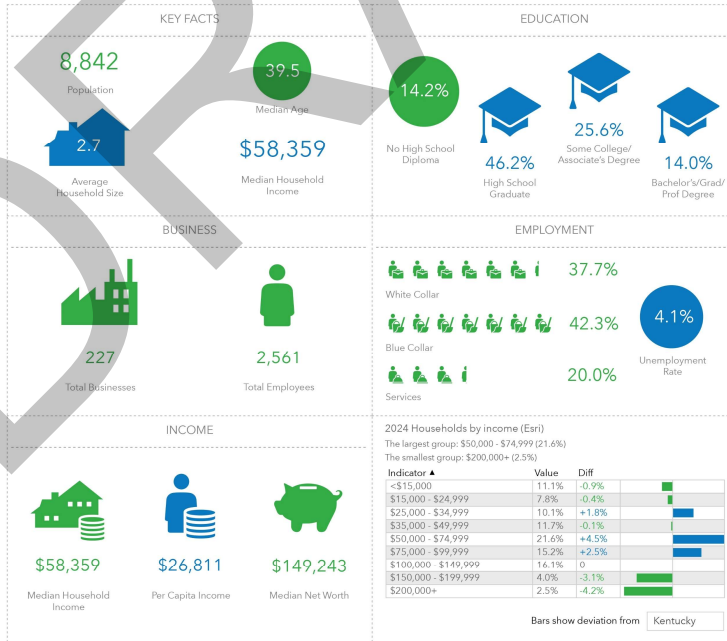
CARROLL
CARROLL



Source: This infographic contains data provided by Esri (2024, 2029), Esri-Data Axle (2024). © 2024 Esri

Key Facts

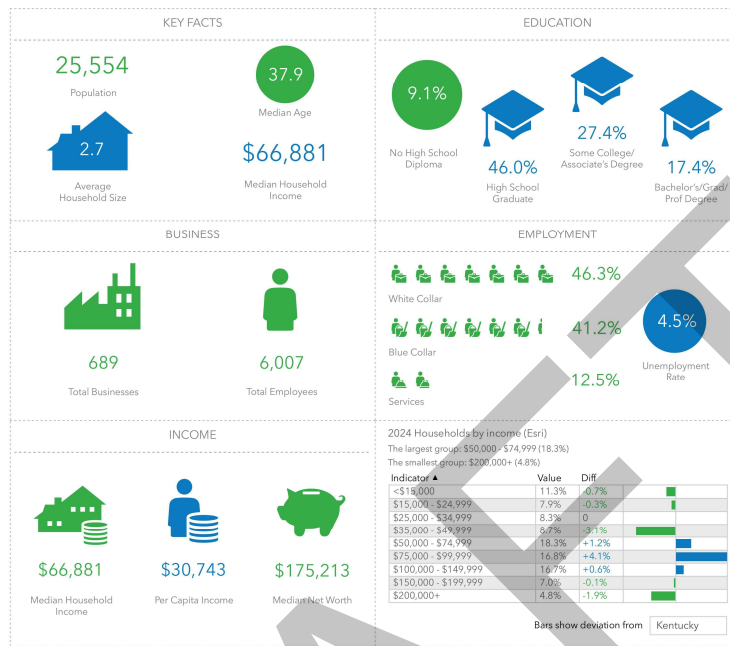
GALLATIN
GALLATIN



Source: This infographic contains data provided by Esri (2024, 2029), Esri-Data Axle (2024). © 2024 Esri

Key Facts

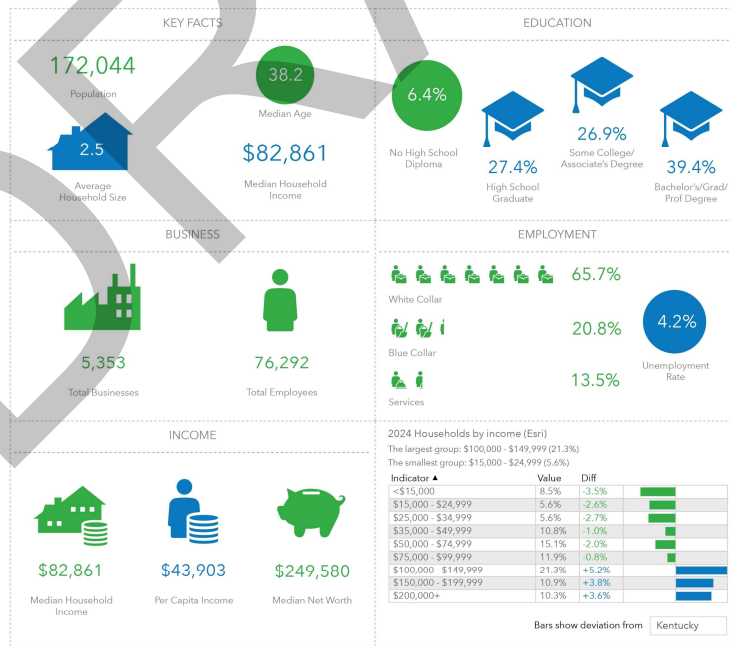
GRANT
GRANT



Source: This infographic contains data provided by Esri (2024, 2029), Esri-Data Axle (2024). © 2024 Esri

Key Facts

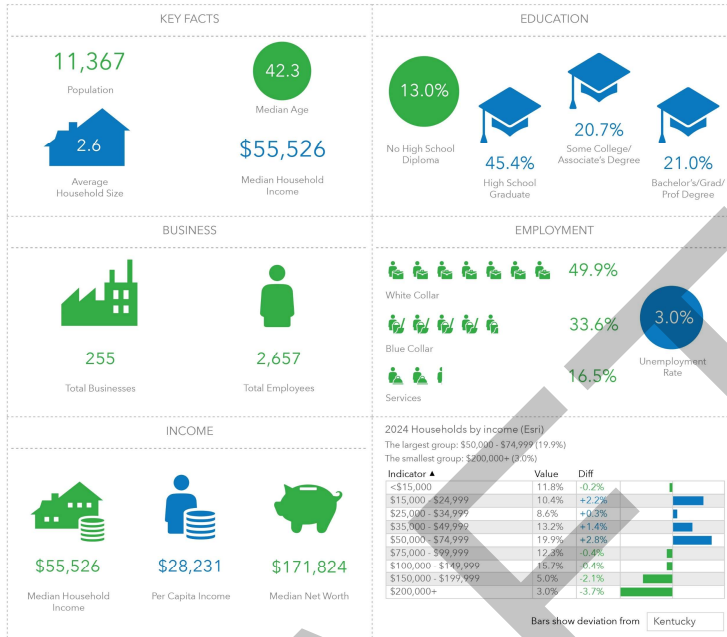
KENTON
KENTON



Source: This infographic contains data provided by Esri (2024, 2029), Esri-Data Axle (2024). © 2024 Esri

Key Facts

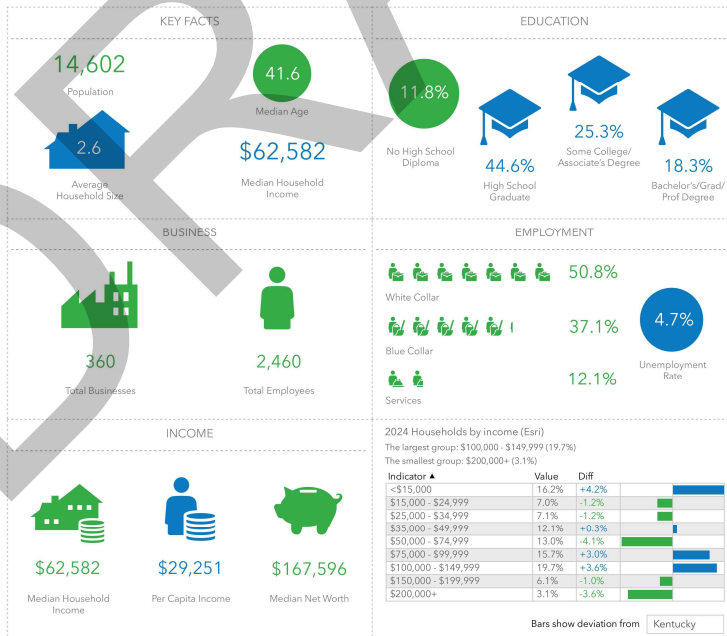
OWEN
OWEN



Source: This infographic contains data provided by Esri (2024, 2029), Esri-Data Axle (2024). © 2024 Esri

Key Facts

PENDLETON
PENDLETON



Source: This infographic contains data provided by Esri (2024, 2029), Esri-Data Axle (2024). © 2024 Esri

2023 Update – Demographic Information

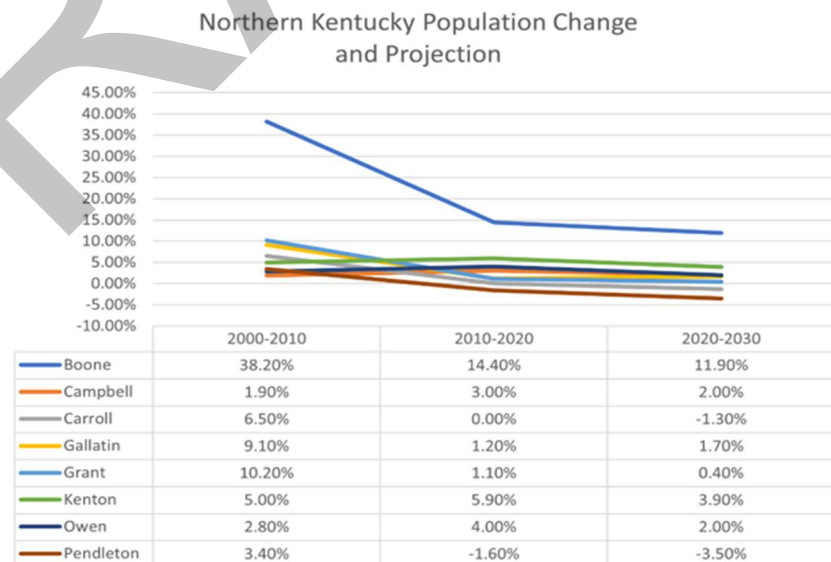
The Northern Kentucky region has seen little change in population over the past year, with the demographic data previously provided remaining stagnant. However, in a recent study by BE NKY Growth Partnership (formerly known as TRI-Ed), a baseline projection of population growth would be 14.7% in the next 30 years. The study also looked at the optimistic change (32.8%), the aspirational change (17.3%) and the pessimistic change (-2.7%)¹. To meet the optimistic population projection from the baseline, the average annual migration would need to be 2,402 for Boone, Campbell, and Kenton Counties and 12,502 into the entire Cincinnati MSA.²

Demographic Information

Populations

The region's population has consistently grown over the last 20 years at a similar rate as the national average. Since 2000, Boone County has continued to see double-digit growth, while Pendleton County's population growth has been negative. Boone County is projected to have the most growth over the next ten years, with Pendleton County's population continuing to decline quickly. Carroll County saw growth between 2000 and 2010 however saw zero net growth during 2010-2020 and a negative growth projection for 2020-2030. The other counties in the region's population growth projections for 2020-2030 are relatively small. In this growth, diverse populations will account for a more significant percentage of the total population.

However, the region has been affected by slowing population growth and an aging population. The region will experience issues meeting employment demand if the current trends continue. Local governments, economic development agencies and community partners have identified talent attraction and retention as a key initiative for the economic development sustainability of the region.



Kentucky State Data Center

¹ U.S. Bureau of Economic Analysis, CEAD Analysis

² U.S. Bureau of Economic Analysis, U.S. Census American Community Survey 2022 1-year estimates, CEAD Analysis



Comprehensive Economic Development Strategy - Summary Background



Boone, Campbell,
Carroll, Gallatin,
Grant, Kenton, Owen
and Pendleton
Counties, KY.



Population

2021 Estimate ¹	2020 Net Migration ³
468,471	1,551
2031 Projection ³	Foreign Born ²
493,046	3.41%
2021-2031 Change ³	Median Age ²
5.25%	38



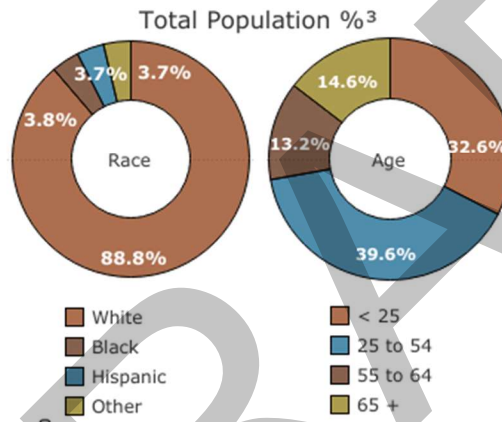
Top Employers⁵

Amazon
Cincinnati Insurance Company
Fidelity Brokerage Services
Northern Kentucky University
St. Elizabeth Healthcare

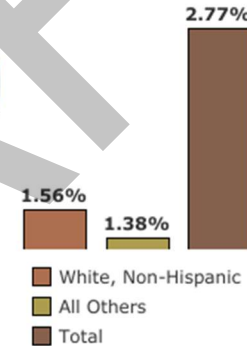


Educational Opportunities⁶

Northern Kentucky University
Thomas More University
Beckfield College
Gateway Community and Technical College
Jefferson Community and Technical College
Brighton Center's Center for Employment Training
Interactive College of Technology



Population Growth (2016 - 2020)³



Housing²

Median House Value	\$170,638
Total Housing Units	191,336
Homeowner Vacancy	1.36%
Rental Vacancy	3.05%
Percent Occupied Units With No Vehicle Available	4.75%



Economic³

Median Household Income	\$68,203
Per Capita Income	\$33,906
Labor Force Participation Rate	66.60%
Poverty Level	11.15%
Food Insecurity Rate ⁴	15.78%
Households Receiving Food Stamps / SNAP	8.05%



Largest Industries⁶

Job Comparison

Accommodation and Food Services
Admin. Support and Waste Management & Remediation
Construction
Educational Services
Health Care and Social Assistance
Manufacturing
Professional, Scientific, and Technical Services
Retail Trade
Transportation and Warehousing
Wholesale Trade

2018	2022	Change in Jobs	2022 Average Annual Wages	2022 GRP (in Millions)
20,708	20,333	-2%	\$23K	\$894M
12,716	17,186	35%	\$40K	\$1,014M
8,992	10,425	16%	\$61K	\$955M
14,358	14,347	0%	\$43K	\$1,084M
22,850	24,261	6%	\$65K	\$2,186M
25,383	25,508	0%	\$74K	\$4,921M
9,663	10,712	11%	\$80K	\$1,271M
22,171	21,526	-3%	\$36K	\$1,513M
17,112	35,369	107%	\$57K	\$2,754M
12,734	11,448	-10%	\$78K	\$2,683M

Sources:

1. US Census Bureau, 2020 Census
2. US Census Bureau, American Community Survey
3. US Census Bureau, National Population Projections
4. University of Wisconsin Population Health Institute
5. Locally advertised job postings
6. JobsEQ (Labor Market Information Software)



Comprehensive Economic Development Strategy - Summary Background

County
Boone County



Population

2021 Estimate ¹	2020 Net Migration ³
135,968	1,138
2031 Projection ³	Foreign Born ²
152,190	5.37%
2021-2031 Change ³	Median Age ²
11.93%	38



Economic³

Median Household Income	\$82,838
Per Capita Income	\$36,371
Labor Force Participation Rate	68.49%
Poverty Level	6.49%
Food Insecurity Rate ⁴	9.90%
Households Receiving Food Stamps / SNAP	5.36%

Sources:

1. US Census Bureau, 2020 Census
2. US Census Bureau, American Community Survey
3. US Census Bureau, National Population Projections
4. University of Wisconsin Population Health Institute
5. Locally advertised job postings
6. JobsEQ (Labor Market Information Software)



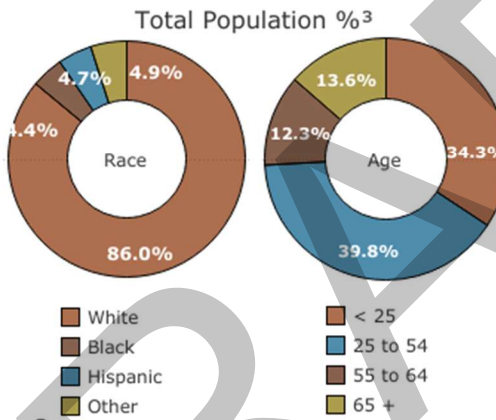
Top Employers⁵

Allied Universal
Amazon
Citi
Jabil Inc
Ryder System Incorporated

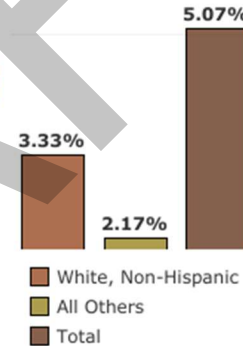


Educational Opportunities⁶

Northern Kentucky University
Thomas More University
Beckfield College
Gateway Community and Technical College
Jefferson Community and Technical College
Brighton Center's Center for Employment Training
Interactive College of Technology



Population Growth (2016 - 2020)³



Housing²

Median House Value	\$194,700
Total Housing Units	49,938
Homeowner Vacancy	0.89%
Rental Vacancy	2.74%
Percent Occupied Units With No Vehicle Available	2.80%



Largest Industries⁶

Job Comparison

Accommodation and Food Services
Admin. Support and Waste Management & Remediation
Construction
Educational Services
Health Care and Social Assistance
Manufacturing
Professional, Scientific, and Technical Services
Retail Trade
Transportation and Warehousing
Wholesale Trade

2018	2022	Change in Jobs	2022 Average Annual Wages	2022 GRP (in Millions)
7,765	7,637	-2%	\$25K	\$361M
6,988	10,599	52%	\$37K	\$568M
2,739	3,375	23%	\$62K	\$319M
3,965	4,064	2%	\$46K	\$331M
5,685	6,084	7%	\$56K	\$456M
13,240	12,571	-5%	\$69K	\$2,085M
2,622	3,455	32%	\$74K	\$383M
9,488	9,475	0%	\$37K	\$687M
12,606	27,286	116%	\$53K	\$1,917M
8,129	7,397	-9%	\$77K	\$1,702M



Comprehensive Economic Development Strategy - Summary Background

County
Campbell County



Population

2021 Estimate ¹	2020 Net Migration ³
93,076	49
2031 Projection ³	Foreign Born ²
94,981	2.12%
2021-2031 Change ³	Median Age ²
2.05%	38



Economic³

Median Household Income	\$63,152
Per Capita Income	\$35,124
Labor Force Participation Rate	64.72%
Poverty Level	12.40%
Food Insecurity Rate ⁴	12.60%
Households Receiving Food Stamps / SNAP	7.17%

Sources:

1. US Census Bureau, 2020 Census
2. US Census Bureau, American Community Survey
3. US Census Bureau, National Population Projections
4. University of Wisconsin Population Health Institute
5. Locally advertised job postings
6. JobsEQ (Labor Market Information Software)



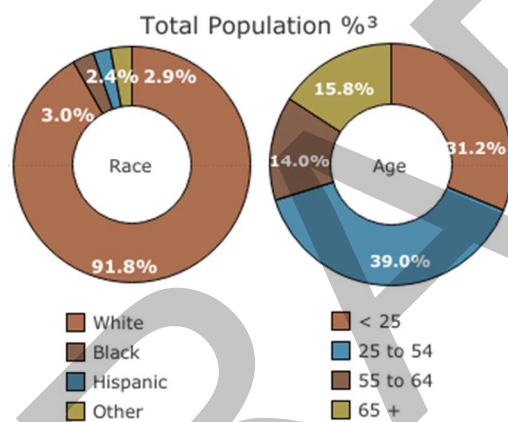
Top Employers⁵

Amazon
Campbell County School District
Cincinnati Insurance Company
Northern Kentucky University
St. Elizabeth Healthcare

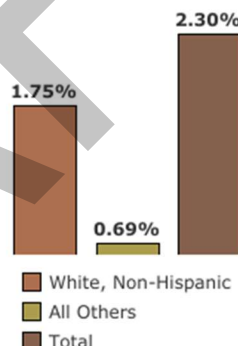


Educational Opportunities⁶

Northern Kentucky University
Thomas More University
Beckfield College
Gateway Community and Technical College
Jefferson Community and Technical College
Brighton Center's Center for Employment Training
Interactive College of Technology



Population Growth (2016 - 2020)³



Housing²

Median House Value	\$173,400
Total Housing Units	40,533
Homeowner Vacancy	1.22%
Rental Vacancy	2.10%
Percent Occupied Units With No Vehicle Available	7.30%



Largest Industries⁶

Job Comparison

Accommodation and Food Services
Admin. Support and Waste Management & Remediation
Construction
Educational Services
Health Care and Social Assistance
Manufacturing
Professional, Scientific, and Technical Services
Retail Trade
Transportation and Warehousing
Wholesale Trade

2018	2022	Change in Jobs	2022 Average Annual Wages	2022 GRP (in Millions)
4,564	3,807	-17%	\$20K	\$149M
1,058	1,718	62%	\$44K	\$104M
1,811	1,991	10%	\$54K	\$165M
4,100	4,052	-1%	\$48K	\$341M
4,425	4,524	2%	\$59K	\$380M
2,232	1,861	-17%	\$65K	\$301M
1,790	2,237	25%	\$68K	\$213M
4,377	4,427	1%	\$34K	\$312M
866	1,012	17%	\$53K	\$92M
1,616	1,155	-29%	\$79K	\$288M



Comprehensive Economic Development Strategy - Summary Background

County
Carroll County



Population

2021 Estimate ¹	2020 Net Migration ³
10,810	66
2031 Projection ³	Foreign Born ²
10,667	1.34%
2021-2031 Change ³	Median Age ²
-1.32%	39



Top Employers⁵

Dow Company
North American Stainless
Signature Healthcare
Steel Technologies
Walmart / Sam's



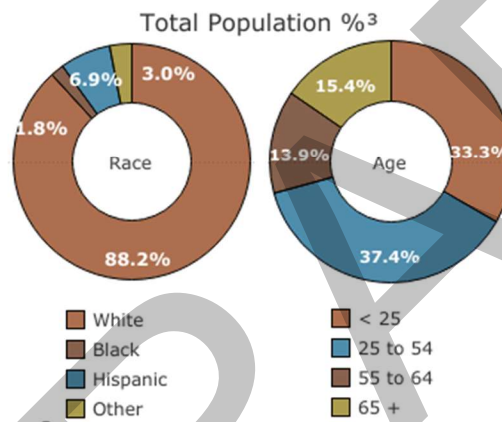
Educational Opportunities⁶

Northern Kentucky University
Thomas More University
Beckfield College
Gateway Community and Technical College
Jefferson Community and Technical College
Brighton Center's Center for Employment Training
Interactive College of Technology



Housing²

Median House Value	\$105,800
Total Housing Units	4,730
Homeowner Vacancy	1.89%
Rental Vacancy	4.80%
Percent Occupied Units With No Vehicle Available	5.50%



Population Growth (2016 - 2020)³



Economic³

Median Household Income	\$41,014
Per Capita Income	\$25,084
Labor Force Participation Rate	61.33%
Poverty Level	25.62%
Food Insecurity Rate ⁴	16.10%
Households Receiving Food Stamps / SNAP	17.98%



Largest Industries⁶

Job Comparison

Accommodation and Food Services
Admin. Support and Waste Management & Remediation
Construction
Educational Services
Health Care and Social Assistance
Manufacturing
Professional, Scientific, and Technical Services
Retail Trade
Transportation and Warehousing
Wholesale Trade

2018	2022	Change in Jobs	2022 Average Annual Wages	2022 GRP (in Millions)
519	435	-16%	\$21K	\$20M
604	810	34%	\$41K	\$52M
324	498	54%	\$50K	\$33M
367	371	1%	\$37K	\$24M
460	396	-14%	\$63K	\$36M
2,517	3,036	21%	\$89K	\$605M
717	331	-54%	\$107K	\$48M
666	659	-1%	\$34K	\$42M
235	292	24%	\$64K	\$35M
42	95	126%	\$96K	\$29M

Sources:

1. US Census Bureau, 2020 Census
2. US Census Bureau, American Community Survey
3. US Census Bureau, National Population Projections
4. University of Wisconsin Population Health Institute
5. Locally advertised job postings
6. JobsEQ (Labor Market Information Software)



Comprehensive Economic Development Strategy - Summary Background

County
Gallatin County



Population

2021 Estimate ¹	2020 Net Migration ³
8,690	-80
2031 Projection ³	Foreign Born ²
8,842	2.40%
2021-2031 Change ³	Median Age ²
1.75%	39



Economic³

Median Household Income	\$55,113
Per Capita Income	\$23,057
Labor Force Participation Rate	59.80%
Poverty Level	16.26%
Food Insecurity Rate ⁴	11.90%
Households Receiving Food Stamps / SNAP	9.91%

Sources:

1. US Census Bureau, 2020 Census
2. US Census Bureau, American Community Survey
3. US Census Bureau, National Population Projections
4. University of Wisconsin Population Health Institute
5. Locally advertised job postings
6. JobsEQ (Labor Market Information Software)



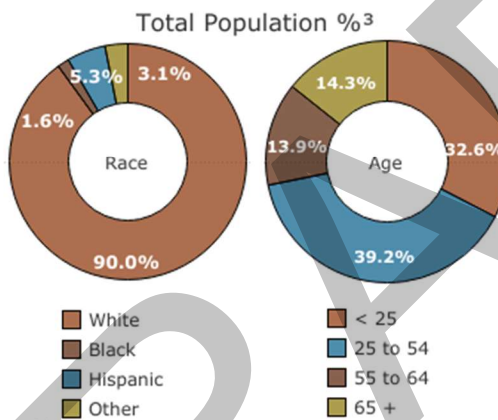
Top Employers⁵

Commonwealth of Kentucky
Dorman
Dorman Products
Interim Healthcare
Love's Travel Stops

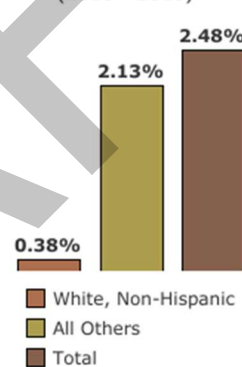


Educational Opportunities⁶

Northern Kentucky University
Thomas More University
Beckfield College
Gateway Community and Technical College
Jefferson Community and Technical College
Brighton Center's Center for Employment Training
Interactive College of Technology



Population Growth (2016 - 2020)³



Housing²

Median House Value	\$135,100
Total Housing Units	3,935
Homeowner Vacancy	3.69%
Rental Vacancy	8.87%
Percent Occupied Units With No Vehicle Available	4.60%



Largest Industries⁶

Job Comparison

Accommodation and Food Services
Admin. Support and Waste Management & Remediation
Construction
Educational Services
Health Care and Social Assistance
Manufacturing
Professional, Scientific, and Technical Services
Retail Trade
Transportation and Warehousing
Wholesale Trade

2018	2022	Change in Jobs	2022 Average Annual Wages	2022 GRP (in Millions)
143.0	134.0	-6%	\$18K	\$5M
57.0	77.0	35%	\$25K	\$4M
98.0	93.0	-5%	\$38K	\$6M
218.0	225.0	3%	\$33K	\$13M
219.0	250.0	14%	\$41K	\$17M
513.0	623.0	21%	\$134K	\$211M
48.0	49.0	2%	\$98K	\$8M
210.0	227.0	8%	\$25K	\$12M
84.0	36.0	-57%	\$61K	\$5M
588.0	590.0	0%	\$49K	\$92M



Comprehensive Economic Development Strategy - Summary Background

County
Grant County



Population

2021 Estimate ¹	2020 Net Migration ³
24,941	166
2031 Projection ³	Foreign Born ²
25,047	1.29%
2021-2031 Change ³	Median Age ²
0.43%	37



Economic³

Median Household Income	\$56,746
Per Capita Income	\$25,292
Labor Force Participation Rate	62.13%
Poverty Level	14.21%
Food Insecurity Rate ⁴	14.30%
Households Receiving Food Stamps / SNAP	12.18%

Sources:

1. US Census Bureau, 2020 Census
2. US Census Bureau, American Community Survey
3. US Census Bureau, National Population Projections
4. University of Wisconsin Population Health Institute
5. Locally advertised job postings
6. JobsEQ (Labor Market Information Software)



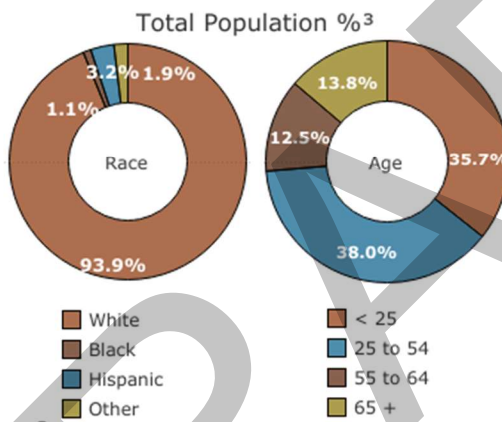
Top Employers⁵

Commonwealth of Kentucky
Grant County
Grant County High School
Grant County School District
Walmart / Sam's

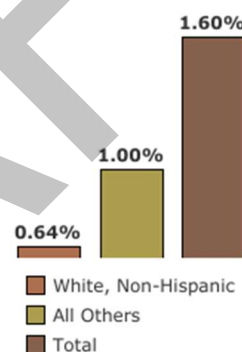


Educational Opportunities⁶

Northern Kentucky University
Thomas More University
Beckfield College
Gateway Community and Technical College
Jefferson Community and Technical College
Brighton Center's Center for Employment Training
Interactive College of Technology



Population Growth (2016 - 2020)³



Housing²

Median House Value	\$141,600
Total Housing Units	10,276
Homeowner Vacancy	1.46%
Rental Vacancy	5.59%
Percent Occupied Units With No Vehicle Available	3.60%



Largest Industries⁶

Job Comparison

Accommodation and Food Services
Admin. Support and Waste Management & Remediation
Construction
Educational Services
Health Care and Social Assistance
Manufacturing
Professional, Scientific, and Technical Services
Retail Trade
Transportation and Warehousing
Wholesale Trade

2018	2022	Change in Jobs	2022 Average Annual Wages	2022 GRP (in Millions)
782.0	949.0	21%	\$18K	\$35M
187.0	153.0	-18%	\$36K	\$11M
299.0	358.0	20%	\$51K	\$28M
718.0	637.0	11%	\$37K	\$41M
481.0	536.0	11%	\$80K	\$57M
677.0	760.0	12%	\$80K	\$129M
180.0	217.0	21%	\$81K	\$29M
938.0	867.0	-8%	\$38K	\$66M
183.0	169.0	-8%	\$62K	\$26M
202.0	84.0	-58%	\$62K	\$17M



Comprehensive Economic Development Strategy - Summary Background

County
Kenton County



Population

2021 Estimate ¹	2020 Net Migration ³
169,064	45
2031 Projection ³	Foreign Born ²
175,691	3.49%
2021-2031 Change ³	Median Age ²
3.92%	37



Economic³

Median Household Income	\$66,541
Per Capita Income	\$34,936
Labor Force Participation Rate	68.94%
Poverty Level	11.54%
Food Insecurity Rate ⁴	
Households Receiving Food Stamps / SNAP	8.40%

Sources:

1. US Census Bureau, 2020 Census
2. US Census Bureau, American Community Survey
3. US Census Bureau, National Population Projections
4. University of Wisconsin Population Health Institute
5. Locally advertised job postings
6. JobsEQ (Labor Market Information Software)



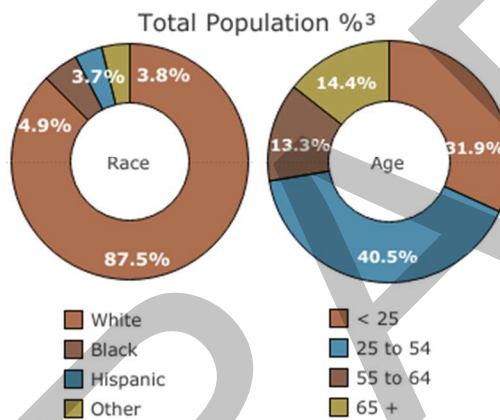
Top Employers⁵

Amazon
DHL Express
FedEx
Fidelity Brokerage Services
St. Elizabeth Healthcare

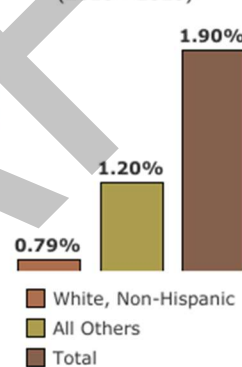


Educational Opportunities⁶

Northern Kentucky University
Thomas More University
Beckfield College
Gateway Community and Technical College
Jefferson Community and Technical College
Brighton Center's Center for Employment Training
Interactive College of Technology



Population Growth (2016 - 2020)³



Housing²

Median House Value	\$167,100
Total Housing Units	69,790
Homeowner Vacancy	1.46%
Rental Vacancy	2.87%
Percent Occupied Units With No Vehicle Available	7.30%



Largest Industries⁶

Job Comparison

Accommodation and Food Services
Admin. Support and Waste Management & Remediation
Construction
Educational Services
Health Care and Social Assistance
Manufacturing
Professional, Scientific, and Technical Services
Retail Trade
Transportation and Warehousing
Wholesale Trade

2018	2022	Change in Jobs	2022 Average Annual Wages	2022 GRP (in Millions)
6,686	7,082	6%	\$23K	\$316M
3,600	3,550	-1%	\$49K	\$251M
3,434	3,791	10%	\$69K	\$383M
4,386	4,436	1%	\$38K	\$299M
11,042	12,050	9%	\$73K	\$1,219M
5,618	6,324	13%	\$76K	\$1,537M
4,179	4,253	2%	\$89K	\$568M
6,050	5,457	-10%	\$34K	\$374M
2,945	6,416	118%	\$75K	\$662M
2,015	1,953	-3%	\$90K	\$524M



Comprehensive Economic Development Strategy - Summary Background

County
Owen County



Population

2021 Estimate ¹	2020 Net Migration ³
11,278	151
2031 Projection ³	Foreign Born ²
11,502	0.06%
2021-2031 Change ³	Median Age ²
1.99%	42



Economic³

Median Household Income	\$50,553
Per Capita Income	\$25,997
Labor Force Participation Rate	55.49%
Poverty Level	17.85%
Food Insecurity Rate ⁴	12.90%
Households Receiving Food Stamps / SNAP	12.69%

Sources:

1. US Census Bureau, 2020 Census
2. US Census Bureau, American Community Survey
3. US Census Bureau, National Population Projections
4. University of Wisconsin Population Health Institute
5. Locally advertised job postings
6. JobsEQ (Labor Market Information Software)



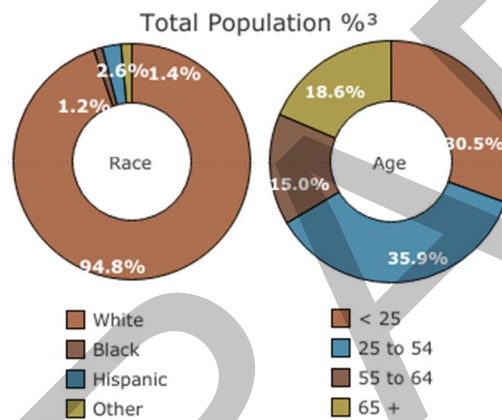
Top Employers⁵

Addiction Recovery Care
Dollar General
Genesis Healthcare Corporation
Interim Healthcare
Owenton Healthcare And Rehabilitation

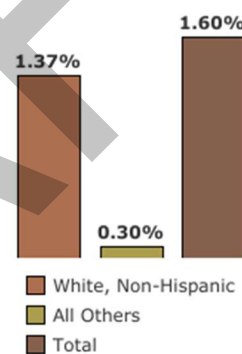


Educational Opportunities⁶

Northern Kentucky University
Thomas More University
Beckfield College
Gateway Community and Technical College
Jefferson Community and Technical College
Brighton Center's Center for Employment Training
Interactive College of Technology



Population Growth (2016 - 2020)³



Housing²

Median House Value	\$116,300
Total Housing Units	5,753
Homeowner Vacancy	4.26%
Rental Vacancy	8.94%
Percent Occupied Units With No Vehicle Available	2.70%



Largest Industries⁶

Job Comparison

Accommodation and Food Services
Admin. Support and Waste Management & Remediation
Construction
Educational Services
Health Care and Social Assistance
Manufacturing
Professional, Scientific, and Technical Services
Retail Trade
Transportation and Warehousing
Wholesale Trade

2018	2022	Change in Jobs	2022 Average Annual Wages	2022 GRP (in Millions)
127.0	155.0	22%	\$16K	\$5M
49.0	87.0	78%	\$23K	\$4M
117.0	135.0	15%	\$36K	\$9M
252.0	240.0	-5%	\$38K	\$16M
227.0	143.0	-37%	\$37K	\$7M
290.0	57.0	-80%	\$51K	\$4M
27.0	39.0	44%	\$72K	\$8M
195.0	196.0	1%	\$27K	\$10M
73.0	59.0	-19%	\$48K	\$6M
59.0	130.0	120%	\$68K	\$24M



Comprehensive Economic Development Strategy - Summary Background

County
Pendleton County



Population

2021 Estimate ¹	2020 Net Migration ³
14,644	16
2031 Projection ³	Foreign Born ²
14,126	1.33%
2021-2031 Change ³	Median Age ²
-3.54%	41



Top Employers⁵

Commonwealth of Kentucky
Darling International Incorporated
Justice & Public Safety Cabinet
Life Fitness
Rumpke Waste And Recycling



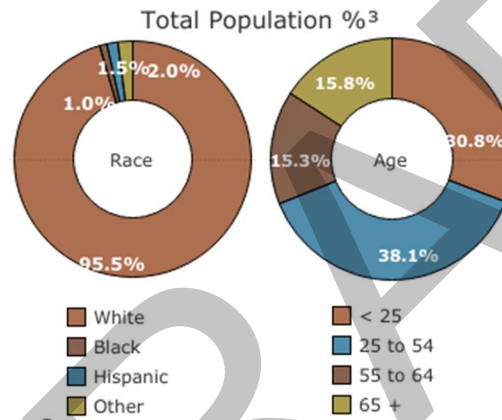
Educational Opportunities⁶

Northern Kentucky University
Thomas More University
Beckfield College
Gateway Community and Technical College
Jefferson Community and Technical College
Brighton Center's Center for Employment Training
Interactive College of Technology

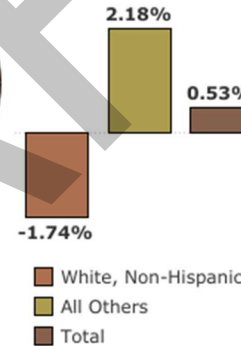


Housing²

Median House Value	\$130,100
Total Housing Units	6,381
Homeowner Vacancy	0.77%
Rental Vacancy	2.53%
Percent Occupied Units With No Vehicle Available	4.20%



Population Growth (2016 - 2020)³



Economic³

Median Household Income	\$56,000
Per Capita Income	\$25,647
Labor Force Participation Rate	59.30%
Poverty Level	17.36%
Food Insecurity Rate ⁴	12.10%
Households Receiving Food Stamps / SNAP	14.44%



Largest Industries⁶

Job Comparison

Accommodation and Food Services
Admin. Support and Waste Management & Remediation
Construction
Educational Services
Health Care and Social Assistance
Manufacturing
Professional, Scientific, and Technical Services
Retail Trade
Transportation and Warehousing
Wholesale Trade

2018	2022	Change in Jobs	2022 Average Annual Wages	2022 GRP (in Millions)
123.0	135.0	10%	\$14K	\$4M
173.0	192.0	11%	\$59K	\$21M
170.0	184.0	8%	\$37K	\$12M
351.0	321.0	-9%	\$34K	\$19M
311.0	278.0	-11%	\$44K	\$15M
297.0	277.0	-7%	\$58K	\$49M
100.0	131.0	31%	\$68K	\$14M
246.0	217.0	-12%	\$23K	\$10M
120.0	99.0	-18%	\$56K	\$12M
83.0	44.0	-47%	\$35K	\$7M

Sources:

1. US Census Bureau, 2020 Census
2. US Census Bureau, American Community Survey
3. US Census Bureau, National Population Projections
4. University of Wisconsin Population Health Institute
5. Locally advertised job postings
6. JobsEQ (Labor Market Information Software)

Infrastructure

2026 Update – Infrastructure

Transportation Systems

Interstates & US Highways

In 2026, significant transportation infrastructure improvements began across Northern Kentucky, including construction of the Brent Spence Bridge Companion Bridge and the reconfiguration of the I-75/I-275 corridor to improve regional connectivity, traffic flow, and safety. Additionally, the existing KY 8 Licking River Bridge (Fourth Street Bridge), connecting Covington and Newport, was demolished, and construction began on its replacement to enhance mobility and support long-term regional growth.

Public Use Aviation Facilities

2026 U.S. Department of Transportation statistics for CVG

	2025	2026	% change
Passenger arrival	4,332k	4,216k	-1.45
Passenger departure	4,333k	4,213k	-1.65
Scheduled flight departure	50,468	50,220	-0.70
Freight/Mail (lb)	2,333m	1,955m	-12.60
Reporting carriers	11	11	0

Public Transit System

The Transit Authority of Northern Kentucky (TANK) offers its Regional Area Mobility Program (RAMP) service for door-to-door paratransit service to disabled citizens in Boone, Campbell, and Kenton counties who are unable to use TANK's fixed-route bus service.

NKADD updated the Regional Coordinated Transit Plan using data gathered and presented in the recently completed Northern Kentucky Regional Coordinated Transit Study. This study provides a comprehensive framework for enhancing mobility and coordination among transportation providers in the NKADD region, identifying gaps in services, and recommending strategies like one-call/one-click scheduling software, micro transit expansion, and improved provider coordination to better serve seniors, individuals with disabilities, low-income populations, and the general public.

Additionally, the NKADD Board of Directors formalized the Regional Mobility Steering Committee, comprising transportation providers, county representatives, and citizen members. Led by NKADD's Mobility Team and funded through Section 5310 mobility management funds from KYTC and OKI, the committee works to improve regional transportation coordination, address service gaps, and advance mobility initiatives identified in the Regional Coordinated Transit Plan.

Utilities

Water

There are currently ten water projects under construction throughout the eight-county region and twenty water projects identified as a priority for the region.

Wastewater & Stormwater

There are currently four wastewater projects under construction within the eight-county region and sixteen wastewater projects identified as a priority for the region.

Emerging Infrastructure

Broadband

Boone, Carroll, and Gallatin Counties received \$2.5 million from KY BEAD (Broadband Equity Access and Deployment Program) for 2,730 unserved locations.

Cultural Resources

Recreation and Historic Preservation

The City of Erlanger continues to develop Eons Adventure Park (formerly known as Greenway at Dry Creek), a 1000-acre multi-functional park designed to attract tourists and provide recreational opportunities for residents. The City of Crittenden continues to develop Crittenden Nature Park, with plans moving forward for the park's second phase, which will expand the park with additional walkways, parking, a new pavilion, a natural meadow with native grasses and wildflowers, benches, and other improvements to enhance outdoor recreational opportunities for residents. Kenton County is developing Fox Ridge Park, transforming the former 225-acre Fox Run Golf Course in Independence into a major regional park featuring fishing, playgrounds, mountain biking, trails, a dog park, outdoor fitness and adventure amenities, and nature-focused recreational spaces. Construction began in 2026, with the park expected to reopen in late summer 2028. Campbell County is undertaking a \$10 million improvement project at A.J. Jolly Lake to complete critical dam repairs and safety upgrades. The project requires lowering the lake and temporarily closing it to fishing, kayaking, and other recreational activities throughout 2026.

Blink

BLINK, the nation's largest immersive art and projection mapping festival, returns to Cincinnati and Northern Kentucky October 8–11, 2026, featuring large-scale light installations, murals, and interactive art throughout the urban core, including Covington, to attract visitors, support local businesses, and showcase the region's arts and cultural vibrancy.

2025 Update - Infrastructure

Transportation Systems

Interstates & US Highways

There have been no significant changes to the region's major corridors in the past year. However, significant changes are expected in the coming years as work begins on the Brent Spence Bridge Companion Bridge and the I75/I275 corridor is re-imaged.

Public Use Aviation Facilities

2025 U.S. Department of Transportation statistics for CVG¹

	2024	2025	% change
Passenger arrival	4,223k	4,332k	2.58
Passenger departure	4,208k	4,333k	2.95
Scheduled flight departure	48,438	50,468	4.19
Freight/Mail (lb)	2,746m	2,333m	-15.03
Reporting carriers	12	11	-8.33

Public Transit System

The Transit Authority of Northern Kentucky (TANK) offers its Regional Area Mobility Program (RAMP) service for door-to-door paratransit service to disabled citizens in Boone, Campbell, and Kenton counties who are unable to use TANK's fixed-route bus service.

NKADD updated the Regional Coordinated Transit Plan using data gathered and presented in the recently completed Northern Kentucky Regional Coordinated Transit Study. This study provides a comprehensive framework for enhancing mobility and coordination among transportation providers in the NKADD region, identifying gaps in services, and recommending strategies like one-call/one-click scheduling software, micro transit expansion, and improved provider coordination to better serve seniors, individuals with disabilities, low-income populations, and the general public.

Utilities

Water

There are currently nine water projects are under construction throughout the eight county region.

Wastewater & Stormwater

There are currently four wastewater projects are under construction within the eight county region.

Emerging Infrastructure

Broadband

Boone, Carroll, and Gallatin Counties received \$2.5 million from KY BEAD (Broadband Equity Access and Deployment Program) for 2,730 unserved locations.

Cultural Resources

Recreation and Historic Preservation

The National Park Service designated Big Bone Lick State Historic Site as a National Historic Landmark. The state park is one of only 16 in the United States to possess National Historic Landmark and National Natural Landmark status.

River Roots

In celebrated the country's 250th anniversary, Northern Kentucky will host the America's River Roots Festival, October 8 through 12, 2025. This event highlighted the region's heritage and brings the community together through diverse and vibrant festivities. The festival will include food, music, and culture of the Ohio River Valley.

2024 Update – Infrastructure

Transportation System

Interstates & US Highways

There have been no significant changes to the region's major corridors in the past year. However, significant changes are expected in the coming years as work begins on the Brent Spence Bridge Companion Bridge and the I75/I275 corridor is re-imaged.

Rail Lines

There have been no significant changes to the region's major rail corridors in the past year.

Public Use Aviation Facilities

CVG Airport continues to be a regional commerce hub. In August 2024, the airport provided local leaders with some key point that included:

- July 2024 passenger volume increased 4.7% over July 2023. A new all-time local passenger record was set for the month of July.
- CVG's average airfare continues to be among the lowest in the country. The latest report from the U.S. Department of Transportation ranked CVG #72 of the top 100 airports for affordable fares.

- CVG will receive \$13 million from the U.S. Department of Transportation to fund the completion of the project to replace passenger boarding bridges in Concourse B.
- The RFPs for program/construction management services and design-builder for Elevate CVG, the airport's multi-year Terminal modernization program, were posted. The program/construction management services RFP deadline closed, and the airport received several proposals. The design-builder RFP is due Sept. 5.
- CVG hosted its third annual Aviation Camp in partnership with the Aviation Museum of Kentucky. This year, CVG hosted two, two-day sessions, which immersed a diverse group of students in curriculum and experiences to explore aviation career opportunities.

Public Transit System

The Transit Authority of Northern Kentucky (TANK) announced TANK Plus in August 2024. TANK Plus is a flexible, on-demand way to get around, curb-to-curb within a designated zone, or to connect to the TANK fixed route network for travel outside of the zone. Microtransit is designed to provide transit in areas of low-density that do not have access to fixed route bus service. TANK is introducing this service model in Campbell County as a year-long pilot. The service will provide critical mobility to medical facilities, school and basic necessities like fresh food and groceries for many Campbell County residents.

Utilities

Over the last year, there have been minor changes to our utilities systems.

Water

There have been no major changes to the water systems throughout the region.

Wastewater & Stormwater

There have been limited changes to the wastewater and stormwater systems over the last year for the majority of the region. The one exception would be City of Walton located in Boone County. In July 2024, the city council instituted a moratorium new construction in the Walton water and sewer service area. The moratorium will allow the city to improve the capacity of its water distribution and wastewater treatment systems.

Emerging Infrastructure

The region hasn't experienced much growth in the last year related to emerging infrastructure.

Cultural Resources

Recreation and Historic Preservation

A number of recreational opportunities have started to gain traction in Northern Kentucky over the last year including:

- Cincinnati Off-Road Alliance (CORA) and Tri-State Trails brings their expertise in trail advocacy and development , since being founded in 1996, CORA has successfully built over 115 miles of multi-use natural surface trails while Tri-State Trails has added more than 138 miles of multi-use trails and 55 miles of bikeways since its inception in 2012. Faster greater community engagement, wellness and environmental stewardship in Northern Kentucky.
- Kentucky Ohio River Regional Recreation Authority (KORRRRA) was created by House Bill 712 in 2024. The authority would be responsible for designing, building and marketing the recreation system – plus generating the revenue to sustain it. Fees from permits, surcharges at festivals, parking or more could be levied to build revenue, according to the bill. Those fees will ultimately be decided by the authority’s board of directors. Another part of the new law would authorize local option elections for alcohol sales at marinas, making more marinas eligible for retail package and drink licenses. Those provisions were not in the original bill but instead were added by the Senate, with agreement later from the House.

2023 Update - Infrastructure

Transportation System

Interstates & US Highways

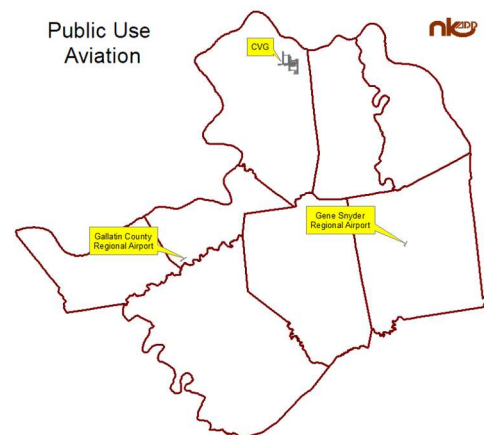
There have been no significant changes to the region’s major corridors in the past year. However, significant changes are expected in the coming years as work begins on the Brent Spence Bridge Companion Bridge and the I75/I275 corridor is re-imaged.

Rail Lines

It has been decided that the City of Cincinnati will sell its municipality-owned rail line to Norfolk Southern, who currently leases this line from the city. This sale should not affect the rail service in the region.

Public Use Aviation Facilities

The Gallatin County Regional Airport, one of the smallest



airports in Kentucky, opened in June 2023³. The airport is located within a mile of the closest exit on Interstate 71. The 535-acre site has a 5,500-foot runway with box and T-hangers and will eventually add a small terminal building and fueling station. Local officials expect the airport to become the home base for over 20 aircraft and host approximately 13,000 takeoffs annually.

Utilities

Over the last year, there have been minor changes to our utilities systems.

Water

The water districts are working with the different community systems to replace lead service lines throughout the region. The districts are working with local, state, and federal governments to develop a fiscally responsible and efficient replacement plan.

Wastewater & Stormwater

Counties are working toward expanding their existing sewer footprint throughout the region, especially in communities where topography hinders the construction of sewer lines. Regional sanitation districts continue to work with the US Environmental Protection Agency (EPA) and the Kentucky Energy and Environment Cabinet to address sanitary sewer overflows and combined sewer overflows in an effort to improve water quality throughout the region.

Emerging Infrastructure

The region hasn't experienced much growth in the last year related to emerging infrastructure, with a few exceptions.

Broadband

With the support of the Commonwealth, rural communities in the region are increasing the number of homes with access to high-speed internet. The counties will be contracting with providers in the coming years to install high-speed internet cables throughout the region, focusing on the areas with limited access currently.

Percentage of Households in Northern Kentucky with a Broadband Internet Subscription

County	2022 Percentage	2023 Percentage	Percent Change
Boone	91.2%	91.10%	-0.10%
Campbell	84.3%	86.50%	2.20%
Carroll	71.7%	72.40%	0.70%
Gallatin	74.2%	83.60%	9.40%
Grant	80.0%	85.10%	5.10%
Kenton	88.6%	97.30%	8.70%
Owen	65.6%	65.60%	0.00%

³ https://www.kentuckytoday.com/news/gallatin-county-regional-airport-has-ribbon-cutting-ceremony/article_0cc6deda-15e6-11ee-bb34-538bcc68c950.html

Pendleton	73.3%	73.90%	0.60%
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Source: United States Census Bureau Quick Facts, ACCESS BROADBAND Dashboard

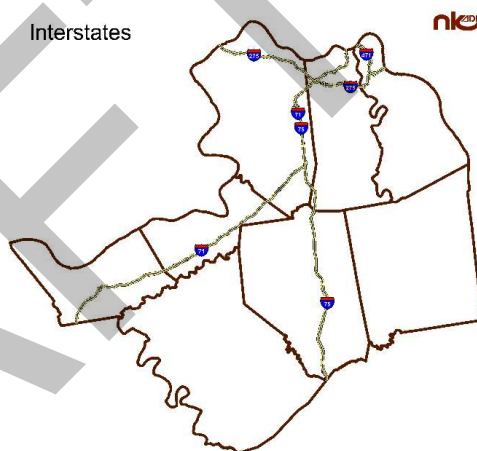
Waste Management systems

One of our regional waste management systems has started converting gases created and captured at their regional landfills to power residential units and fuel natural gas fleets.

Transportation Systems

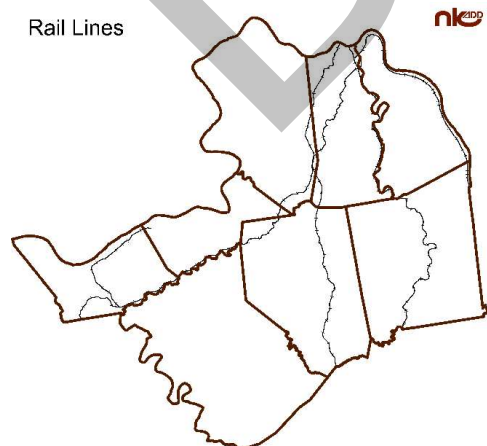
Interstates & US Highways

Northern Kentucky has two major interstate highways that intersect the area. Going north to south, I-75 starts in Michigan, then goes through Ohio, Kentucky, Tennessee, and Georgia and ends in Florida. Interstate 71 travels northeast to southwest, starting in Cleveland, Ohio and ending in Louisville, Kentucky. Local interstates are I-275 (a perimeter highway linking Northern Kentucky to Cincinnati and Indiana) and I-471 (connecting downtown Cincinnati to I-275). In addition, each county in the region is served by at least one of the US highways (US-27, US-25, and US-42/127) serving Northern Kentucky.



Rail Lines

Norfolk Southern and CSX Transportation rail lines serve Northern Kentucky. The Norfolk Southern rail line crosses the Ohio River into Ludlow and continues along US 25 through Kenton, Boone, and Grant Counties. Businesses served in Boone and Kenton Counties on this line include ABC Supply Co. Inc., Arling Lumber, Boone-Kenton Lumber & Building Supply Co., Graham Packaging, Verst Logistics, Signode Corporation, CAMCO Chemical, Aristech Surfaces, Novolex, and Firestone Building Products. Norfolk Southern leases this line from the City of Cincinnati, the only municipality-owned rail line in the country.

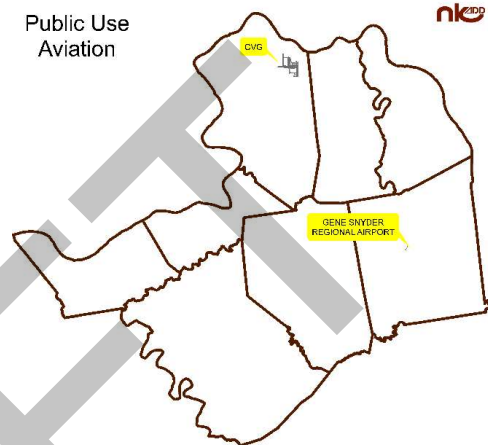


The CSX Transportation line crosses the Ohio River into Covington and branches into three separate lines. The westernmost line serves Kenton, Boone, Grant, Gallatin, and Carroll Counties. Interplastic Corporation, TransWood Carriers Inc. and Mueller Roofing Distributor are companies in Kenton and Boone Counties that use this line to move goods. In addition, a spur line in Carroll County services the industrial companies along the Ohio River, including North American Stainless, Nucor Steel and Kentucky Utilities. The central line follows the Licking River south through Kenton County and into Pendleton. As this line travels through mostly

residential areas in Kenton County, Lally Pipe & Tube receives and ships goods using this rail line. Finally, the eastern rail line follows the Ohio River through Campbell and Pendleton Counties. Companies like Certainteed and CHS utilize this rail line while using barge services to receive raw materials and ship their goods.

Public Use Aviation Facilities

Cincinnati/Northern Kentucky International Airport (CVG) offers 165+ daily departures to more than 50+ non-stop cities through 12 passenger airlines/tour operators. The airport campus is more than 7,700 acres, with more than 890 acres developed by cargo hubs. In 2022, it was the 7th largest cargo airport in North America and 21st largest globally. The international airport is home to Amazon Air Hub and the DHL Express Global Superhub. Over a 60-month period ending in December 2021, CVG saw 1.7m tons of cargo handled through CVG, a 107% increase. There are more than 14,000 badged employees working on the campus. In October 2021, it completed an airport terminal expansion to consolidate and connect the rental car center and ground transportation.

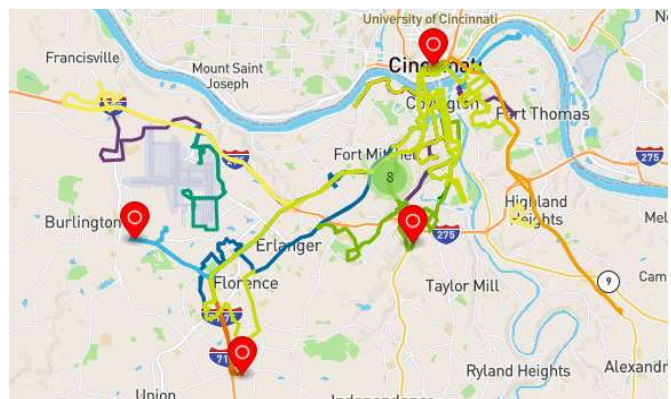


On roughly 127 acres, Gene Snyder Airport in Falmouth, Kentucky (Pendleton County) is 4 miles from Falmouth, Kentucky. The almost 4,000-foot runway provides regional access to the western side of the region. Private and small corporate planes use this non-instrumented runway.

Public Transit System

Northern Kentucky is served by one Tier I large urban fixed-route provider. Transit Authority of Northern Kentucky (TANK) is funded through a mixture of fares and directly generated federal assistance and state funds, with the majority coming from local funds. Using a traditional hub and spoke transportation model, TANK has ten local fixed routes, nine express routes, one dedicated airport route, and one local service route serving downtown Cincinnati, Covington, and Newport.

"Mobility as a Service" (MaaS) and Microtransit transportation options are becoming more widespread to supplement public transit. "Mobility as a Service" (MaaS) allows an individual to access public and private networks of vehicles (buses, cars, bikes, scooters) and reserves service with mobile apps, while microtransit will enable customers to reserve trips with private or publicly operated vehicles through companies that use algorithms for matching passengers with similar routes (e.g., UberPool or LyftLine). Local agencies arrange for point-to-point



Transit Authority of Northern Kentucky Route Map

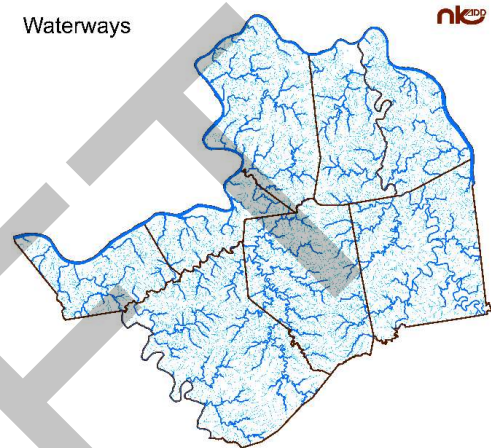
transportation for non-urgent medical services for those on Medicare and those who are in recovery for

substance abuse. The Northern Kentucky Community Action Commission (NKCAC) provides workforce transportation to ensure participants' reliable transportation. Employers like Tyson Foods have started supporting rideshare programs to assist employees with that sometimes difficult "last mile." Owen County offers residents transportation through a self-funded program where riders pay on a sliding rate scale.

Waterways

The Ohio River borders six Northern Kentucky counties (Carroll, Gallatin, Boone, Kenton, Campbell, and Pendleton), with the Licking River being the main Northern Kentucky tributary. River activity includes recreational and barge traffic. The Ports of Cincinnati & Northern Kentucky oversee 226.5 miles of the river, including a seven-mile stretch of the Licking River. There are 70 active docks and terminals. The Kentucky Transportation Cabinet recently completed a study evaluating Kentucky's riverports, highway and rail freight. The study focused on how Kentucky could better use its waterways to spur economic growth⁴. The plan has several proposed actions to increase riverport use while also addressing developing the Riverport Hinterland Compact to utilize the waterway better.

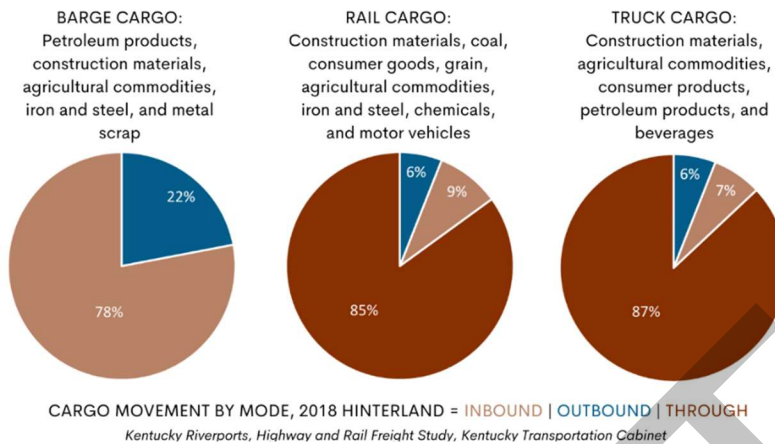
Waterways



Intermodal Port Terminals

With millions of tons of regional freight movement, realizing the connectivity of all modes of cargo is important to the future growth of Northern Kentucky. Therefore, the region continues to focus on assessing and developing needed infrastructure to optimize the use of waterways, railroads, roadways, and aviation to move cargo into and out of the region.

⁴ <https://transportation.ky.gov/MultimodalFreight/Pages/Kentucky-Riverports,-Highway-and-Rail-Freight-Study.aspx>



Utilities

Electric

The Northern Kentucky region is served by two large energy companies and five smaller energy cooperatives and utility commissions⁵.

- Duke Energy
- East Kentucky Power Cooperative
- Owen Electric Cooperative Inc.
- LG&E/Kentucky Utilities
- Bluegrass Energy Cooperative
- Williamstown Utility Commission
- Shelby Energy Cooperative

Duke Energy's East Bend Generating Station and LG&E/Kentucky Utilities' Ghent Generating Station are two larger power stations in Northern Kentucky. Both facilities are located on the Ohio River and are fueled by coal. The region's other energy cooperatives and utilities produce their power in other regions of the state.

Natural Gas

Natural gas is provided in Northern Kentucky by two large energy companies, one statewide gas company and two city-owned utility companies⁶.

- Duke Energy
- Carrollton Utilities
- LG&E/Kentucky Utilities
- Columbia Gas of Kentucky Inc.

⁵ https://psc.ky.gov/agencies/psc/images/Electric_Service_Areas_Legal_Size_Map.pdf

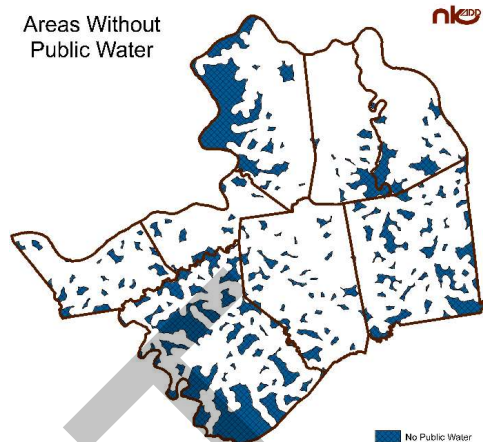
⁶ https://psc.ky.gov/agencies/psc/images/GasDist_Tabloid.pdf

- City of Owenton

Water

Most households and businesses in Northern Kentucky, particularly in the urban areas, are connected to waterlines. The water utilities often determine that extending multiple water lines into the unserved areas is economically unfeasible. Private wells and systems currently serve those areas. There are 65 public and semi-public water systems serve the region, including:

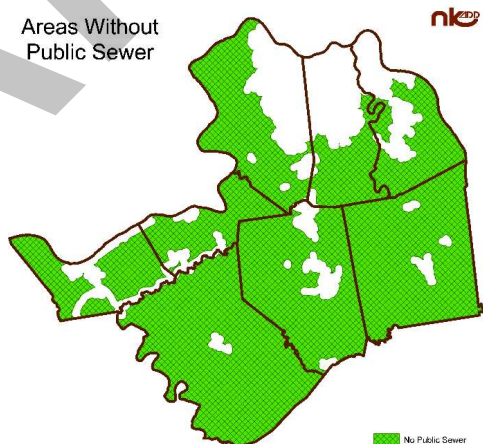
- 39 community systems
- 13 municipal water districts
- 13 private
- 26 non-community systems
- 12 small (501 to 3,300 people served) community systems
- 11 very small (500 or fewer people served) community systems.



Wastewater & Stormwater

A smaller percentage of the region has access to sewer. Those areas without wastewater services have been deemed economically infeasible at the current user capacity. The customer-per-mile ratio is so low that residents and businesses maintain their private septic systems.

The Northern Kentucky region has several infrastructure projects that are important to the region's growth. These projects have been identified and prioritized. A complete list of projects can be found on the Kentucky Infrastructure Authority's Kentucky Water and Wastewater infrastructure Planning Dashboard⁷.



Emerging Infrastructure

Broadband

Providing reliable internet access is a priority in Northern Kentucky, with an emphasis on serving the entire region, particularly the underserved communities. Kentucky's average of households with a broadband internet subscription is 81.6%⁸. Boone, Campbell, and Kenton Counties have more households with broadband access than the state average. Through a partnership with Altafiber (previously Cincinnati Bell), these three counties are on schedule to become some of the first counties in

⁷ <https://wris.maps.arcgis.com/apps/opsdashboard/index.html#/fcac0709f2f44663b35e544af5bb9f04>

⁸ United States Census Bureau Quick Facts

the United States to be covered 100 percent by highspeed broadband⁹. However, the other five counties' percentage is less, with Owen County only having 65.6% of households with internet subscriptions. Boone, Kenton, and Campbell Counties continue to work towards increasing access to broadband through partnerships and federal funding.

Percentage of Households in Northern Kentucky with a Broadband Internet Subscription

Boone	91.2%
Campbell	84.3%
Carroll	71.7%
Gallatin	74.2%
Grant	80.0%
Kenton	88.6%
Owen	65.6%
Pendleton	73.3%

Source: United States Census Bureau Quick Facts

Solar Power

Currently, there are three large solar farms in Northern Kentucky. Duke Energy's two solar projects, Walton Solar Power Plants 1 and 2 and Crittenden Solar Power Plant, produce a total of 6.7 megawatts of electricity. Approximately 28,500 solar panels at peak production could power more than 1,350 average-sized homes. As one of Kentucky's largest commercial solar arrays, the L'Oréal USA's Florence facility produces 1.42 megawatts of electricity through 4,140 solar panels.¹⁰



Duke Energy Walton Solar Power Plant 1 & 2 Map

Electric Vehicle Readiness

In July 2022, the Kentucky Transportation Cabinet (KYTC) released the Kentucky Electric Vehicle Infrastructure Deployment Plan detailing how the state would provide a reliable, accessible, convenient, and affordable EV charging network throughout the Commonwealth¹¹. The five-year plan included a four-phased implementation plan, with each phase focused on different corridors. Northern Kentucky's interstates (I-75, I-71 and I-275) are included in Phase 1 – Primary Interstates and Kentucky Route 9 (AA

⁹ <https://linknky.com/news/infrastructure/2022/07/20/kenton-county-continues-expansion-of-high-speed-internet/>

¹⁰ <https://www.solarpowerworldonline.com/2017/04/solar-projects-arkansas-kentucky-help-loreal-achieve-100-renewable-electricity-u-s-operations/>

¹¹ <https://transportation.ky.gov/Planning/Air%20Quality%20Documents/KY%20EV%20Infrastructure%20Deployment%20Plan.pdf>

Highway) is included in Phase 3 – other Priority Highways. As of February 2022, Northern Kentucky has two Direct Current Fast Charging (DCFC) stations, Mercedes-Benz of Fort Mitchell, 2100 Dixie Hwy, Fort Mitchell, KY and Walmart 7625 Doering Drive, Florence, KY.

Hydrogen Fuel

The Federal Highway Administration approved in July 2022 the creation of hydrogen transportation corridors, including along I-75, a key freight corridor¹². As a result, Kentucky is working to bring hydrogen investments and jobs to the state and expects new opportunities in the coming years.

Cultural Resources

Environmental/Natural Resources

Native hunters dating back to the Paleo-Indian Period inhabited Northern Kentucky for its natural resources, including the Ohio River, natural salt licks and rich hunting grounds. Archaeological evidence indicates activities from the Archaic Period, the Woodland Period (Adena and Hopewell) and the Fort Ancient culture. Northern Kentucky has many state and local parks dedicated to preserving and educating the community on these cultures.

Conservation

Each county in the region has a conversation district led by a group of local elected officials. They work to preserve each county's natural resources and make decisions to enhance and protect the local community. Conversation projects in the region include conservation summer camps, farm-to-fork dine tours, pollination projects, and farm field days.

Recreation and Historic Preservation

Northern Kentucky is part of the Commonwealth's Northern Kentucky River Region¹³ and showcases the region's recreational, educational, and historic resources. These resources, including world-renowned attractions and landmark structures, help create the region's identity. From state parks to community walking trails, visitors to Northern Kentucky can fill their days and nights with educational opportunities and fun adventures. The region continues to attract and retain students, families, and employers by prioritizing community vibrancy.

¹² https://www.kentuckytoday.com/news/could-hydrogen-market-be-next-big-thing-in-kentucky/article_dcafa4e0-3858-11ed-a4a8-973a2da7b526.html

¹³ <https://www.kentuckytourism.com/explore-kentucky/northern-kentucky-river-region>

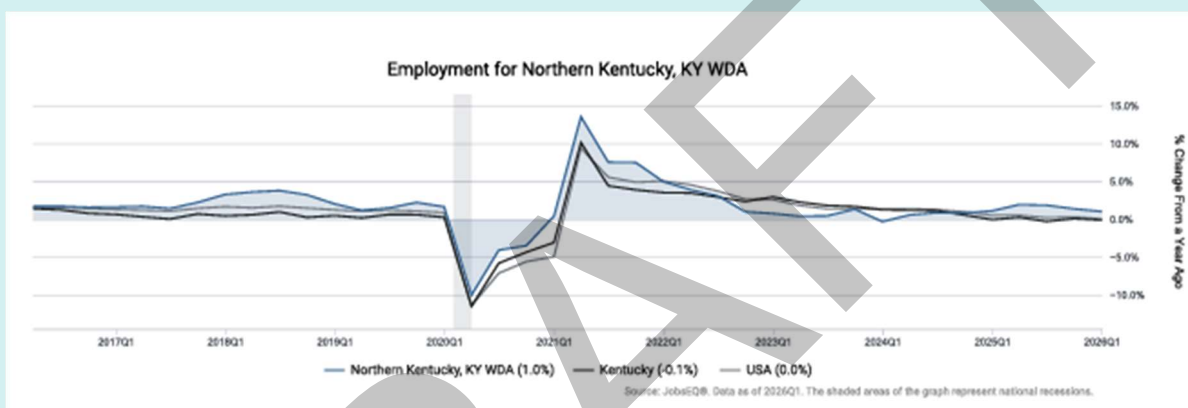
Economic Data

2026 Update – Economic Data

Economic Data

Employment Trends

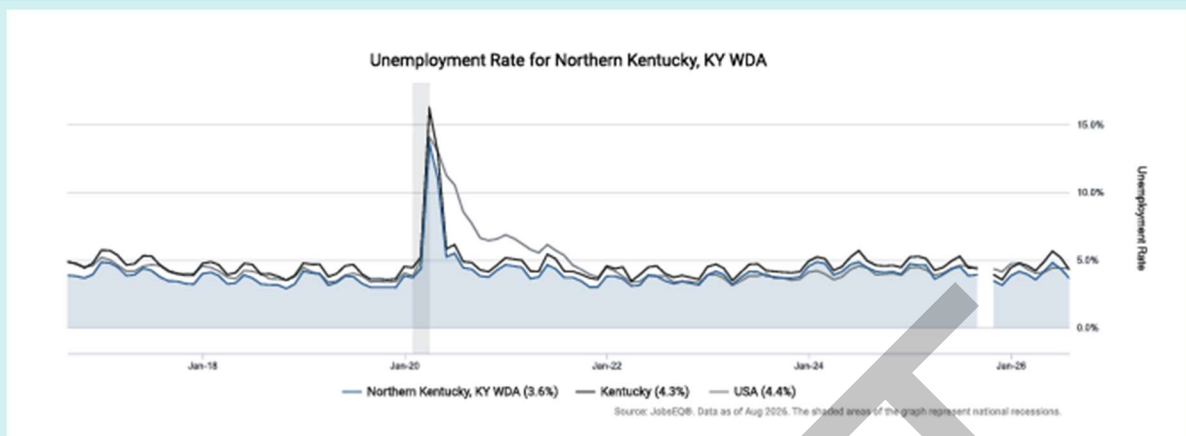
Employment in Northern Kentucky continued to increase into 2026, building on growth experienced during the previous year. As of the first quarter of 2026, total employment in the Northern Kentucky Workforce Development Area (WDA) reached 246,329, based on a four-quarter moving average. This represents a 1.0% increase in employment over the year ending in the first quarter of 2026.



During 2025, the eight-county region of Northern Kentucky had a Civilian Labor Force of 250,165, with more than 240,046 individuals employed. This represented a 2.0% increase in the Civilian Labor Force and a 2.6% increase in employment from 2024. These figures reflect continued growth in the regional labor market, with positive employment trends extending into early 2026.

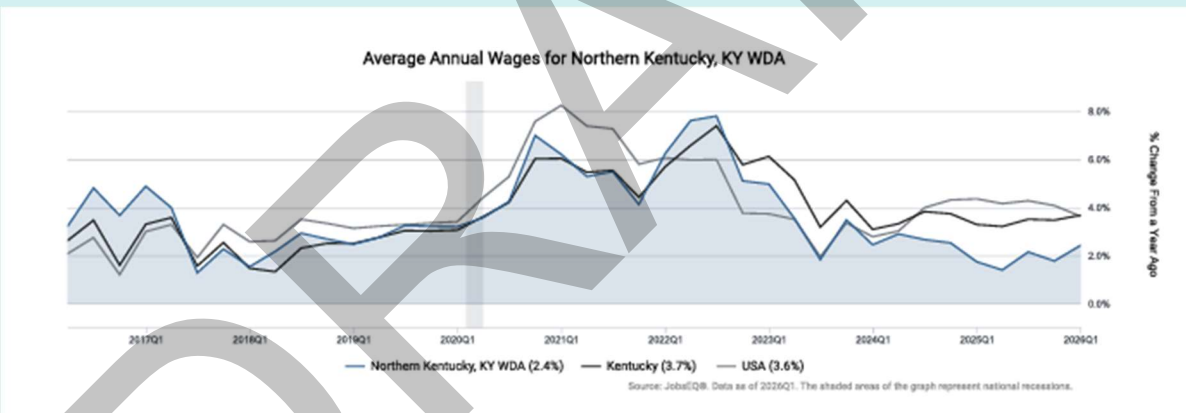
Unemployment Rates

Labor market conditions in Northern Kentucky remained relatively stable through 2026, with regional unemployment rates continuing to compare favorably to national figures. As of August 2026, the unemployment rate for the Northern Kentucky Workforce Development Area (WDA) was 3.6%, down 0.2 percentage points from 3.8% in August 2025. The region's unemployment rate also remained below the national rate of 4.4%, a difference of 0.8 percentage points.



Wage Trends

Yearly wages in Northern Kentucky (NKY) have generally increased alongside inflation. The average annual wage in NKY reached \$65,202 in 2026, a 5.4% increase from 2025. For comparison, the national average annual wage was \$77,110 in 2026. According to the U.S. Bureau of Labor Statistics, inflation increased 3.4% in 2026, indicating that average wages in NKY increased at a rate above inflation.

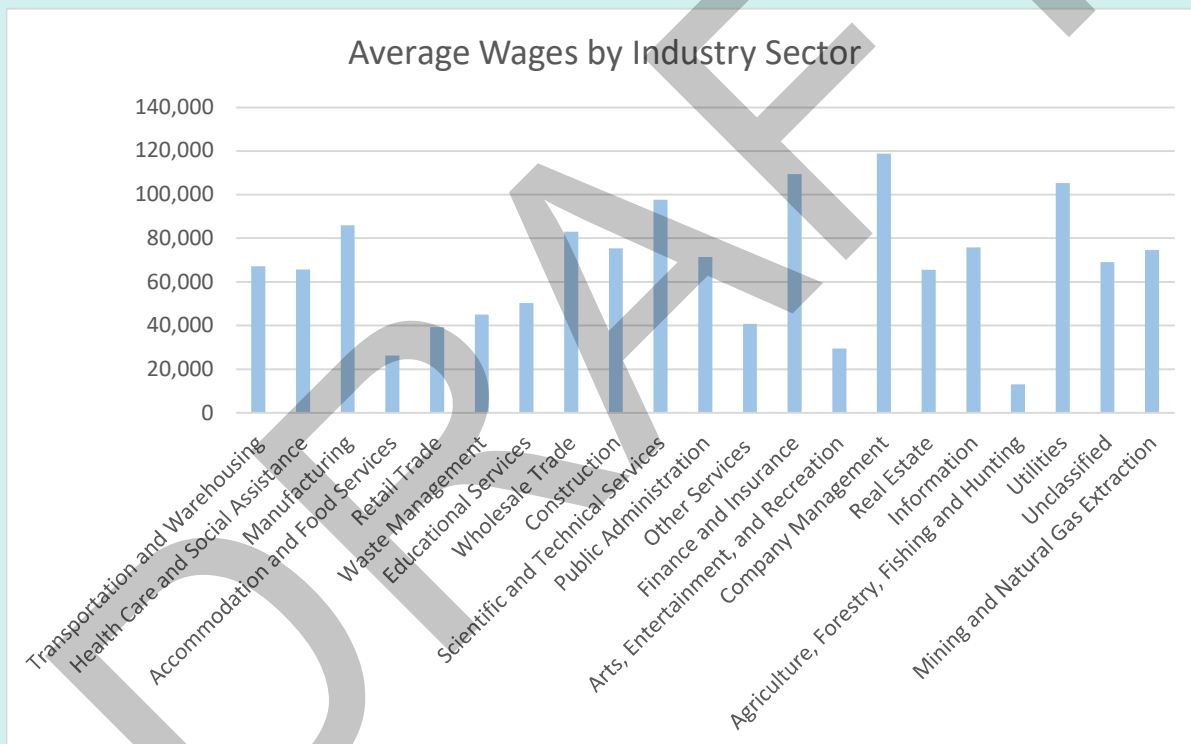


Looking at wages by county, nearly every county in the region experienced an increase in average annual wages from 2025 to 2026, with Gallatin County being the only county to experience a decline. Carroll County saw the largest increase at nearly 10%, followed by Pendleton County at 9.0% and Grant County at nearly 9%. Boone and Gallatin Counties were the only counties in the region where wage growth did not exceed the 3.4% inflation rate. Campbell, Kenton, and Owen Counties experienced moderate increases ranging from 3.5% to 6.0%.

County	Average Annual Wages 2026	Average Annual Wages 2025	Percent Change
Boone	61,464	59,696	2.96%
Campbell	59,228	57,096	3.73%
Carroll	81,172	73,944	9.77%

Gallatin	75,556	76,388	-1.09%
Grant	50,180	46,124	8.79%
Kenton	76,232	73,216	4.12%
Owen	55,900	52,832	5.81%
Pendleton	61,880	56,732	9.07%

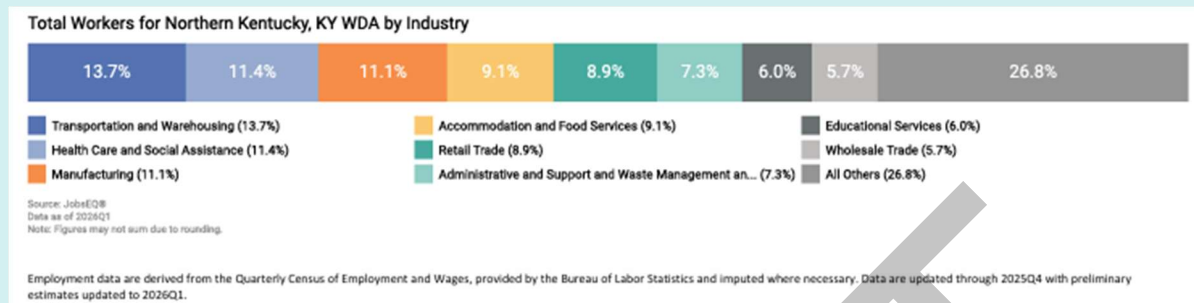
According to the Quarterly Census of Employment and Wages (QCEW), wage growth varied considerably across industries in NKY from 2025 to 2026. The five industries with the largest increases in average annual wages were finance and insurance (24.5%), agriculture and forestry (18.0%), utilities (14.0%), arts, entertainment, and recreation (13.5%), and real estate (11.0%). In contrast, the five industries with the largest decreases were food services (-3.0%), construction (-3.0%), education (-3.0%), government (-1.5%), and transportation and warehousing (-1.0%).



Industry Sectors

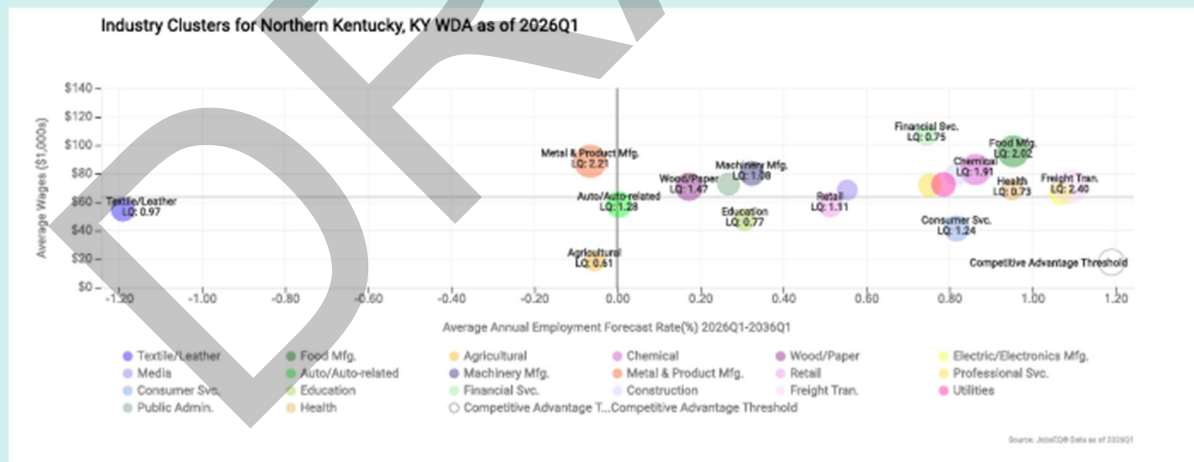
The largest sector in Northern Kentucky, KY WDA is Transportation and Warehousing, employing 33,694 workers. The next-largest sectors in the region are Health Care and Social Assistance (28,000 workers) and Manufacturing (27,424). High location quotients (LQs) indicate sectors in which a region has high concentrations of employment compared to the national average. A location quotient (LQ) is a measurement of concentration in comparison to the nation. An LQ of 1.00 indicates a region has the same concentration of an industry (or occupation) as the nation. An LQ of 2.00 would mean the region has twice the expected employment compared to the nation and an LQ of 0.50 would mean the region has half the expected employment level in comparison to the nation.

The sectors with the largest LQs in the region are Transportation and Warehousing (LQ = 2.70), Wholesale Trade (1.55), and Manufacturing (1.44).

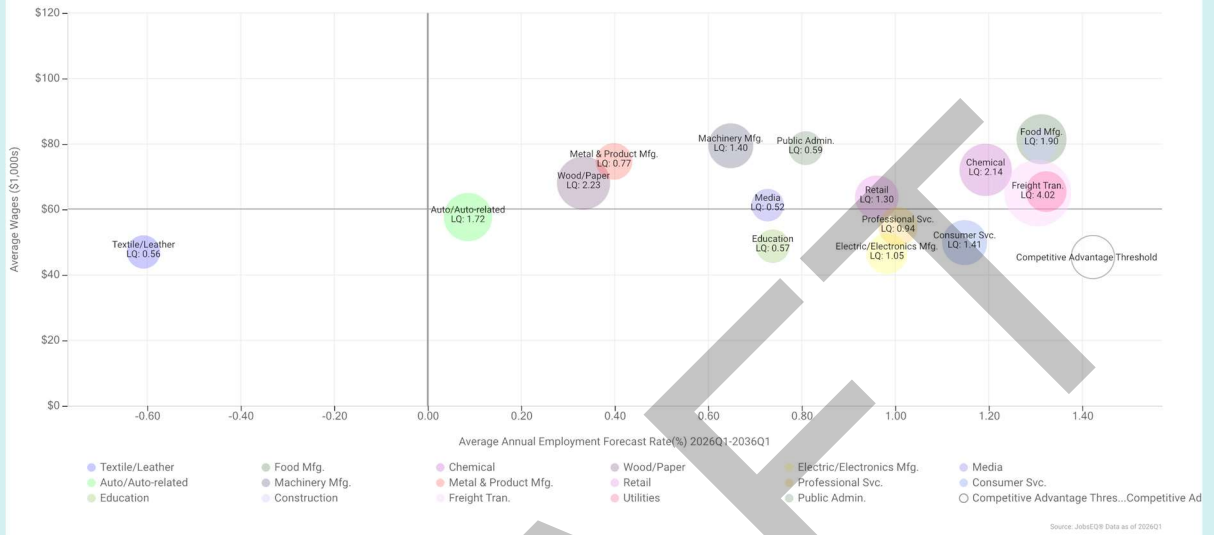


Sectors in the Northern Kentucky, KY WDA with the highest average wages per worker are Management of Companies and Enterprises (\$118,844), Finance and Insurance (\$109,438), and Utilities (\$105,289). Regional sectors with the best job growth (or most moderate job losses) over the last 5 years are Accommodation and Food Services (+5,329 jobs), Transportation and Warehousing (+4,649), and Health Care and Social Assistance (+4,618). Over the next 1 year, employment in the Northern Kentucky, KY WDA is projected to expand by 1,681 jobs. The fastest growing sector in the region is expected to be Transportation and Warehousing with a +1.0% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Transportation and Warehousing (+342 jobs), Health Care and Social Assistance (+266), and Accommodation and Food Services (+160).

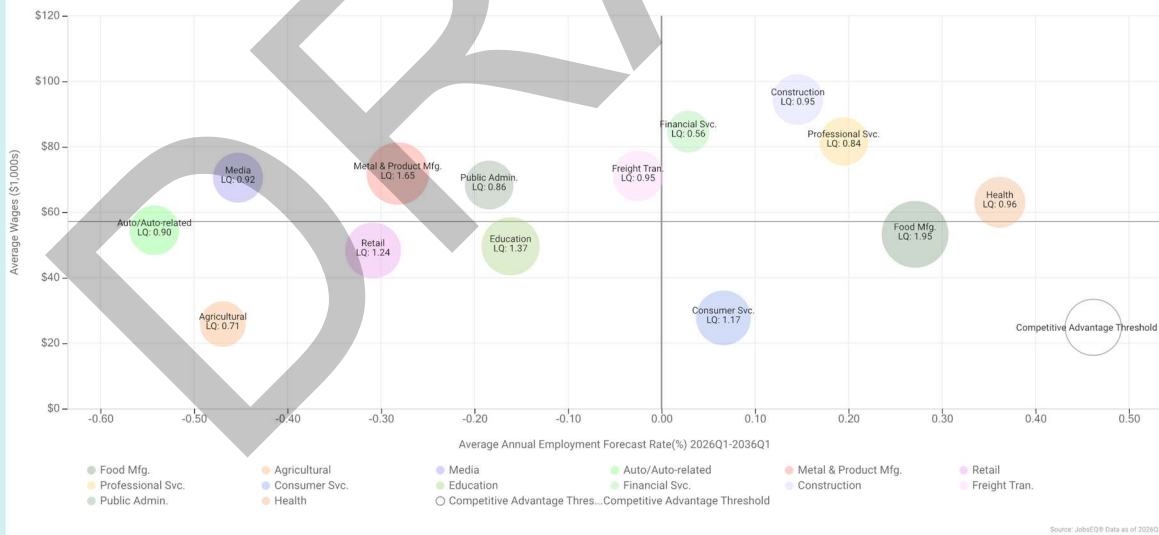
The following cluster charts illustrate the projected sector growth using Chmura JobsEQ (2026 Q1) information. The horizontal axis represents the average annual employment forecasted growth rate for each industry super sector over the next ten years.



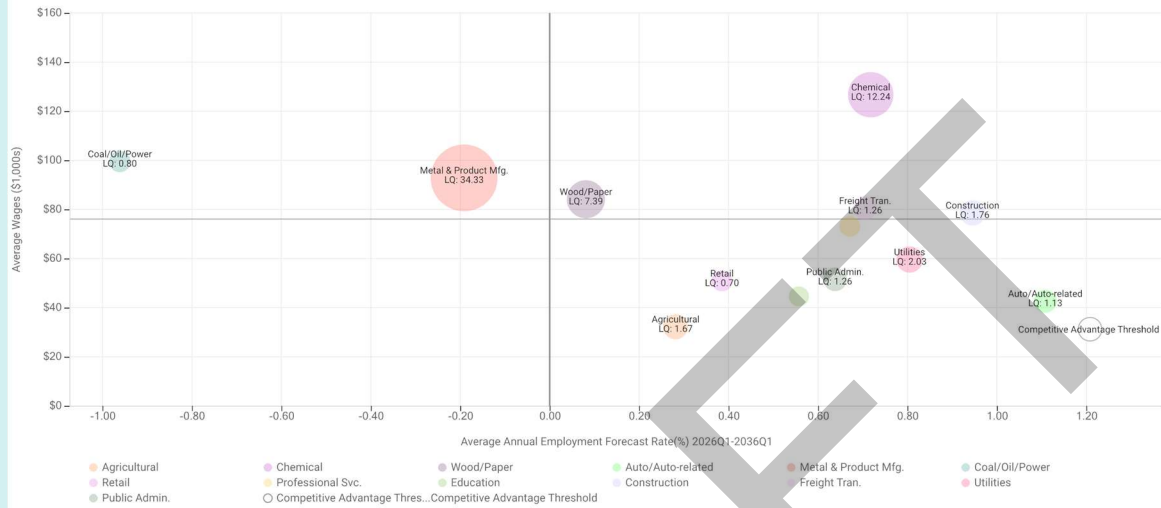
Industry Clusters for Boone County, Kentucky as of 2026Q1



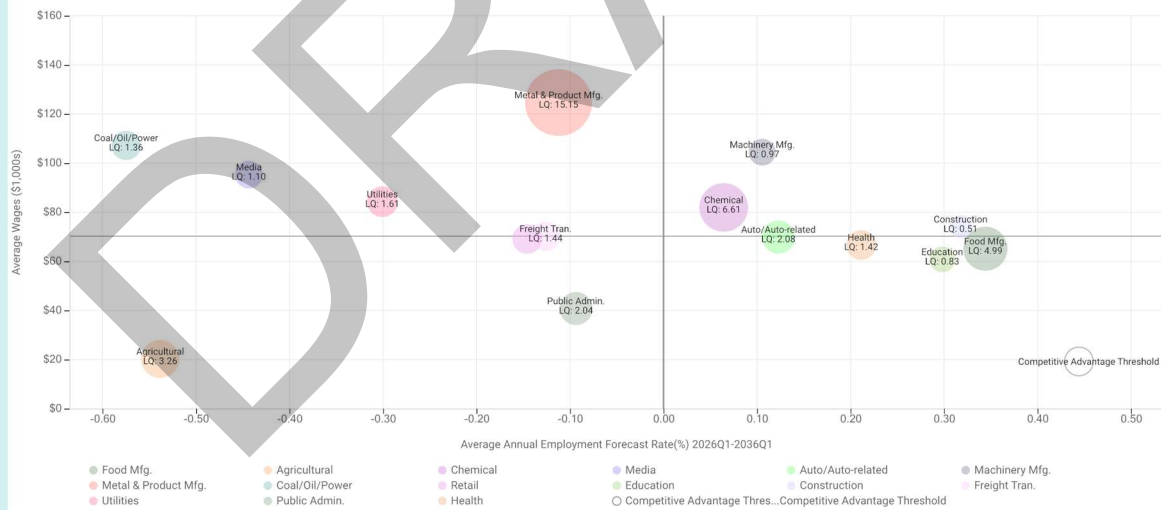
Industry Clusters for Campbell County, Kentucky as of 2026Q1

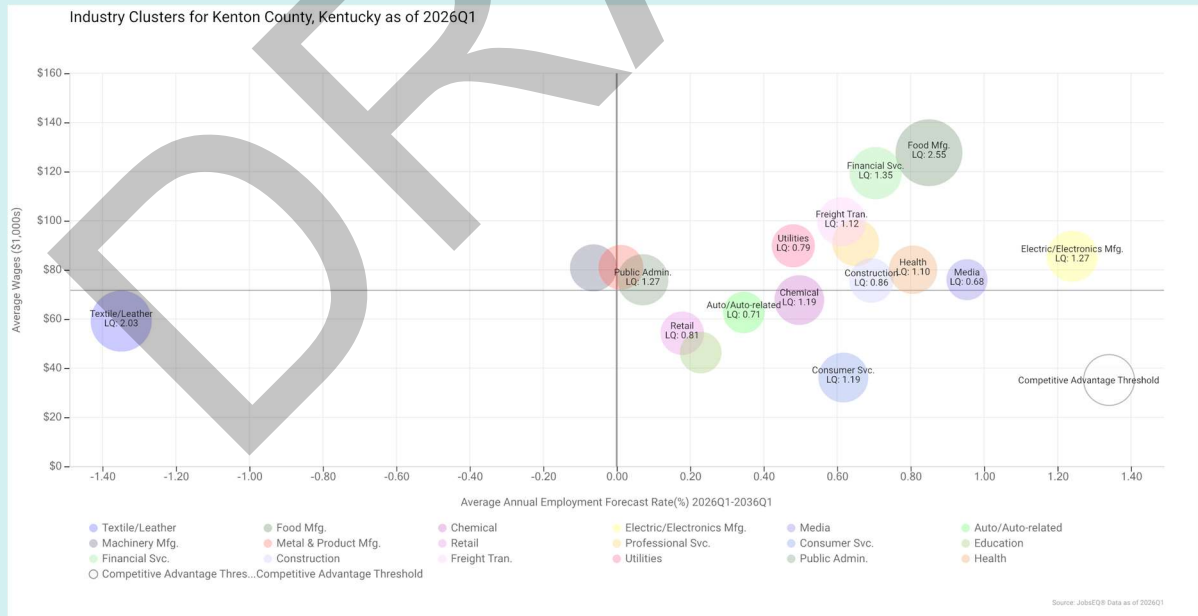
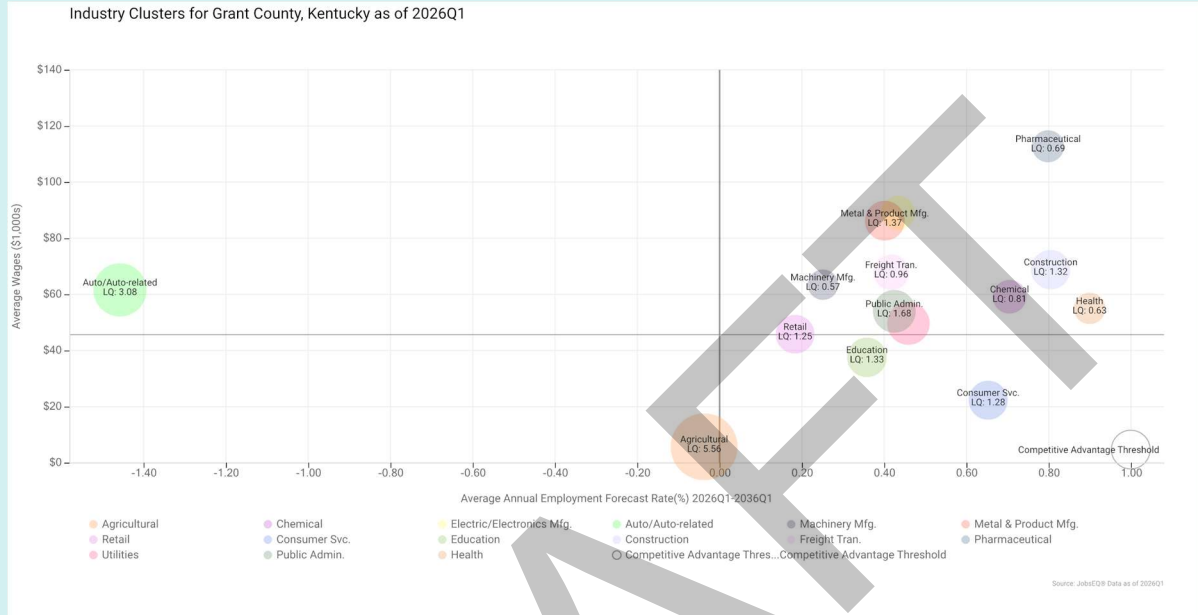


Industry Clusters for Carroll County, Kentucky as of 2026Q1

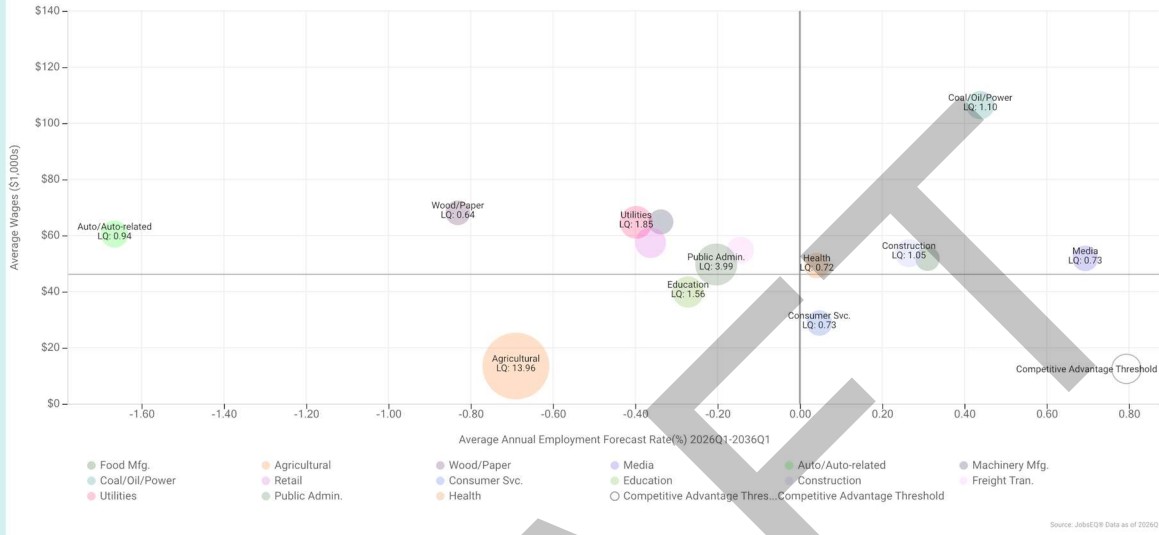


Industry Clusters for Gallatin County, Kentucky as of 2026Q1

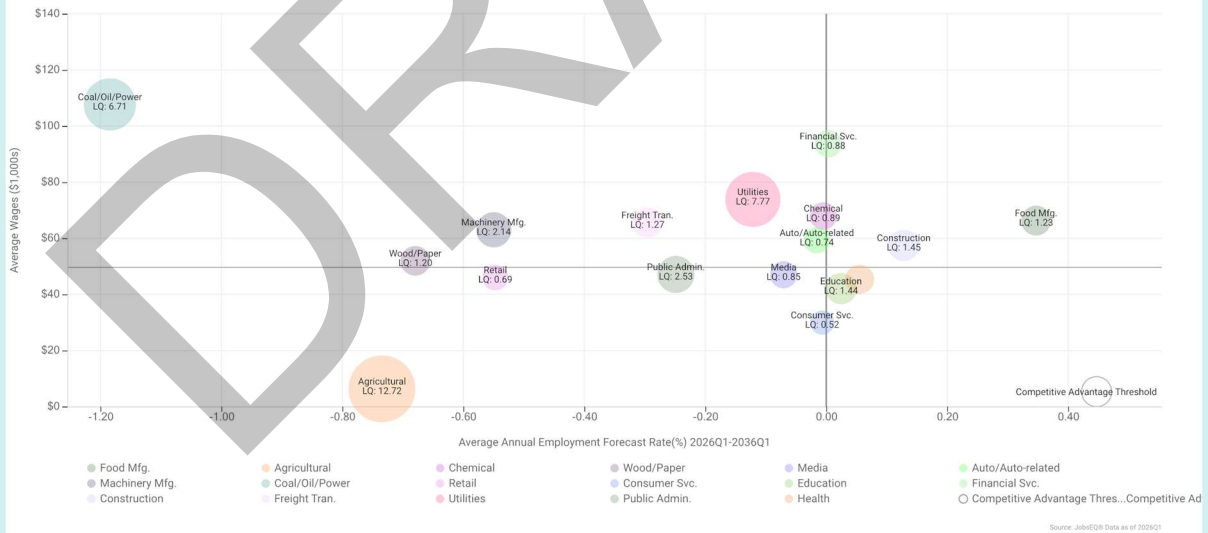




Industry Clusters for Owen County, Kentucky as of 2026Q1



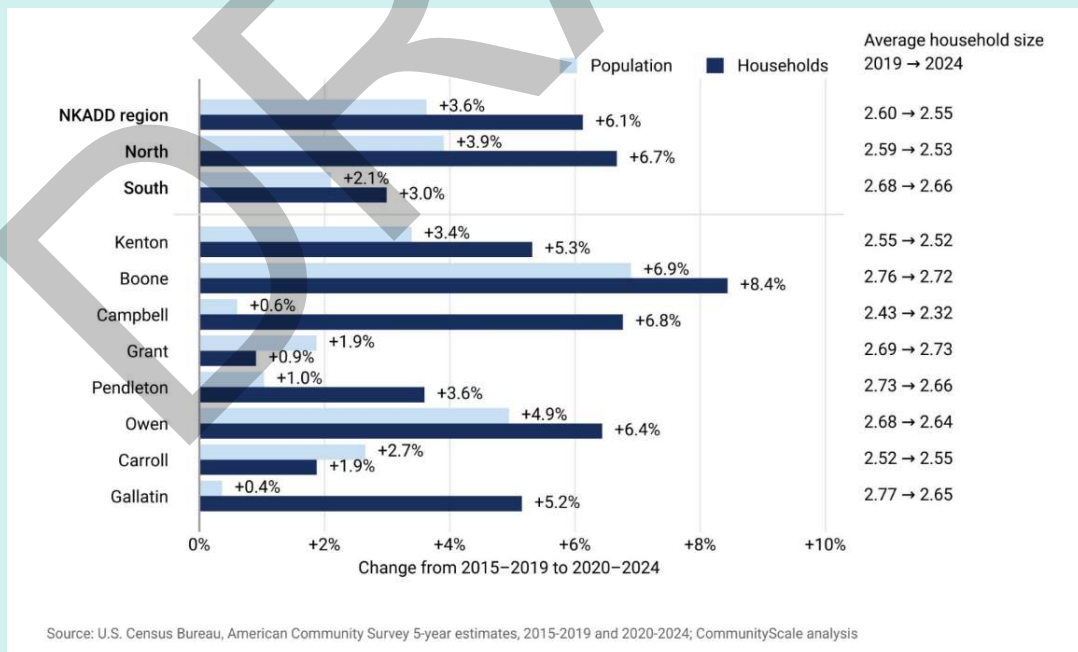
Industry Clusters for Pendleton County, Kentucky as of 2026Q1



Housing

In January 2025, the Northern Kentucky Housing Coalition released *Home for All: Northern Kentucky Housing Strategies*, a regional framework developed with community stakeholders to address Northern Kentucky's housing shortages. The strategies focus on affordability, accessibility, income alignment, and innovation while recognizing that solutions must be tailored to the needs of individual communities. The report builds on the 2023 NKY Housing Data Study, which identified a five-year housing production need of 6,650 units, or approximately 1,330 units annually, with half of those units needed for households earning up to 60% of the area median household income of \$103,600. To meet this need, communities will need to account for housing units being removed from the market and provide more one- and two-bedroom units, which are projected to make up approximately 4,220 of the needed units, while reducing reliance on larger single-family homes. Expanding multi-unit and "missing middle" housing in walkable areas and near job centers can help accommodate smaller and aging households while providing housing options across a broader range of incomes.

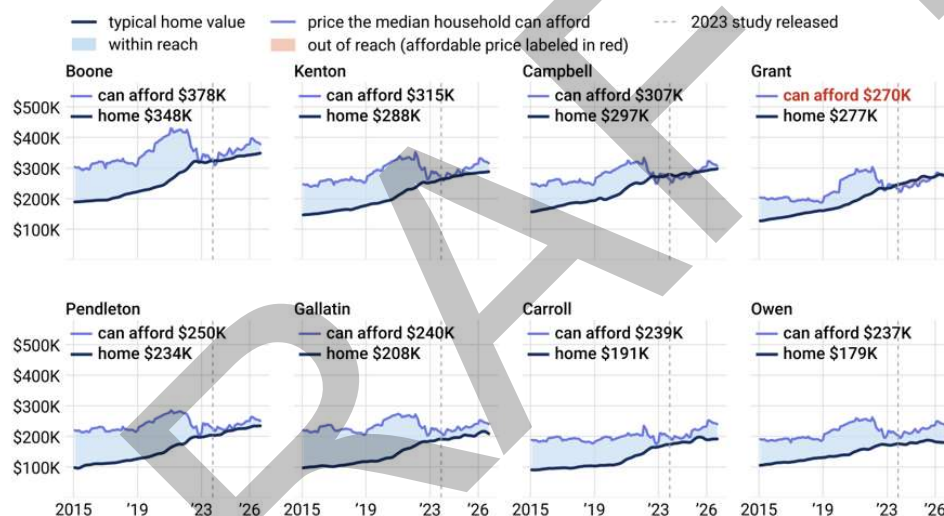
Since the strategies were released, the region has made significant progress in increasing housing production. New residential construction has substantially exceeded projections, with roughly 3,500 housing units added annually in 2024 and 2025. Growth has also occurred in higher-density housing types, including apartments, condominiums, and townhomes, helping to diversify the housing stock and better accommodate a growing population. Household growth has accelerated beyond projections, with an estimated 2,000 new households added annually, demonstrating continued demand for housing in the regional economy. These trends indicate that Northern Kentucky has been successful in increasing overall housing supply and expanding housing options across multiple market segments.



Despite these gains, several challenges remain. Much of the new housing development is occurring outside the region's most job-rich and service-accessible areas, suggesting that growth continues to be characterized by outward expansion rather than strategic infill development. Affordability pressures have also intensified. Between 2023 and 2025, asking rents increased by approximately 9.6% while wages grew only 5.4%, widening the gap between housing costs and earnings for many working households. Homeownership affordability has similarly worsened, with median home prices increasing 17% after inflation compared to only 4% growth in median household income. These trends indicate that while Northern Kentucky has successfully increased the quantity of housing, the region continues to struggle with ensuring that new housing remains affordable and accessible to workers and moderate-income households.

What the median household can afford, county by county

The gap between the typical home and what the median household can afford narrowed sharply from 2021 to 2023; in August 2026 only Grant is out of reach.



Source: Zillow ZHVI by county; ACS 5-year median household income, trended past 2024 (CommunityScale); FRED 30-year rate; 13% down, 1.04% tax, 0.35% insurance, 0.5% mortgage insurance, 30% of income

County-level affordability data illustrates a mixed picture across Northern Kentucky and the surrounding region. The affordability gap that widened significantly between 2021 and 2023 has narrowed in many counties as home price growth has moderated and household incomes have continued to rise. In several counties, including Campbell, Gallatin, Carroll, Owen, and Pendleton, the estimated value of a home affordable to the median household now meets or exceeds actual median home values. Campbell County in particular experienced a temporary period where affordability and market prices aligned closely, suggesting an improved balance between household purchasing power and housing costs. These trends represent a positive shift from the severe affordability challenges experienced during the rapid housing price escalation of the early 2020s.

Housing affordability trends vary considerably across Northern Kentucky and the surrounding counties. Several counties, including Campbell, Gallatin, Carroll, Owen, and Pendleton, now show median home values that are at or below what the median household can reasonably afford, indicating that affordability has improved since the housing market disruptions of the early 2020s. In Campbell County, affordability and home values were closely aligned for several years, reflecting a relatively balanced housing market. However, challenges remain in some of the region's fastest-growing and most competitive markets. Boone County continues to experience strong housing demand, with home values remaining near the upper limit of what the median household can afford, while Kenton County remains one of the region's more expensive housing markets despite recent improvements. Grant County also faces affordability concerns, as median home values slightly exceed the purchasing power of the typical household. Overall, the data suggest that housing affordability has stabilized or improved in many counties since 2023, but rising demand and uneven market conditions continue to create barriers to homeownership in parts of the region.

2025 Update – Economic Data

Economic Data

Employment Trends

During 2024, the eight counties of Northern Kentucky had a Civilian Labor Force of 245,269 with more than 234,008 of them employed. This shows a 0.8% increase in the Civilian Labor Force between 2023 and 2024 while the employment level remains the same. During the first five months of 2025, the region has seen an increase in the Civilian Labor Force numbers and a 0.1% increase in the labor force participation rate.

Unemployment Rates

The unemployment rate for the eight county region of Northern Kentucky rose in 2024 to an average of 4.6% and showed an increase of 0.8% over the 2023 average unemployment rate. While the Civilian Labor Force for this time period increased by only 0.8% the number of unemployed rose by 17%. From January 2025 to May 2025 the region's unemployment rate has decreased by 0.3%.

Industry Sectors

Housing

In January 2025, the regional Northern Kentucky Housing Coalition released "*Home for All: Northern Kentucky Housing Strategies*," a comprehensive report designed to help address these shortages across the eight-county region of Northern Kentucky. The menu of strategies focuses on affordability, accessibility, income alignment and innovation, providing a framework for economic growth and community development. The menu of strategies provides a starting point for officials

and other stakeholders to begin conversations about how to address the significant housing inventory gaps in their communities. The options listed in the menu of strategies can help bolster efforts to fill the gaps in both housing stock type and price point. There will not be a one-size-fits-all solution to NKY's housing issues. Each community will require tailored solutions to address their different needs.

The NKADD team worked with Brighton Center, LLC/Brighton Properties for over a year to create the regional Northern Kentucky Housing Coalition. The coalition included a steering committee and four issue-specific committees. The four committees were the New Development, Maintaining Existing Income-Aligned Housing Options, Finance and Policy, and Awareness and Community Engagement. Community stakeholders and subject matter experts participated on the committees and provided input and feedback to create relevant strategies.

Home for All created the tools and strategies that would be effective locally in reducing the housing gap identified in the 2024 NKY Housing Data Study. The study estimated the Northern Kentucky Area Development District (NKADD) 8-county region has a five-year housing production need of 6,650 units, or about 1,330 per year, to support economic development. On the surface, this is slower than the current pace of development in Boone, Kenton, and Campbell counties, which have averaged almost 1,600 residential units permitted annually over the last five years. That said, of the 6,650 units, half should be tailored toward residents making up to 60 percent of the area median household income of \$103,600. The region's residential development must also offset existing housing units that are being taken offline, through factors such as conversions of multi-family to single-family, vacation rentals, and the demolition of obsolete units.

The study showed ways communities could adequately address the housing demand. New housing should reflect demographic trends toward smaller and aging households by offering more one- and two-bedroom units to account for about 4,220 units of the new production. This would allow younger, newly established households and older adults more access to the housing market by freeing up some of the demand for larger 3-4 bedroom homes. The smaller units would require a shift away from 3- 4 bedroom single-family homes, which have accounted for the majority of the region's product over the last 20 years. Another way would be to develop multi-unit buildings in walkable areas or connected to job hubs, which will help fill the "missing middle" in housing stock in our region. These developments would better account for a range of incomes and smaller household sizes.

2024 Update – Economic Data

Economic Data

Employment Trends

In the first eight months of 2024, as many as 232,328 of the civilian labor force were employed and as few as 229,572 were employed. These are similar numbers to 2023 employment numbers

Unemployment Rates

For the first eight months of 2024, the average unemployment rate for Northern Kentucky was 4.41%, which included a low of 4.00% and a high of 4.70%. The average 2024 unemployment rate was higher than the average of 3.66% for 2023.

Industrial Sectors

Industry Analysis

The region saw little change to the industry clusters in 2024.

Housing

Since the release of the NKY Housing Study in 2023, the Northern Kentucky Housing Study Coalition was created to take the year and focus on diving deeper into the housing study data and develop a menu of options for local leaders to reference as they look at housing options in their communities. The Northern Kentucky (NKY) Housing Study Coalition is a voluntary group of subject matter experts formed to develop a response to the [NKY Housing Study](#) with specific public, private, and nonprofit sector strategies that may be useful as a menu of options throughout the 8-county region.

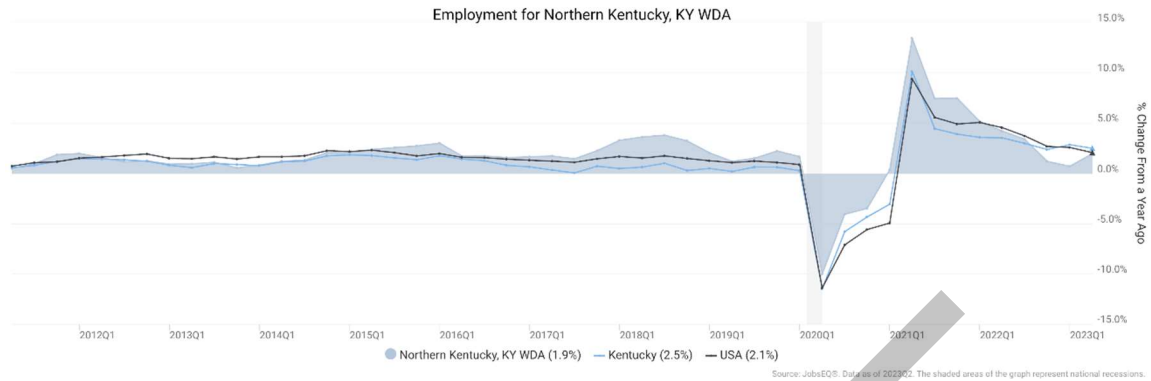
The NKY Housing Coalition includes home developers, realtors, landlords, economic development, workforce development, social service safety net and local government partners in coordination with resident input sessions that have been hosted across our 8-county region throughout 2024. These concepts are meant to offer solutions for private, nonprofit and public sector entities seeking ways to increase housing supply as well as home ownership and rental opportunities while ensuring that income-aligned housing opportunities are available for retaining existing and potential residents in our region in ways that support workforce and economic development.

Four committees have been meeting throughout 2024 to discuss distinct types of housing challenges: New Development, Maintaining Existing Income-Aligned Housing, Policy and Finance and Community Engagement. Committee chairs and other stakeholders comprise a Steering Committee designed to provide oversight, guidance and direction, resulting in the creation of a written community response document that summarizes ideas generated by each committee as a menu of options for public, private and non-profit sector leaders across the eight-county NKADD region.

2023 Update – Economic Data

Employment Trends

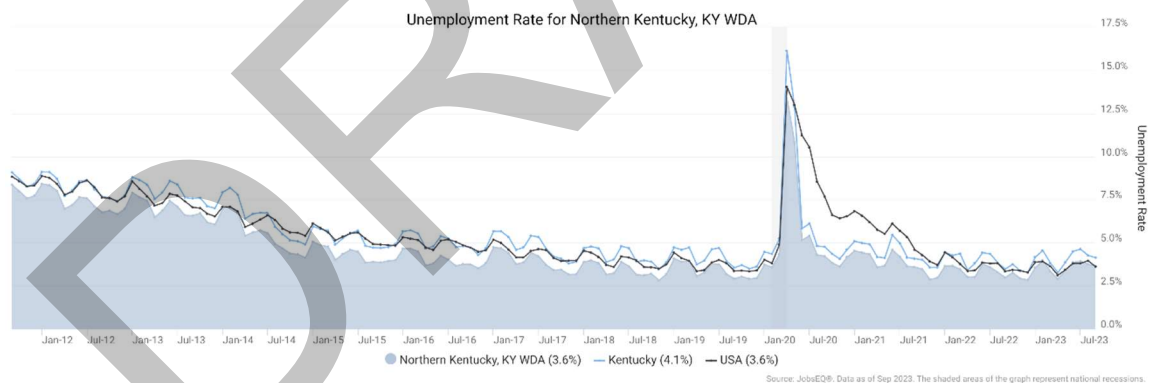
At the end of the third quarter of 2023, the total employment in Northern Kentucky was 245,690, which was a 3.2% increase over the last year. All of the counties in the region remained the same over the previous year. The Workforce Participation Rate in July 2023 for Workforce Participation Rate was 67% or 9% higher than the statewide rate. Boone County had the highest Workforce Participation Rate at 70.4%, while Owen and Gallatin Counties had the lowest at 56.6% and 59.4%, respectively.



In the previously mentioned BE NKY Growth Partnership study, the labor force projection over the next 30 years saw a baseline increase of 8,450 or a 4.1% increase. The optimistic change in the labor force was 34,306 (16.5%), with aspirational change being 7,423 (3.6%) and a negative pessimistic change of 17,949 (-8.7%).¹⁴

Unemployment Rates

In September 2023, Northern Kentucky's unemployment rate was 3.6%, lower than the national rate of 3.8% and .06% higher than the regional September 2023 unemployment rate. During the same period, Carroll County had the lowest unemployment rate at 3.4%, while Gallatin, Grant, and Pendleton counties' unemployment rates were 4.0% and 4.2%, respectively. The unemployment rate from 2022 mirrored the current year's rates.



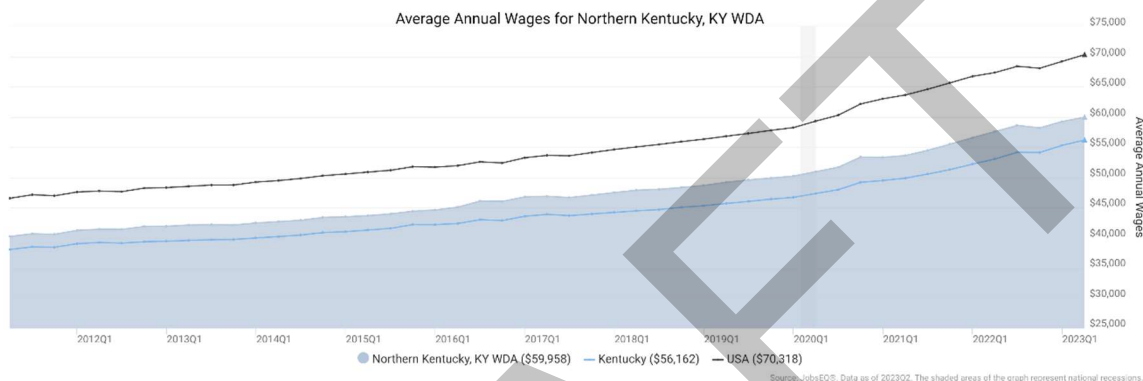
Wage Trends

The average annual wage for a worker in Northern Kentucky for 2023 was \$59,958, a 4.1% increase over the same period in the four previous quarters. Kenton County, an urban county, and Carroll County, a rural county, have some of the highest annual average wages in the region at \$68,018 and \$71,804,

¹⁴ U.S. Bureau of Economic Analysis, U.S. Census American Community Survey 2022 1-year estimates, CEAD Analysis

respectively. However, even with those high wages, Kenton County's hourly wage is only forty-nine cents above the living wage for a two-adult (1 working adult)/two-children family. Meanwhile, in Carroll County, the average hourly wage is \$3.37 more than the living wage of \$31.15 for a one-adult/one-child family.

Pendleton County and Owen County's average annual wages are some of the lowest in the region. With an average yearly wage of \$44,887, families with two working adults and two children, on average, are making \$2.07 less than a living wage. At the same time, the average wage of single parents with one child is \$12.11 below a living wage.



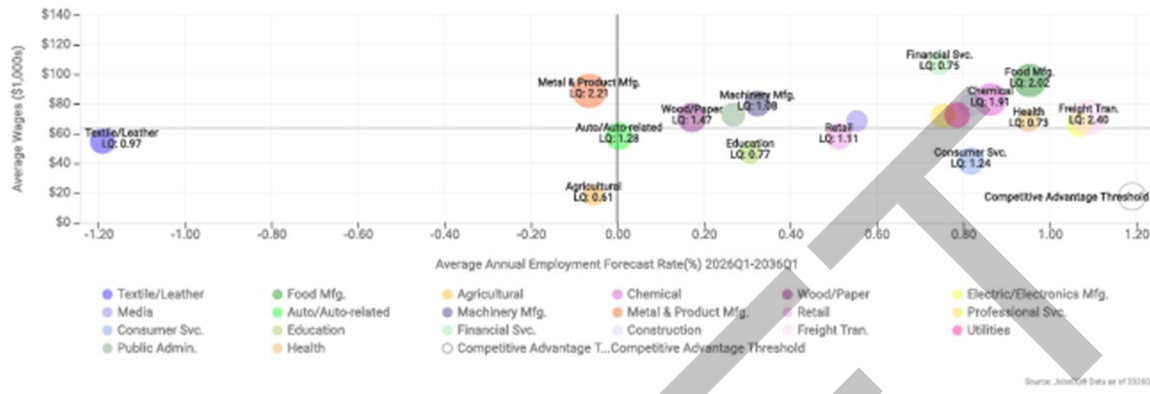
Industrial Sectors

Industry Analysis The largest sector in Northern Kentucky, KY WDA is Transportation and Warehousing, employing 33,694 workers. The next-largest sectors in the region are Health Care and Social Assistance (28,000 workers) and Manufacturing (27,424 workers). High location quotients (LQs) indicate sectors in which a region has high concentrations of employment compared to the national average. A location quotient (LQ) is a measurement of concentration in comparison to the nation. An LQ of 1.00 indicates a region has the same concentration of an industry (or occupation) as the nation. An LQ of 2.00 would mean the region has twice the expected employment compared to the nation and an LQ of 0.50 would mean the region has half the expected employment level in comparison to the nation. The sectors with the largest LQs in the region are Transportation and Warehousing (LQ = 2.70), Wholesale Trade (1.55), and Manufacturing (1.44).

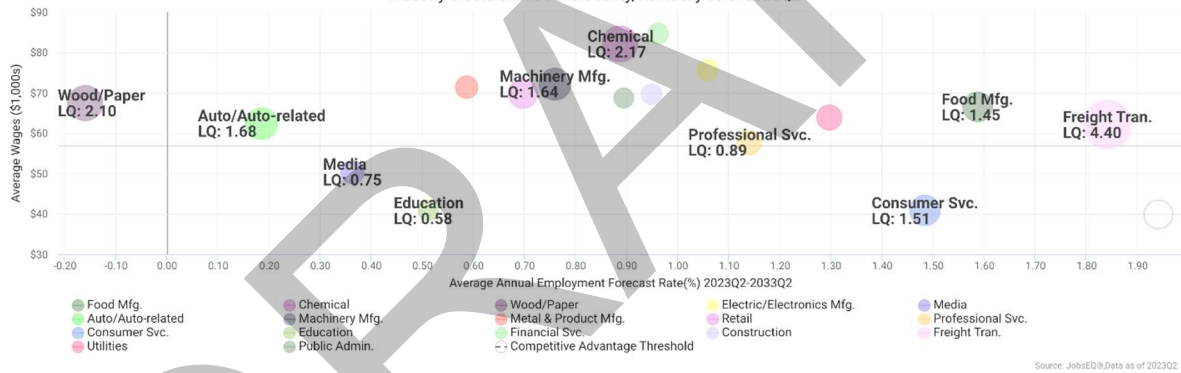
Sectors in the Northern Kentucky, KY WDA with the highest average wages per worker are Management of Companies and Enterprises (\$118,844), Finance and Insurance (\$109,438), and Utilities (\$105,289). Regional sectors with the best job growth (or most moderate job losses) over the last 5 years are Accommodation and Food Services (+5,329 jobs), Transportation and Warehousing (+4,649), and Health Care and Social Assistance (+4,618). Over the next 1 year, employment in the Northern Kentucky, KY WDA is projected to expand by 1,681 jobs. The fastest growing sector in the region is expected to be Transportation and Warehousing with a +1.0% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Transportation and Warehousing (+342 jobs), Health Care and Social Assistance (+266), and Accommodation and Food Services (+160).

The following cluster charts illustrate the projected sector growth using Chmura JobsEQ (2026 Q1) information. The horizontal axis represents the average annual employment forecasted growth rate for each industry super sector over the next ten years.

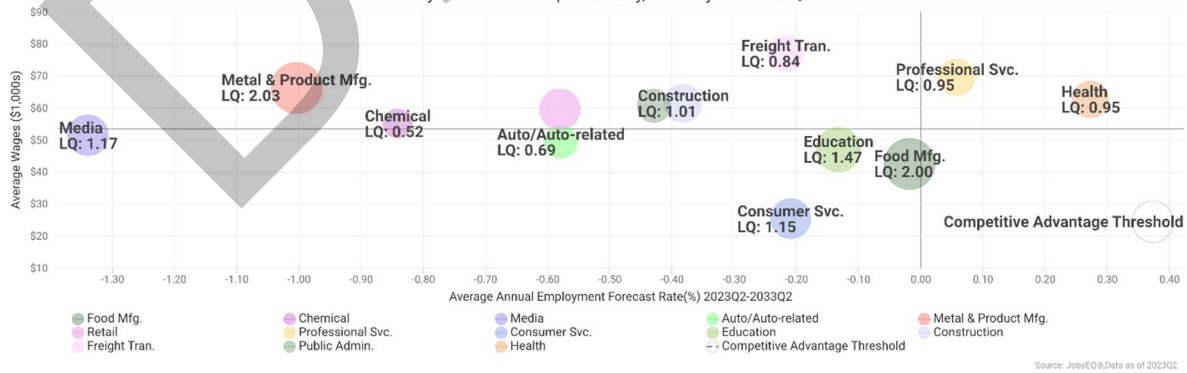
Industry Clusters for Northern Kentucky, KY WDA as of 2026Q1

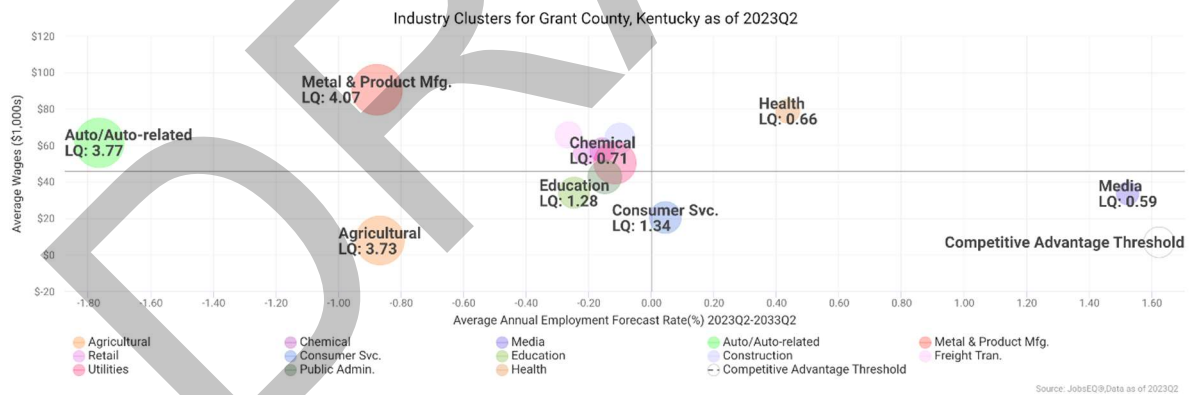
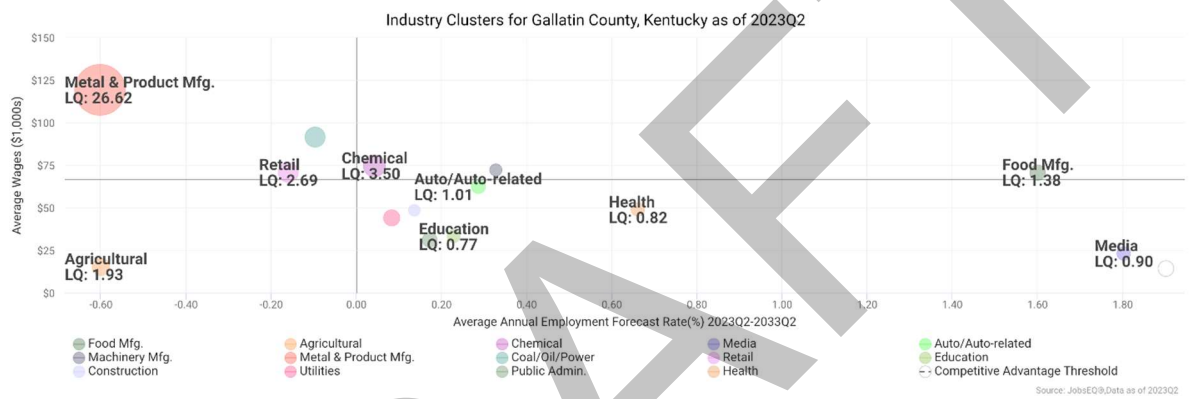
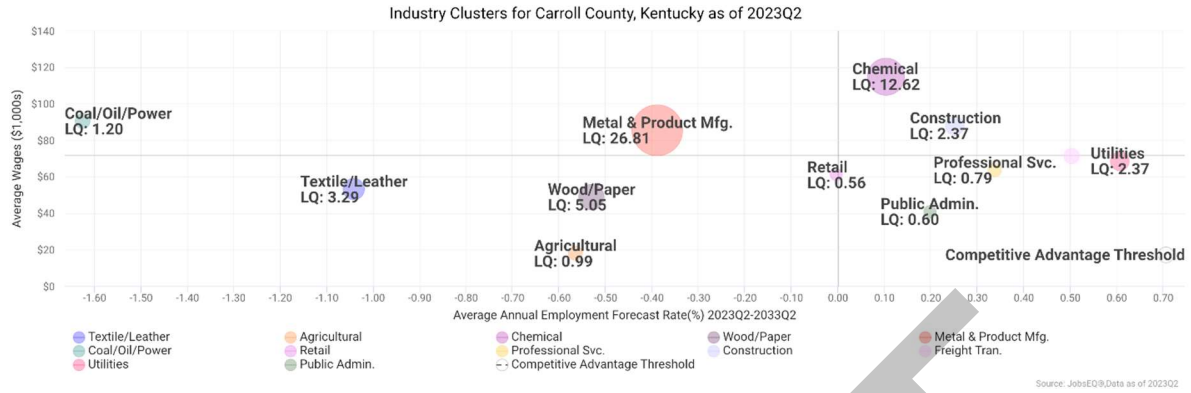


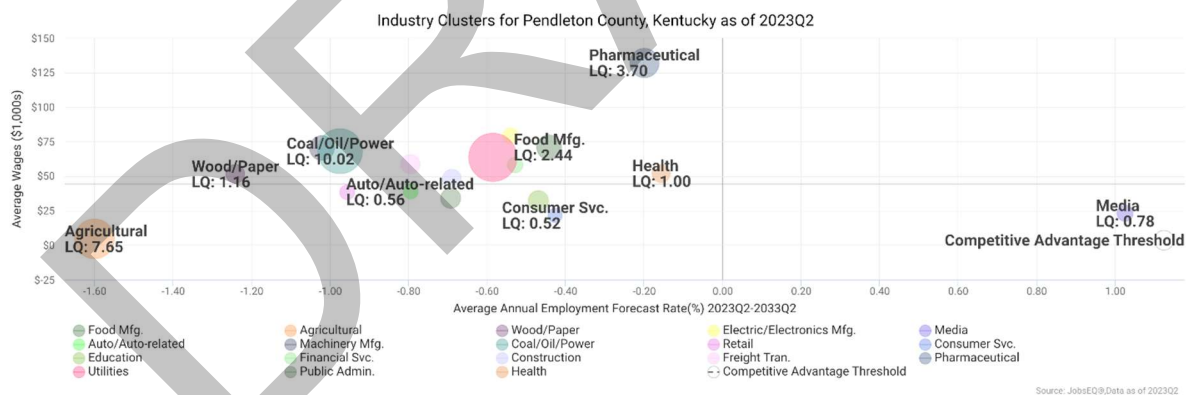
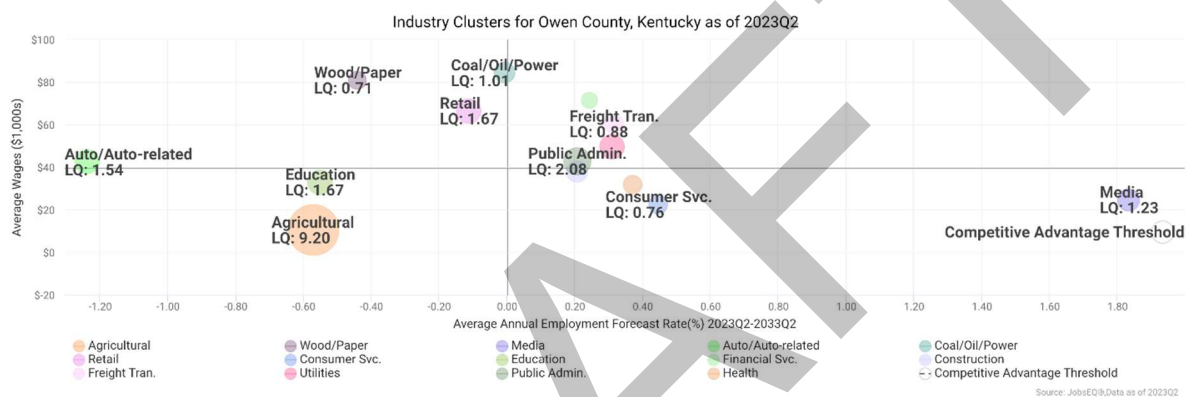
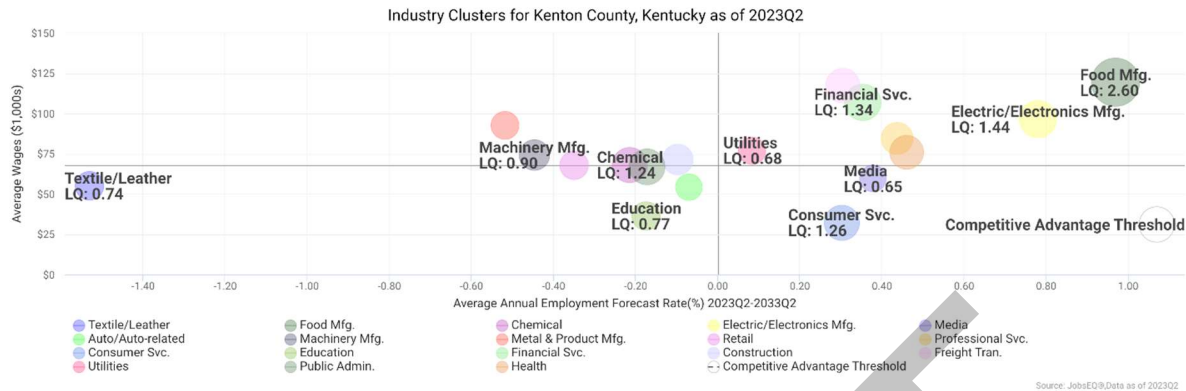
Industry Clusters for Boone County, Kentucky as of 2023Q2



Industry Clusters for Campbell County, Kentucky as of 2023Q2







Housing

During 2023, the NKADD has served as the administrator of a large data study about housing inventory, cost, and relationship to economic conditions and jobs in the eight-county Northern Kentucky region. The idea for a study originated at NKADD in regional workforce development discussions with local elected officials and planning commissions, Horizon Community Funds, CVG Airport, BE-NKY, Brighton Center, Kentucky Career Center/NKWIB and employers, as we work to better align employers needing talent with jobseekers. To summarize the study, NKADD counties operate as both employment centers and bedroom communities, including for employees commuting into Cincinnati. The northern counties

are well positioned to absorb higher-income household growth but struggle to provide attainable housing for low-wage service sector workers who comprise a sizeable portion of the employment base.

The NKADD region has a 5-year housing production need of 6,650 units, which equates to 1,300 units per year. About half of the new housing demand (3,260 units) is low-income residents earning up to 60% of the area median household income of \$103,600. Current housing in Boone, Kenton and Campbell is positioned for middle to upper-middle professional incomes, but affordability for warehouse, service, and low-wage healthcare workers is currently lacking and will be exacerbated by incoming residents. New tract housing and older rental stock in suburban/rural locations are absorbing lower to middle-income households, but the limited availability of these units relative to demand pushes prices out of the range of many. Smaller one- and two-bedroom units account for 4,220 units, more than three-fifths of the overall demand. The change in unit size reflects a shift in demographics and will require a shift in housing development practice away from the three- and four-bedroom single-family houses that have been the primary mode of production for the past 20 years.

From the housing study, the community profiles provided a snapshot of the current population, median household income, median home value, educational attainment, and other data points. These data points align with previous demographic information and economic indicators.



Boone County

COMMUNITY PROFILE

Boone County, KY
Geography: County

139,592 1.18% 2.74 36.8 37.6 \$81,588 \$215,803 \$219,662 25.5% 60.4% 14.0%

Population Total Population Growth Average HH Size Diversity Index Median Age Median HH Income Median Home Value Median Net Worth Age <18 Age 18-64 Age 65+



11.3%
Services

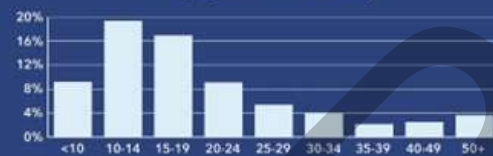


20.6%
Blue Collar

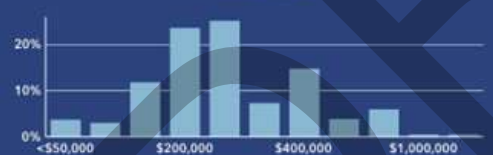


68.0%
White Collar

Mortgage as Percent of Salary



Home Value



Household Income



Age Profile: 5 Year Increments



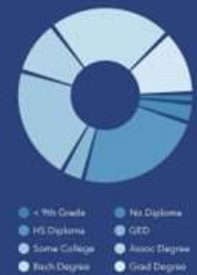
Home Ownership



Housing: Year Built



Educational Attainment



Commute Time: Minutes



Source: Esri, ACS, Esri forecasts for 2022, 2017-2021, 2027.

Dots show comparison to Kentucky

© 2023 Esri



Campbell County

COMMUNITY PROFILE

Campbell County, KY
Geography: County

93,504 0.20% 2.35 23.8 39.2 \$72,701 \$251,173 \$170,451 20.5% 61.9% 17.6%
Population Total Population Growth Average HH Size Diversity Index Median Age Median HH Income Median Home Value Median Net Worth Age <18 Age 18-64 Age 65+



13.0%
Services

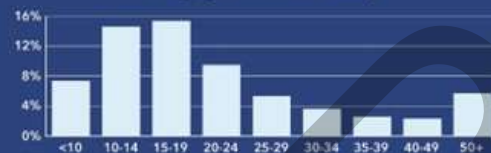


20.6%
Blue Collar

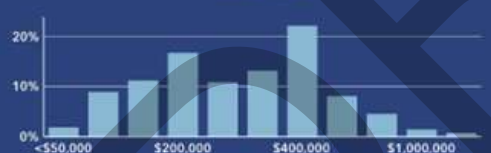


66.4%
White Collar

Mortgage as Percent of Salary



Home Value



Household Income



Age Profile: 5 Year Increments



Home Ownership



Housing: Year Built



Educational Attainment



Commute Time: Minutes



Source: Esri, ACS, Esri forecasts for 2022, 2017-2021, 2027.

Dots show comparison to Kentucky

© 2023 Esri



Carroll County

COMMUNITY PROFILE

Carroll County, KY
Geography: County

10,768	-0.17%	2.57	32.2	39.6	\$53,459	\$135,208	\$75,847	22.9%	59.6%	17.5%
Population Total	Population Growth	Average HH Size	Diversity Index	Median Age	Median HH Income	Median Home Value	Median Net Worth	Age <18	Age 18-64	Age 65+



14.1%
Services



43.6%
Blue Collar



42.3%
White Collar

Mortgage as Percent of Salary



Home Value



Household Income



Age Profile: 5 Year Increments



Home Ownership



Housing: Year Built



Educational Attainment



Commute Time: Minutes



Source: Esri, ACS, Esri forecasts for 2022, 2017, 2021, 2027.

Dots show comparison to Kentucky

© 2023 Esri



Gallatin County

COMMUNITY PROFILE

Gallatin County, KY
Geography: County

8,671	-0.10%	2.68	27.0	39.7	\$57,634	\$162,730	\$116,610	22.4%	60.8%	16.7%
Population Total	Population Growth	Average HH Size	Diversity Index	Median Age	Median HH Income	Median Home Value	Median Net Worth	Age <18	Age 18-64	Age 65+



17.3%
Services

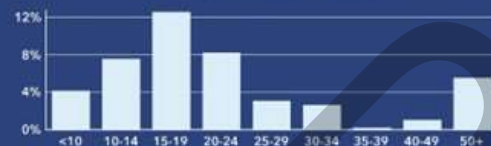


35.6%
Blue Collar

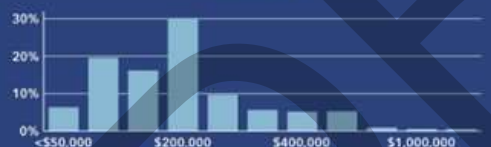


47.1%
White Collar

Mortgage as Percent of Salary



Home Value



Household Income



Age Profile: 5 Year Increments



Dots show comparison to Kentucky

Home Ownership



Housing: Year Built



Educational Attainment



Commute Time: Minutes



Source: Esri, ACS, Esri forecasts for 2022, 2017, 2021, 2027.

© 2023 Esri



Grant County

COMMUNITY PROFILE

Grant County, KY
Geography: County

24,916	-0.04%	2.73	20.2	37.5	\$55,404	\$161,250	\$107,817	25.0%	60.3%	14.8%
Population Total	Population Growth	Average HH Size	Diversity Index	Median Age	Median HH Income	Median Home Value	Median Net Worth	Age <18	Age 18-64	Age 65+



14.6%
Services

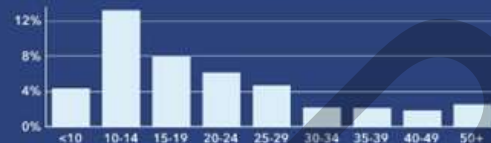


38.8%
Blue Collar



46.6%
White Collar

Mortgage as Percent of Salary



Home Value



Household Income





Kenton County

COMMUNITY PROFILE

Kenton County, KY
Geography: County

170,696	0.43%	2.47	33.7	38.3	\$75,686	\$226,736	\$160,680	23.2%	60.9%	15.9%
Population Total	Population Growth	Average HH Size	Diversity Index	Median Age	Median HH Income	Median Home Value	Median Net Worth	Age <18	Age 18-64	Age 65+



12.9%
Services

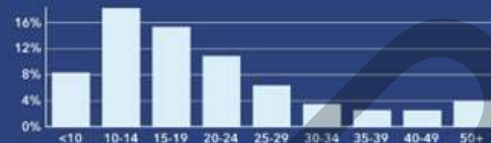


23.2%
Blue Collar



63.9%
White Collar

Mortgage as Percent of Salary



Home Value



Household Income



Age Profile: 5 Year Increments



Home Ownership



Housing: Year Built



Educational Attainment



Commute Time: Minutes



Source: Esri, ACS, Esri forecasts for 2022, 2017, 2021, 2027.

Dots show comparison to Kentucky

© 2023 Esri



Owen County

COMMUNITY PROFILE

Owen County, KY
Geography: County

11,297	0.07%	2.58	16.6	43.0	\$49,732	\$144,855	\$100,215	21.2%	58.6%	20.2%
Population Total	Population Growth	Average HH Size	Diversity Index	Median Age	Median HH Income	Median Home Value	Median Net Worth	Age <18	Age 18-64	Age 65+



15.4%
Services

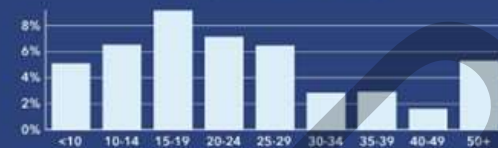


35.0%
Blue Collar



49.6%
White Collar

Mortgage as Percent of Salary



Home Value



Household Income



Age Profile: 5 Year Increments



Home Ownership



Housing: Year Built



Educational Attainment



Commute Time: Minutes



Source: Esri, ACS, Esri forecasts for 2022, 2017, 2021, 2027.

Dots show comparison to Kentucky

© 2023 Esri



Pendleton County

COMMUNITY PROFILE

Pendleton County, KY
Geography: County

14,552	-0.28%	2.61	12.8	41.6	\$61,184	\$169,757	\$129,977	21.4%	61.7%	16.9%
Population Total	Population Growth	Average HH Size	Diversity Index	Median Age	Median HH Income	Median Home Value	Median Net Worth	Age <18	Age 18-64	Age 65+



11.0%
Services

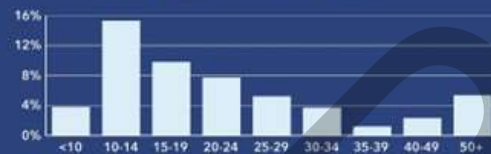


42.4%
Blue Collar

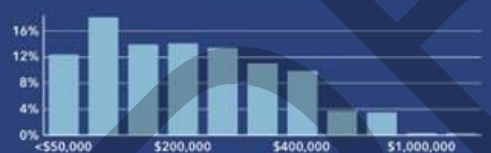


46.6%
White Collar

Mortgage as Percent of Salary



Home Value



Household Income



Age Profile: 5 Year Increments



Dots show comparison to Kentucky

Home Ownership



Housing: Year Built



Educational Attainment



Commute Time: Minutes



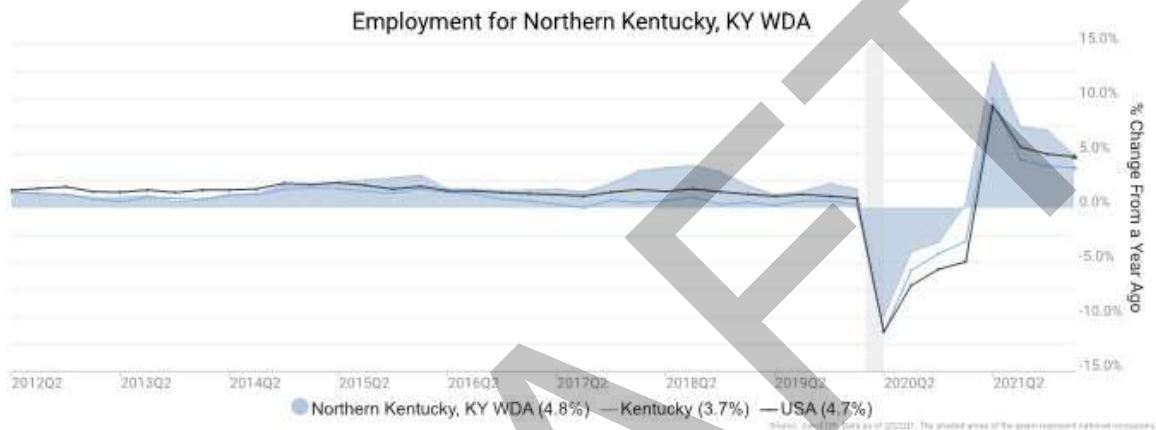
Source: Esri, ACS, Esri forecasts for 2022, 2017-2021, 2027.

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Economic Data

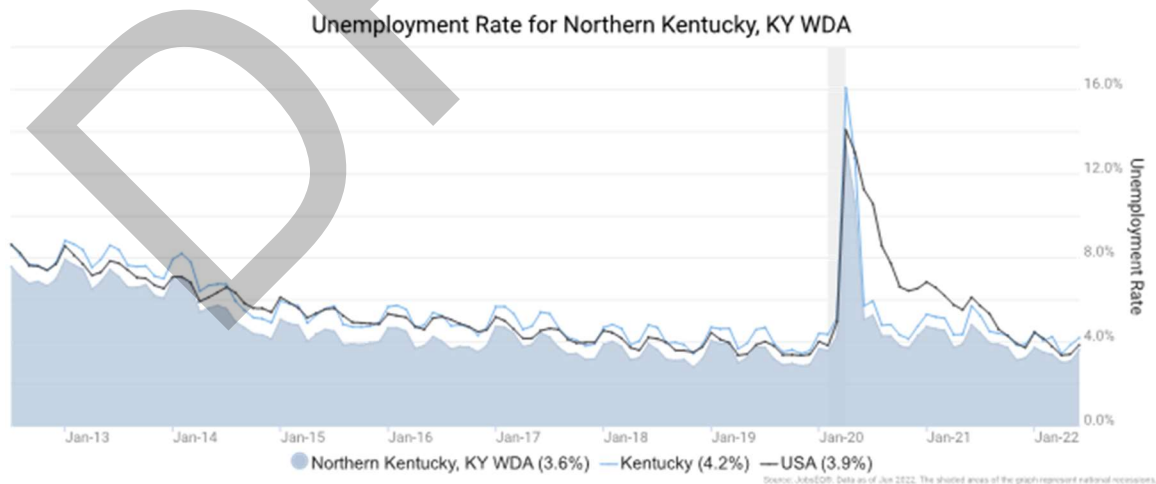
Employment Trends

At the end of the first quarter of 2022, the total employment in Northern Kentucky was 234,354, which was a 4.8% increase over the last year. Boone County saw the most significant increase in employment, while Gallatin and Pendleton County saw an average decrease of 2.6% in the same period. In addition, Kenton County and Boone County saw higher labor participation rates than the regional rate of 66.6%, while Gallatin and Pendleton Counties' rates were 7% below the regional rate, and Owen County was more than 10% below the regional rate.



Unemployment Rate

In June 2022, Northern Kentucky's unemployment rate was 3.6%, lower than the national rate of 3.9% and 12% lower than the regional June 2021 unemployment rate. During the same period, Boone County's unemployment rate was 3.4%, while Gallatin and Grant Counties' unemployment rates were 4.0% and 4.1%, respectively. The previous year's unemployment rate mirrored the current year's rates.

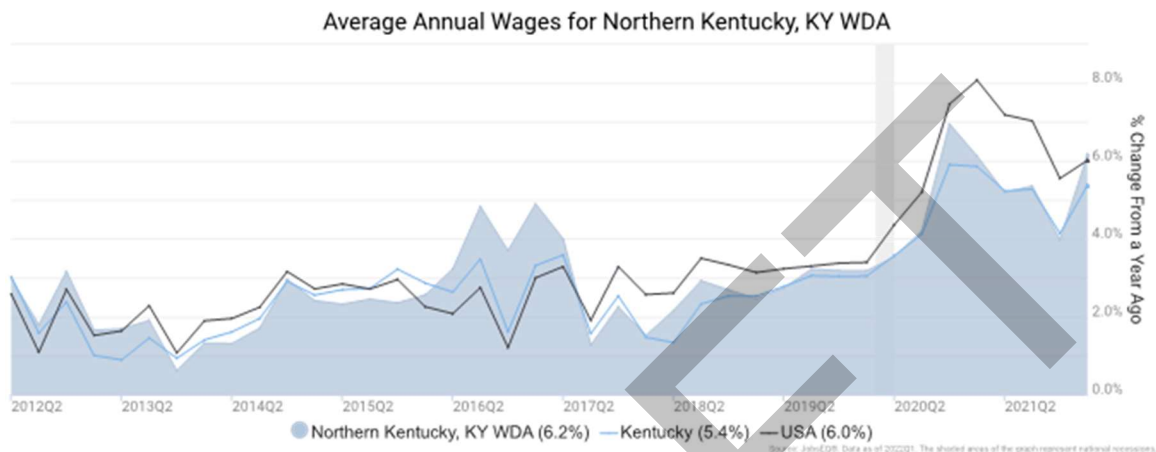


Wage Trends

The average annual wage for a worker in Northern Kentucky for 2022 was \$56,484, a 6.2% increase over the same period in the four previous quarters. However, this wage was \$10,000 less than the national annual average wage for the same period. Kenton County, an urban county, and Carroll County, a rural county, have

some of the highest annual average wages in the region at \$66,637 and \$64,250, respectively. However, even with those high wages, Kenton County's hourly wage is only twenty-seven cents above the living wage¹⁵ for a one-adult/one-child family. While in Carroll County, the average hourly wage is \$1.75 more than the living wage of \$29.14.

Pendleton County and Owen County average annual wages are below \$39,000 or \$18.75 hourly wage. The living wages in Pendleton and Owen Counties are \$11.50 more than the average annual wage.



Cost of Living

Many are drawn to Northern Kentucky because of its below-average cost of living (91.8); however, some counties see higher averages while some see a much lower cost of living.

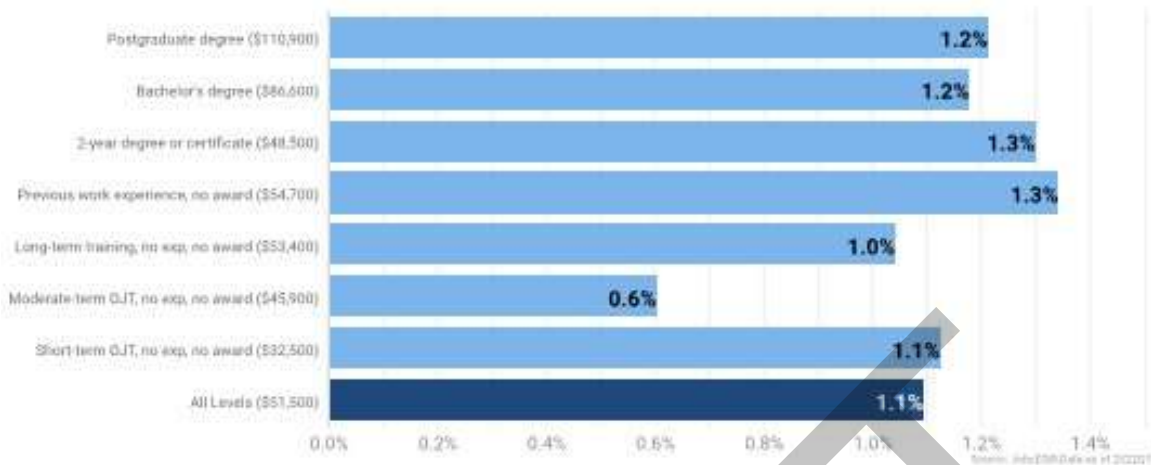
	Cost of Living	Median House Value (of owner-occupied units)	Mean Commute Time	Use of Public Transportation
Northern Kentucky	91.8	\$170,638	24.8	1.2%
Boone County	94.4	\$194,700	27.2	0.7%
Carroll County	89.6	\$105,800	20.9	0%
Kenton County	92.5	\$167,100	23.3	1.9%
Owen County	83.9	\$116,300	41.2	0%
Pendleton County	86.5	\$130,100	37.2	0.7%
Source: JobsEQ				

Education Levels

Northern Kentucky is expected to see a slight growth in employment in the next ten years. That growth will require a range of educational and training attainment. Education levels required for employment vary among the counties in the region. Most counties see below a 0.7% per year growth rate for employment requiring postgraduate degrees, while Gallatin and Kenton Counties' rate is almost double that, and Boone County's is 2.0%. The counties see a similar growth per year for occupations typically needing a 2-year degree or certification, with the exceptions of Boone and Kenton County, having growth expectations of 1.0% and 1.9% per year.

¹⁵ <https://livingwage.mit.edu/>

Annual Average Projected Job Growth by Training Required



The Kentucky Cabinet for Economic Development created the Work Ready Communities certification to measure a county's workforce quality¹⁶. All Northern Kentucky counties are either Certified Work Ready or Certified Work Ready in Progress. The required criteria include internet availability and speed, high school graduation rate, associate degree or higher, some college or higher degree and working age population (18-64) without a high school diploma. Boone, Campbell, and Kenton Counties meet all the criteria. Grant and Pendleton Counties meet three criteria, Gallatin and Owen Counties meet two criteria, and Carroll County meets one. The NKADD continues to work with each county to meet each required criterion.

Industrial Sectors

Northern Kentucky economic development agencies understand the importance of attracting employers to the region while retaining existing employers. Northern Kentucky Tri-ED is the largest economic development agency in the region, serving Boone, Campbell, and Kenton Counties. Kentucky I-71 Economic Development Alliance serves Carroll, Gallatin, and Owen Counties along with Henry and Oldham Counties south of the region. The other counties are served through local economic development agencies. NKY Tri-ED updated its target clusters in 2022 to include Advanced Manufacturing, Life Sciences, Information Technology and Supply Chain Management & Support Services. Within those main clusters, there are 13 smaller niche targets. The other economic development agencies have similar targeted sectors.

In early 2022, the NKADD Community Development division presented an economic development update to Think Kentucky, Kentucky's Cabinet for Economic Development. In preparing the presentation, staff spoke with local economic development agencies who detailed two hurdles to future development: a lack of build/shovel-ready inventory and a lack of critical infrastructure. For future growth, these two concerns will need to be addressed.

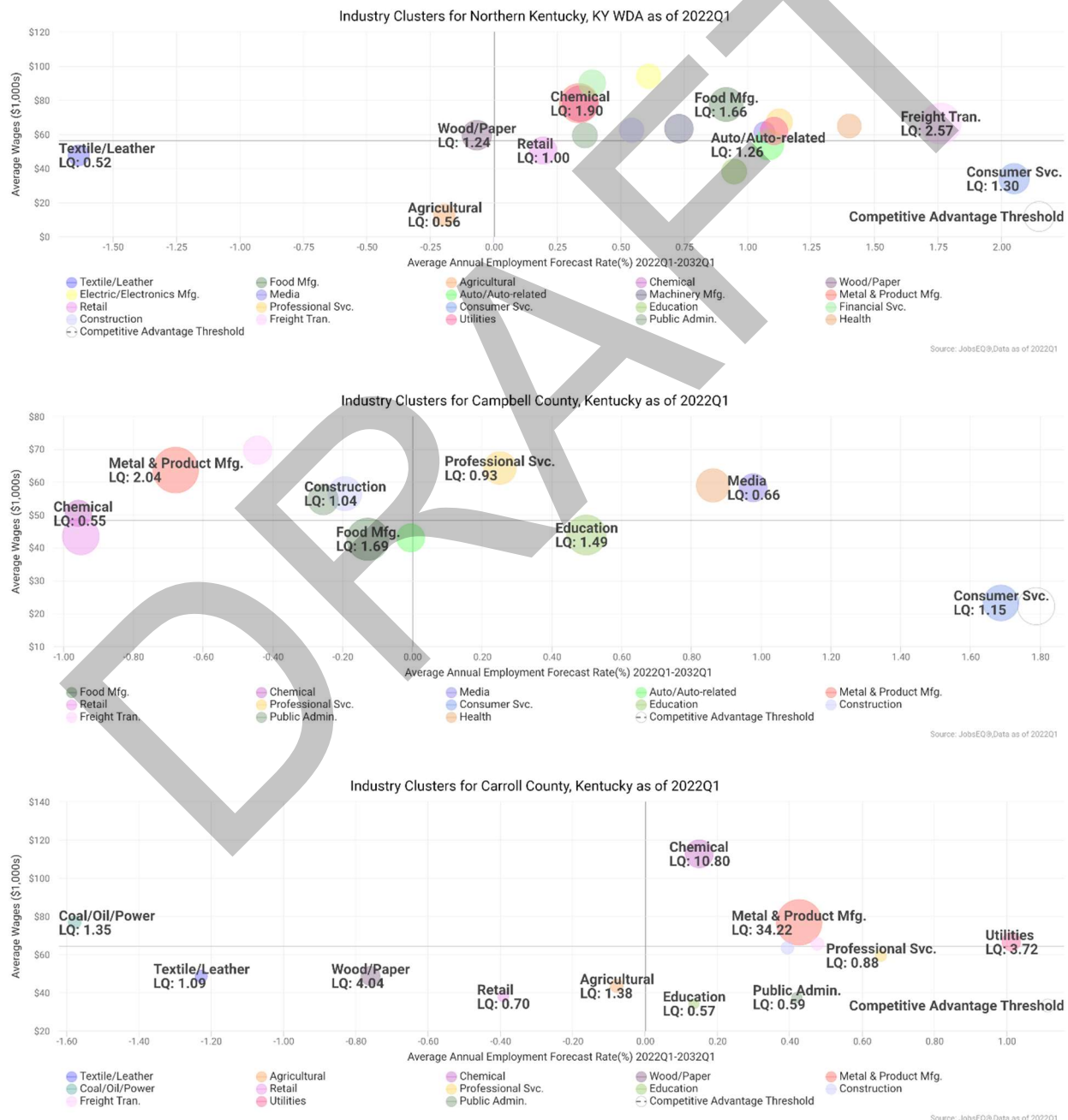
Retaining and expanding existing regional employers is just as important as attracting new businesses to the region. Besides the economic development agencies, the workforce development partners strive to provide a skilled, trained workforce. The priority sectors of the Northern Kentucky Workforce Investment Board (NKWIB) are Advanced Manufacturing, Construction and Trades, Healthcare, IT/Business and Finance, and Transportation and Logistics. The NKWIB works with employers to hire suitable employees while working with job seekers to find employment and make a sustainable wage. The Northern Kentucky workforce ecosystem includes elected

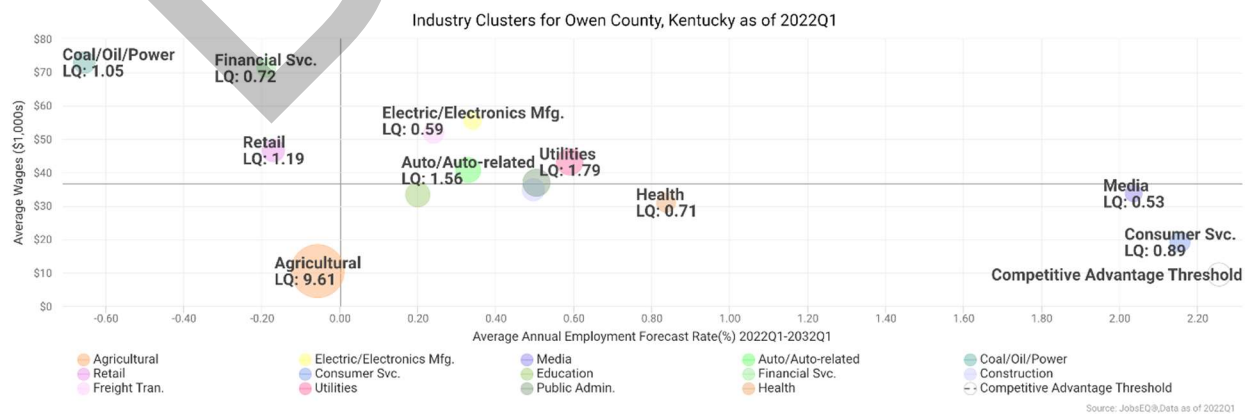
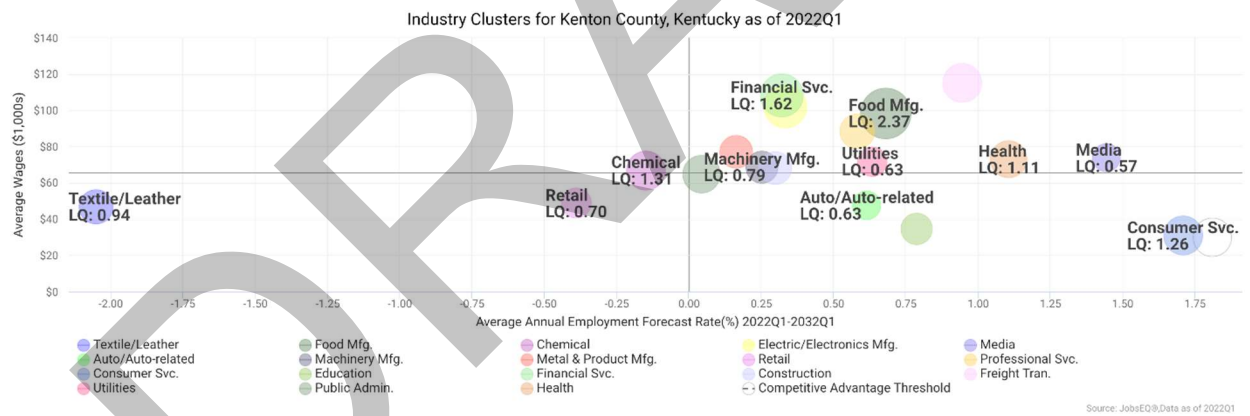
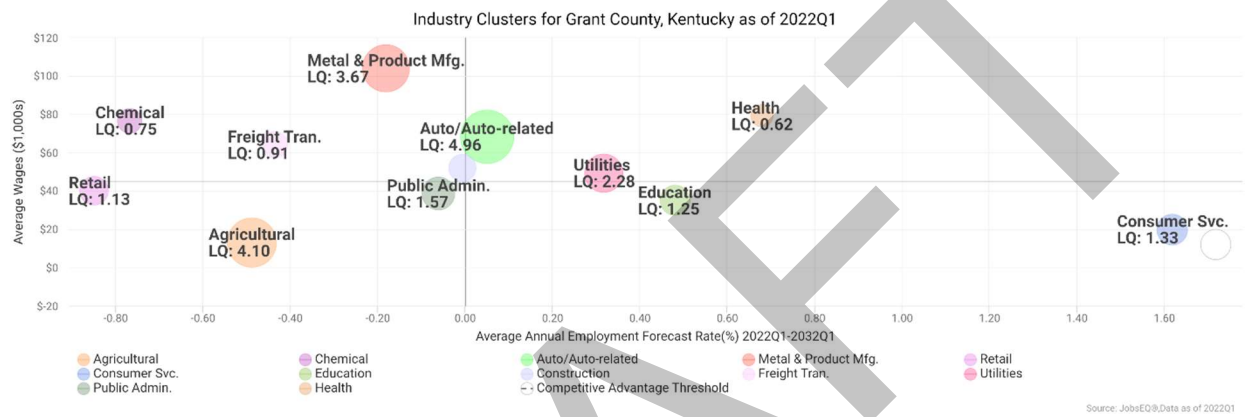
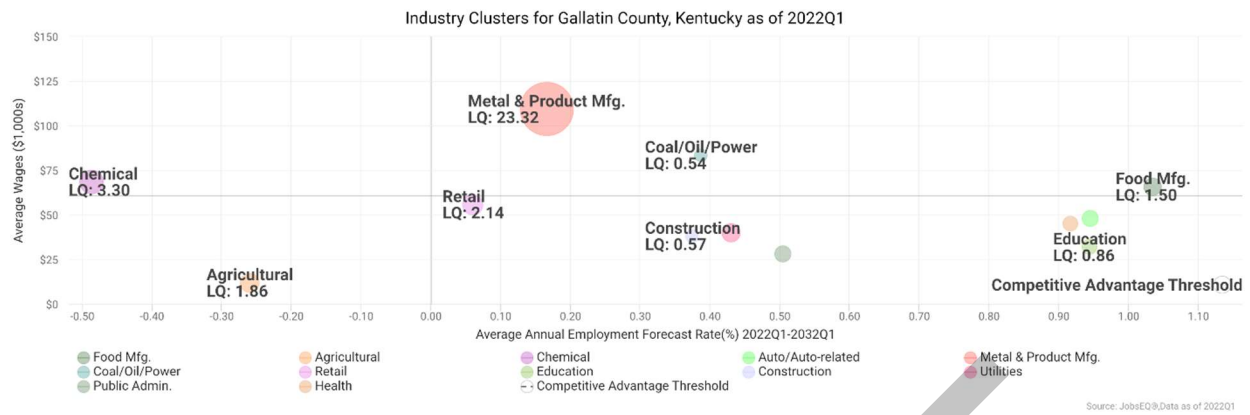
¹⁶ https://kystats.ky.gov/Reports/Tableau/2022_WRC

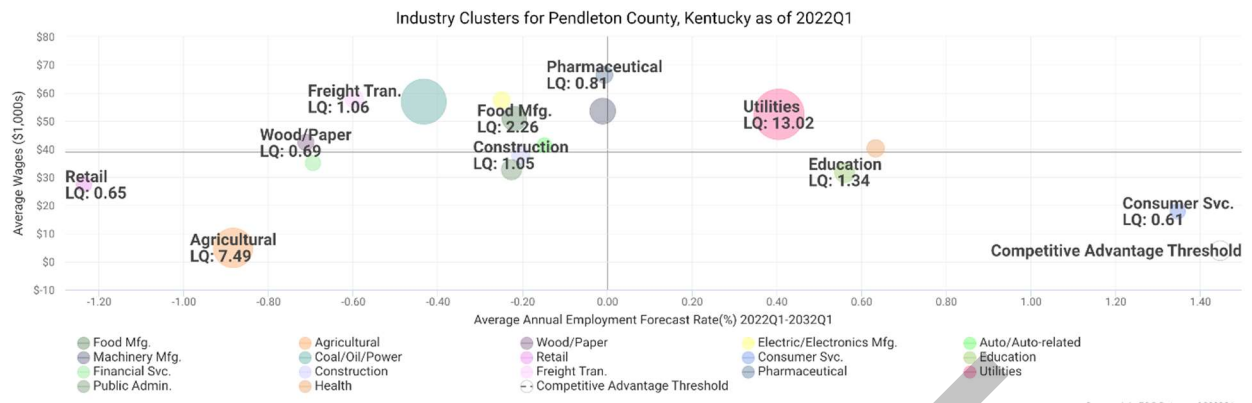
officials, community partners, educational institutions, multiple funding streams and training providers. By working together, the ecosystem works to meet the demands of local employers.

Industry Analysis

The following cluster charts use Chmura JobsEQ (2022 Q1) information to illustrate the projected sector growth. The horizontal axis represents the average annual employment forecasted growth rate for each industry supersector over the next ten years. The vertical axis represents the average wages for each industry supersector. The size of the industry supersector bubble represents the location quotient, which measures the comparative advantage the region has in an industry in terms of employment with a value of 1.0, meaning a concentration of jobs at the national average and a value of above or below 1.0 meaning a relatively high or low concentration of employment in a particular industry supersector.







Strengths, Weaknesses, Opportunities, and Threats (SWOT) Analysis

Strengths	Weaknesses
- Central location with interstate access to most of the United States - Resources, educational institutions, and care facilities that contribute to the region's quality of life - Low cost of living compared to similar metropolitan areas - Progressive Healthcare System (2023) - Transportation systems modification to meet changing market needs (i.e., CVG expanding cargo capacity) waiting for information from CVG to expand this element (2023) - Access to utilities including broadband, natural gas, cellular services, water, wastewater "Business Friendly" region - Regional collaboration and alignment of all development partners	- Attainable and income-aligned housing for all - Minimal cultural variety - Limited public transportation throughout the region - Access to quality early childhood education - Labor costs - Limited skilled workforce causing labor shortages - Entrepreneurship investment opportunities
Opportunities	Threats
- Workforce housing with proximity to workforce hubs - Attracting and retaining diverse populations - Additional social interactive opportunities for all ages - Creating a sense of place through natural resources, outdoor recreation, and community resources - Addressing redevelopment needs for all employers in each community - Provide additional training and upskilling opportunities to meet employment needs - Improved access to quality early childcare and early childhood education - Improved performance of K-12 schools - Access to alternative fuels and clean energy - Aligning educational opportunities with employers needs to create a trained and skilled workforce. (2023) - Improving digital inclusion in the region (2023)	- Aging infrastructure - Shrinking population (2023) - Limited infrastructure to support sustainable development outside the I-275 corridor (2023) - Ever-changing talent/workforce needs make solutions a challenge - Decreasing the overall percentage of jobs that offer a self-sustaining wage - Exodus of educated and trained workforce - Limited attainable housing choices - Limited healthcare and mental healthcare services - Inadequate quality childcare to support workforce development - Lack of shovel-ready developable industrial sites - Prevalence of substance use disorder - Underutilizing brownfield sites for redevelopment (2023)

SWOT analysis elements in italics have been added for the 2025 Northern Kentucky CEDS update. Analysis elements added in previous years are indicated with the year after the element.

Vision Statement: The Northern Kentucky Economic Development District will collaborate with its eight-counties and 52 municipalities to increase economic growth capacity and foster impactful economic development through successfully implementing strategic initiatives that improve the quality of life for everyone in the region.



Goal 1: Promote a Globally Competitive Region

1. Collaborate to attract and retain companies
2. Encourage entrepreneurship and small to medium size company growth throughout the region
3. Implement a multilayer regional strategy to attract and retain skilled talent
4. Encourage renewable energy use
5. Advocate for attraction and retention through an equity lens



Goal 2: Enhance Regional Infrastructure

1. Improve the safety and mobility of common methods of transportation
2. Increase traffic into local transportation ports traffic (Air, water, and rail)
3. Expand infrastructure to meet the growing use of alternative and sustainable transportation
4. Provide infrastructure to meet regional public transportation needs
5. Ensure Northern Kentucky's water systems meet and exceed all regulations
6. Address critical infrastructure needs that could hinder economic growth



Goal 3: Foster Healthy and Vibrant Communities

1. Sensible redevelopment and infill development
2. Promote environmental stewardship
3. Foster community vibrancy through recreational and attraction development
4. Acknowledge the importance of celebrating the region's agricultural roots
5. Advocate for continuous improvement of PK-12 schools to meet state and national criteria
6. Encourage community planning through placemaking



Goal 4: Embrace All People

1. Incorporate nontraditional educational opportunities into the workforce pipeline
2. Emphasize the importance of available affordable and attainable housing
3. Encourage accessible healthcare
4. Ensure access to early childhood learning opportunities
5. Reduce barriers to services and resources for all in need
6. Increase income self-sufficiency

Evaluation Framework

Items in italics have been added to the 2026 Northern Kentucky CEDS update. Items added in previous years are shown in gray.

DRAFT

Economic Resilience

2026 Update – Economic Resilience

Over the past year, the NKADD has continued to strengthen regional resilience through collaboration with various community stakeholders, elected officials, and regional industries.

- As part of a regional effort to enhance mobility and access to opportunity, the NKADD established the Regional Mobility Steering Committee, which works to improve mobility across the region by identifying ways to better connect residents to jobs, education, and essential services, the plan supports workforce participation and economic inclusion, both key components of economic resilience. The committee is comprised of transit providers, county representatives, and citizen members.
- NKADD's Community Development Planning team has partnered with local governments, the EPA, and the Kentucky Energy and Environment Cabinet to improve water quality infrastructure throughout the region. Reliable, clean water systems are critical to business retention, public health, and sustainable growth.

Through these and other regionally focused initiatives, NKADD continues to support collaboration and strategic alignment across Northern Kentucky to ensure residents and communities are prepared for disruptions and positioned to grow resilient, together.

2025 Update – Economic Resilience

Over the past year, the NKADD has continued to strengthen regional resilience through collaboration with various community stakeholders, elected officials, and regional industries.

- As part of a regional effort to enhance mobility and access to opportunity, the NKADD completed the Coordinated Transit Plan, which outlines strategies to improve mobility across the region. By identifying ways to better connect residents to jobs, education, and essential services, the plan supports workforce participation and economic inclusion, both key components of economic resilience.
- NKADD's Community Development Planning team has partnered with local governments, the EPA, and the Kentucky Energy and Environment Cabinet to improve water quality infrastructure throughout the region. Reliable, clean water systems are critical to business retention, public health, and sustainable growth.

Through these and other regionally focused initiatives, NKADD continues to support collaboration and strategic alignment across Northern Kentucky to ensure residents and communities are prepared for disruptions and positioned to grow resilient, together.

2024 Update – Economic Resilience

Over the last year, the NKADD partnered with a number of community stakeholders, elected officials and regional non-profits to better understand the preparedness of our communities.

- In partnership with the Kentucky Office of Energy, the NKADD Community Development Planning team submitted an energy resilience plan to help jurisdictions, employers and community lifelines address backup power needs in cases of natural and man-made disasters.
- Led by OneNKY Alliance, a collaboration of key regional leaders and organizations, work started on creating a unified community vision and strategic alignment of top goals.
- After a hiatus, the Northern Kentucky Economic Development Group started meeting monthly to share information, best practices and make connections within the regional business community.

2023 Update – Economic Resilience

The NKADD staff spent 2023 revising the multi-jurisdictional Regional Northern Kentucky Hazard Mitigation Plan. The eight counties included in the Northern Kentucky CEDS are the same eight counties in the Northern Kentucky Regional Hazard Mitigation Plan. As staff worked on the hazard mitigation plan, the plan's goals, objectives, and a number of the plan's actions identified how mitigation efforts

are connected and related to economic resilience. For the 2023 CEDS Update, staff incorporated additional touchpoints into the NKY CEDS's Strategies for Economic Resiliency.

The Economic Development Administration (EDA) states, "CEDS provides a critical mechanism to help identify regional vulnerabilities and prevent and respond to economic disruptions. Therefore, embracing economic resilience must be a key component of the CEDS document." The EDA recognizes that the prosperity of a regional economy depends on the region's ability to withstand, prevent, and quickly recover from significant disruptions or shocks to its economic base. An economic shock may be in the form of economic shifts or changes within the local, state, and federal economic base or a natural or man-made hazard (environmental hazard).

Although the term resilience can be defined in multiple contexts, in the context of economic resilience, it can be defined as the ability to:

- recover quickly from a shock
- withstand a shock
- avoid a shock altogether

Often, the shocks/disruptions to the economic base of a region are impacted in three ways:

- Downturns or other significant events in the national or international economy which impact demand for locally produced goods and consumer spending
- Downturns in particular industries that constitute a critical component of the region's economic activity
- Other external shocks such as natural or man-made disasters; environmental hazards; exit of a major employer; etc.

Using FEMA's National Risk Index (NRI), the Northern Kentucky region has very low to low exposure to national hazards¹⁷. Kenton County is the only county that is at moderate risk.

Overall National Risk Index Rating

Boone	Low
Campbell	Low
Carroll	Very Low
Gallatin	Very Low
Grant	Very Low
Kenton	Moderate
Owen	Very Low
Pendleton	Low

Source: National Economic Resilience Data Explorer

Possible Disruption

¹⁷ <https://www.anl.gov/dis/nerde-economic-development-district-dashboard>

Northern Kentucky identified high to moderate natural hazards, including flooding, thunderstorms/hail/straight-line winds, tornadoes, severe winter storms and landslides. In addition, there is a possibility that the region could be affected by the aftermaths of large hurricane systems and earthquake aftershocks from the New Madrid Fault line.

The COVID-19 pandemic illustrated how the region could pivot to continue to provide services and meet community needs during unexpected disruption. In addition, the lessons learned during the beginning of the pandemic have created stronger resiliency plans for local governments, community stakeholders, educational institutions, and businesses.

Strategies for Economic Resiliency

Goal 1: Expand broadband throughout the region

- Ensure equitable access to high-speed internet throughout the region
- Partner with utilities to provide dependable alternatives to traditional broadband infrastructure

Goal 2: Develop Strategies for Business and Community Resilience

- Develop preparedness plans to address scenarios that could create business disturbances
- Collaborate with community stakeholders and businesses to establish redundancy plans that address potential future disasters (natural and man-made)
- Encourage business adaptability to allow for quick response to changing business atmosphere

Goal 3: Promote the retention and attraction of employers and skilled talent

- Increase the number of visitors to the region through earned media
- Maximize regional arts and culture opportunities to create a sense of place
- Maintain a business-friendly environment to support economic growth

Strategies for Economic Resiliency

Items in italics have been added to the 2025 Northern Kentucky CEDS update. Items added in previous years are shown in gray.

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Opportunity Zone

2026 Update – Opportunity Zone

In 2026, significant federal changes to the Opportunity Zone program established a new Opportunity Zones 2.0 framework that will guide designations beginning January 1, 2027. The revised program creates a recurring 10-year designation cycle, places greater emphasis on economically distressed and rural communities, and introduces enhanced incentives for rural investments. Kentucky initiated a competitive tract nomination process that evaluates site readiness, infrastructure capacity, workforce availability, market demand, local financial commitment, and long-term economic impact. As a result, the number of potentially eligible census tracts across the region increased substantially, creating new opportunities to leverage private capital for industrial development, business expansion, infrastructure improvements, housing, and community revitalization projects. The update shifts the program's focus toward investment-ready locations with demonstrated development potential and strong alignment with local and regional economic development strategies.

List of NKY Opportunity Zones: For the first round of Opportunity Zones, there were eleven (11) census tracts identified in NKY (green tracts = one proposed or funded project). That number has been increased to 33 for OZ 2.0, with only four census tracts carried over from the original list.

Opportunity Zones 1.0 (2018)		Opportunity Zones 2.0 (Proposed)		
Tract Type	Census Tract	County	Census Tract	Tract Type
		Boone	21015070101	Eligible Non-Rural
		Boone	21015070102	Eligible Non-Rural
		Boone	21015070201	Eligible Non-Rural
		Boone	21015070202	Eligible Non-Rural
		Boone	21015070301	Eligible Non-Rural
Low-Income Community	21015070311	Boone		
		Campbell	21037050100	Eligible Non-Rural
Low-Income Community	21037050500	Campbell	21037050500	Eligible Non-Rural
		Campbell	21037050600	Eligible Non-Rural
		Campbell	21037051101	Eligible Non-Rural
		Campbell	21037051200	Eligible Non-Rural
		Campbell	21037052500	Eligible Non-Rural
		Campbell	21037053301	Eligible Non-Rural
		Carroll	21041950100	Eligible Rural
Low-Income Community	21041950200	Carroll		
		Carroll	21041950300	Eligible Rural
Low-Income Community	21077960101	Gallatin		
		Gallatin	21077960102	Eligible Rural
		Gallatin	21077960104	Eligible Rural
		Grant	21081920202	Eligible Rural
Low-Income Community	21081920300	Grant		
Low-Income Community	21117060700	Kenton		

Low-Income Community	21117060900	Kenton	21117060900	Eligible Non-Rural
		Kenton	21117061000	Eligible Non-Rural
		Kenton	21117061300	Eligible Non-Rural
		Kenton	21117061400	Eligible Non-Rural
		Kenton	21117061600	Eligible Non-Rural
		Kenton	21117063607	Eligible Non-Rural
Low-Income Community	21117063800	Kenton		
		Kenton	21117064300	Eligible Non-Rural
		Kenton	21117065000	Eligible Non-Rural
		Kenton	21117065100	Eligible Non-Rural
		Kenton	21117065700	Eligible Non-Rural
		Kenton	21117066900	Eligible Non-Rural
Low-Income Community	21117067000	Kenton	21117067000	Eligible Non-Rural
Low-Income Community	21117067100	Kenton	21117067100	Eligible Non-Rural
		Owen	21187970100	Eligible Rural
Low-Income Community	21187970200	Owen		
		Pendleton	21191930200	Eligible Rural
		Pendleton	21191930300	Eligible Rural

Opportunity Zones were created under the 2017 Tax Cuts and Jobs Act as a federal economic development tool focused on improving the outcomes of communities across the country, especially in areas that have suffered from long-term disinvestment. Opportunity Zones are designated low-income census tracts where tax incentives are available to groups or individuals who invest in an Opportunity Fund and hold their capital gains in Opportunity Zone-related assets or property. Investments in Opportunity Zones allow investors to gain a temporary deferral on capital gains taxes if investments are retained for at least five years and a permanent exclusion from a tax on capital gains from the Opportunity Zones investments if the investments are retained for ten years. Eleven Census tracts in the NKADD region have been designated as Opportunity Zones¹⁸.

County	Census Tract	Census Tract Type
Boone	21015070311	Low-Income Community
Campbell	21037050500	Low-Income Community
Carroll	21041950200	Low-Income Community
Gallatin	21077960101	Low-Income Community
Grant	21081920300	Low-Income Community
Kenton	21117060700	Low-Income Community
Kenton	21117060900	Low-Income Community
Kenton	21117063800	Low-Income Community
Kenton	21117067000	Low-Income Community
Kenton	21117067100	Low-Income Community
Owen	21187970200	Low-Income Community

¹⁸ <https://www.kyoz.org/>

Appendix A – Northern Kentucky COVID-19 Disaster



Northern Kentucky COVID-19 Disaster Resiliency Plan

December 2022

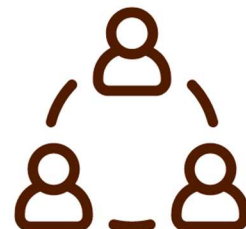


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Multi-jurisdictional Planning

Introduction

In the summer of 2020, the Northern Kentucky Area Development District was charged with creating a disaster resiliency plan to highlight the region's response to the COVID-19 pandemic through the 2020 CARES Act. The plan will highlight how the region responded to the challenges of the pandemic, including schools, businesses and local governments, and the lessons learned to better prepare the region for future challenges. In each challenge preset by the pandemic, the regional stakeholders had to adapt quickly to limit the impacts of COVID-19. Multi-jurisdictional cooperation, economic or legal creativity, and a pooling of resources all impacted how Northern Kentucky responded to varying degrees of effectiveness. It is essential to understand these to move forward from the pandemic and prepare Northern Kentuckians for future challenges.

What is NKADD?

The Northern Kentucky Area Development District (NKADD) is an Economic Development District (EDD) operating under the United States Economic Development Administration (EDA). NKADD serves eight (8) counties (Boone, Campbell, Carrol, Gallatin, Grant, Kenton, Owen, and Pendleton) and forty-four (44) additional municipalities across Northern Kentucky.

Background

In March 2020, the COVID-19 CARES Act was passed with the primary goal of economic relief. Economic relief is defined as the ability to recover quickly from a shock, the ability to withstand a shock, and the ability to avoid the shock altogether¹⁹. To reach this goal, the Economic Development Agency tasked Area Development Districts with creating a COVID-19 Disaster Resiliency Plan that would review how

¹⁹ <https://www.eda.gov/ceds/content/economic-resilience.htm#:~:text=However%2C%20in%20the%20context%20of,to%20avoid%20the%20shock%20altogether.>

COVID-19 impacted their regions and how they could further recover in the years following the pandemic. In addition, this plan aims to identify “best practices” to aid in future disasters and help recovery.

Data Collection

The Disaster Resiliency Report intends to document what went wrong and what went right during the COVID-19 pandemic. NKADD collected data and community input through several methods, including:

- **Community Meetings**
In June 2021, NKADD staff met with elected officials to identify local communities’ needs while learning how communities adapted to the challenges of COVID-19. Each community discussed its varying challenges in an open atmosphere, allowing staff to identify their needs and visualize their experiences.
- **Business and Community Services Interviews**
Local business representatives and community service providers were interviewed during socially distanced and masked meetings, virtual meetings, or telephone calls.
- **Research**
NKADD staff collected data and stories from diverse sources, including state and national archives, online databases, the US Census Bureau, local newspapers, national articles, national associations, and federal partners.
- **Public Surveys**
Two public online surveys were conducted to gather information about how governments and businesses were affected by the COVID-19 pandemic. These surveys gave NKADD staff insight into how Northern Kentucky’s employers and governments addressed the constantly evolving and challenging environment of COVID-19.
- **Kentucky State Disaster Resiliency Coordinators Round Tables**
On January 11, 2021, the first monthly meeting was held with other Kentucky Area Development Districts to share knowledge, best practices, and challenges regarding creating the Disaster Resiliency Report.

The research conducted over the past two years has highlighted the region’s strengths. COVID-19 often brought out the very best in Northern Kentuckians. They learned new ways of doing things and implemented these ideas that will impact the region in the future.

COVID-19 Arrives in the Region

According to the Centers for Disease Control and Prevention (CDC), a pandemic is an event in which a disease spreads across several countries and affects many people. Widespread viruses and infections begin as epidemics. These are contained in large populations within a community, population, or region. An epidemic becomes a pandemic when that virus or disease spreads to additional countries or continents.

The fight against COVID-19 in the US began in Washington State on January 21, 2020. Since that day, COVID-19 would become the third leading cause of death, just behind heart disease and cancer²⁰. It has forced businesses, nonprofits, and virtually all sectors to change their operations. Schools had to quickly redesign how to educate their students from 1st grade to college-level seniors. Many non-essential companies had to shift from “normal” in-person operations to minimal in-person staff, with non-essential staff working from home. Restaurants were required to switch from in-person services to curbside. Evictions were suspended, as were all non-essential government functions at the state, county, and local levels. With so much that changed in Northern Kentuckians’ life, from work to personal life, multiple challenges were presented.

Governor Beshear provided daily updates on the state of the virus in Kentucky, including infection rate, deaths, and efforts taken to curb the virus. In addition, he would highlight stories of everyday Kentuckians who were thriving in the COVID-19 environment, making sure to discuss how they were adapting. The daily updates continued until the first week of June 11, 2021, when they were limited to once a week.

Early Pandemic Timeline in Northern Kentucky

- Jan 21 – First Confirmed Case in the US²¹
- January 31 – President Trump declares a National Public Health Emergency²²
- March 6 – Governor Beshear declares the State of Emergency
- March 13 – President Trump makes an emergency declaration for COVID-19 under Sections 201 and 301 of the National Emergencies Act.²³
- March 16 – Northern Kentucky had its first case of COVID-19²⁴
- March 16 – President Trump invoked emergency powers via Executive Order under the Defense Production Act²⁵
- March 19 – Federal Emergency Management Agency assumes the lead for the federal response to COVID-19²⁶
- March 25 – Governor Beshear ordered all “non-life essential” businesses to halt in-person business

Northern Kentucky began its fight against COVID-19 on March 23 when the Northern Kentucky Health Department reported cases in the three northern counties (Boone, Campbell, and Kenton). The first case was a Kenton County woman, 66 years old, who was admitted into St. Elizabeth at Ft. Thomas. Boone County would follow on March 23. Campbell County’s first case was on March 27,²⁷ and Grant County’s first case was on March 28. After that, the virus would continue to spread to the Three Rivers Health

²⁰ <https://www.cdc.gov/media/releases/2022/s0422-third-leading-cause.html>

²¹ <https://www.npr.org/2020/01/22/798392221/1st-u-s-case-of-coronavirus-confirmed-in-washington-state>

²² <https://www.federalregister.gov/documents/2020/03/18/2020-05794/declaring-a-national-emergency-concerning-the-novel-coronavirus-disease-covid-19-outbreak>

²³ <https://www.ncsl.org/ncsl-in-dc/publications-and-resources/president-trump-declares-state-of-emergency-for-covid-19.aspx>

²⁴ <https://www.wlwt.com/article/34-confirmed-cases-of-covid-19-reported-in-kentucky-including-one-in-kenton-county/31755510>

²⁵ <https://www.govinfo.gov/content/pkg/DCPD-202000365/pdf/DCPD-202000365.pdf>

²⁶ https://www.fema.gov/sites/default/files/documents/fema_covid-19-initial-assessment-report_2021.pdf

²⁷ <https://www.nytimes.com/interactive/2021/us/campbell-kentucky-covid-cases.html?auth=linked-google1tap>

Department region, with Carroll County (March 28), Gallatin County (April 11), and Pendleton County (April 5) each getting their first cases. Owen County was the last to have a confirmed case in April 2020²⁸.

The Kentucky Public Services Commission ordered utilities to cease disconnections for nonpayment, waive late fees, and offer payment plans for delinquent customers on March 16 through October 20, 2020. Governor Beshear also issued an executive order to support the Kentucky Public Service Commission's order in May 2020²⁹. He signed another in October that extended the cutoff ban through November 6, 2020³⁰.



Source: River Management Society

The CARES Act put in place an eviction moratorium beginning March 27 and extending 30 days past the July 24 deadline on August 23, 2020. Further eviction moratoriums were put in place by the Center for Disease Control (CDC) beginning on September 4 and ending with the most recent extension on August 26, 2021. In addition, community service providers such as EC Learn helped families provide childcare for those who still must work and enabled families to find vital resources like milk through milk drives³¹.

The state response would gradually shift away from lockdowns beginning in May 2020 with an executive order allowing businesses to reopen to 50 percent³². The executive order allowed firms to reopen to limited in-person services, building occupation limitations, and heavily encouraging social distancing. Many companies opted to retain pick-up or delivery as 50% capacity restrictions became difficult, limiting their overall costs³³. The state would remain at 50% maximum building occupancy until May 2021 and continue to restrict events and venues until June 2021^{34,35}.

After June 2021, when mask mandates and capacity restrictions were lifted, Northern Kentucky found opportunities to rebuild and revitalize itself. New investments in things like broadband in NKY's rural counties while expanding in the three more urban counties of Boone, Campbell, and Kenton allowed

²⁸ <https://www.fox19.com/2020/04/28/last-county-region-reports-first-confirmed-case-covid-/>

²⁹ https://governor.ky.gov/attachments/20200508_Executive-Order_2020-323_Reopening.pdf

³⁰ https://governor.ky.gov/attachments/20201019_Executive-Order_2020-881_Uilities.pdf

³¹ <https://www.facebook.com/events/GOTMILK>

³² https://governor.ky.gov/attachments/20200508_Executive-Order_2020-323_Reopening.pdf

³³ <https://www.wkyt.com/2020/09/29/ky-restaurants-continue-to-struggle-with-reduced-capacity-as-other-states-fully-reopen/>

³⁴ <https://www.weku.org/coronavirus/2021-05-07/governor-announces-plan-to-raise-capacity-limit-to-75-later-this-mon>

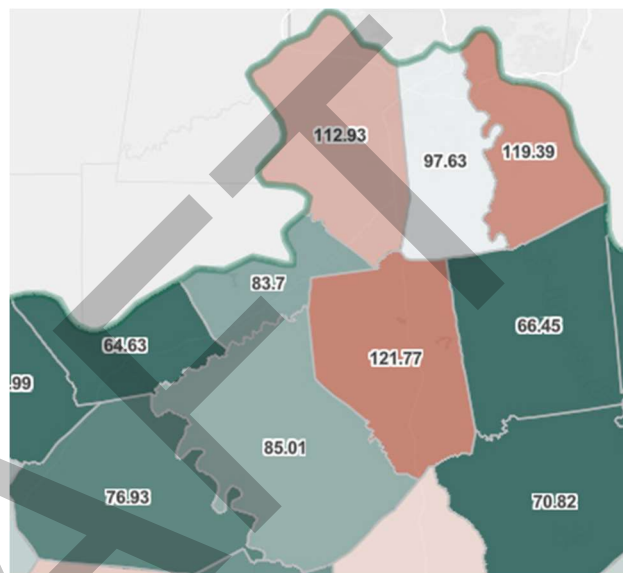
³⁵ <https://www.kentucky.com/news/coronavirus/article251412238.html>

Northern Kentuckians to become more connected to a growing region^{36,37}. Tourism in Northern Kentucky was growing in 2019 to record highs, and after the pandemic, hotels were only able to reach 24.6% of their occupancies, rebounding to 64.5% late³⁸. While Northern Kentucky has not fully recovered yet, the region continues to reinvest in the region's key economic sectors and showcase the region's unique character.

Socioeconomics

Economic Vulnerability

In May 2020, the research company Chmura³⁹ released data detailing the economic vulnerability index across Kentucky. This vulnerability index measures how the COVID-19 pandemic could negatively impact a county's employment due to the county's mix of industries. With a national average of 100, Northern Kentucky saw numbers between 64.45 and 121.77. Boone, Campbell, and Grant Counties were above the national average due partly to COVID-19 -impacted positions. In contrast, Carroll, Grant, Gallatin, Owen, and Pendleton Counties were below the national average.



Source: Kentucky COVID-19 Economic Impact Dashboard

Kentucky, in general, weathered the economic impacts of COVID-19 relatively well. However, according to Kentucky's Economic Impact Dashboard, several state and local leaders across Kentucky have used it to evaluate their regions' needs⁴⁰. The Kentucky COVID-19 Economic Impact Dashboard map reveals the economic toll that COVID-19 had on Northern Kentucky. The toll was due to a heavy economic reliance on COVID-19 -impacted businesses like tourism and other industries reliant on person-to-person services. This dependence made Northern Kentucky struggle more than the rest of the state⁴¹.

COVID-19 was also felt in the I-71 corridor and the counties of Carroll, Gallatin, and Owen. The Kentucky I-71 Economic Development Agency (KIEDA), where these counties dealt with many economic challenges. Most of its major employers, primarily in the manufacturing sector, were deemed essential jobs. But due to the supply chain restrictions that the pandemic brought, auto manufacturers could not find critical components like semiconductors and other components vital to manufacturing⁴². In

³⁶ <https://linknky.com/news/2022/02/28/owen-county-based-internet-provider-rolling-out-new-fixed-wireless-access-network-to-rural-nky/>

³⁷ <https://www.bbcmag.com/community-broadband/cincinnati-bell-three-kentucky-counties-collaborate-on-ftth-plan>

³⁸ <https://www.meetnky.com/about-us/2022-annual-report/>

³⁹ <https://www.chmura.com/blog/the-covid-19-economic-vulnerability-index>

⁴⁰ <https://datasmart.ash.harvard.edu/news/article/kentuckys-covid-19-economic-impact-dashboard-enabling-cross-state-communication-and>

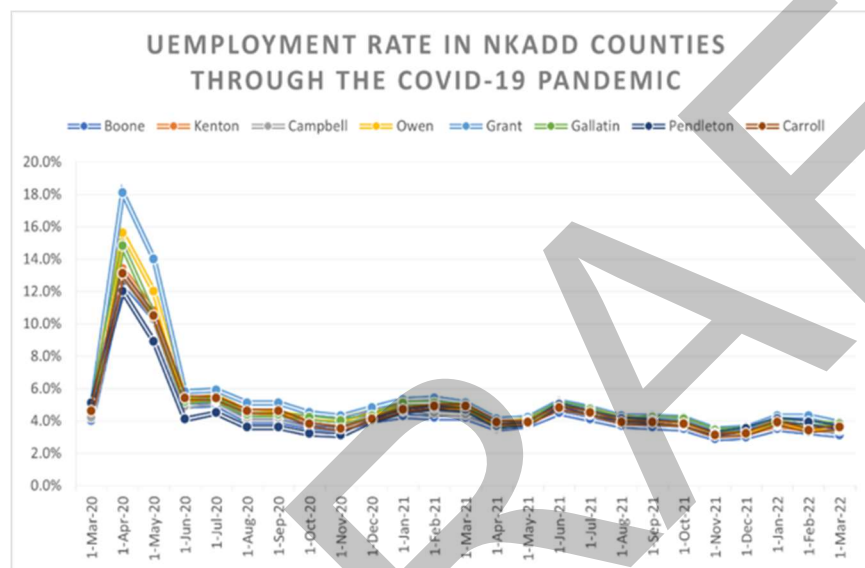
⁴¹ <https://www.esri.com/about/newsroom/blog/covid-19-kentucky-maps-economic-recovery/>

⁴² <https://www.areadevelopment.com/Automotive/q1-2022/US-automakers-look-to-semiconductor-partners.shtml>

addition, supply chain shortages often cause the region to look for ways to store its goods. So, the employers of KIEDA reevaluated how they could use unused assets like the Kentucky Motor Speedway, allowing them to transition the speedway into a Ford Motor's storage location for thousands of trucks awaiting their microchips.

Unemployment

Unemployment was one of the main challenges in Northern Kentucky. The situation was made more complicated due to the pandemic and how COVID-19 impacted businesses like tourism, retail, and in-office jobs. The three urban counties (Boone, Campbell, and Kenton) had early complications, with some industries showing increased unemployment. In Boone County, unemployment initially peaked in May 2020 at 13%. Campbell and Kenton would peak at just above 13%. These three counties would further match each other by returning to the pre-covid rate of around 3% by May 2021⁴³.



Source: KYStats

In the more rural counties of Northern Kentucky, the pandemic had slightly more varied impacts on unemployment. The highest of the five counties, Grant, experienced a nearly 13% swing in unemployment, recovering back to pre-covid rates in Feb 2021. While not as drastic, the other counties would experience 8.7% (Carroll), 9.9% (Gallatin), 11.4% (Owen), and 7.4% (Pendleton) swings in their respective rates.

Northern Kentucky's unemployment rate was similar to the rest of the Commonwealth. Kentucky's unemployment rate would peak as high as 16.2%, an almost 12% increase from February 2020 and wouldn't recover until November 2021. Just as in the rest of Kentucky, the diverse economy of Northern Kentucky was important in limiting the impacts felt by COVID-19. With several large employers across the eight counties, no single business or industry was responsible for most job opportunities. Many entities employing large numbers of people were deemed essential during the pandemic. Employers such as St. Elizabeth Hospital, Kroger, and Cincinnati/Northern Kentucky International Airport, among others, provided goods and services necessary to the pandemic response, like healthcare, food, and Personal Protective Equipment (PPE). St. Elizabeth kept all employees on the payroll despite the temporary discontinuation of several services on March 23, 2020⁴⁴. They would go on to increase both employment and pay in June 2020⁴⁵.

⁴³ <https://data.cincinnati.com/unemployment/campbell-county-ky/CN2103700000000/2021-may/>

⁴⁴ https://governor.ky.gov/attachments/20200323_Directive_Elective-Procedures.pdf

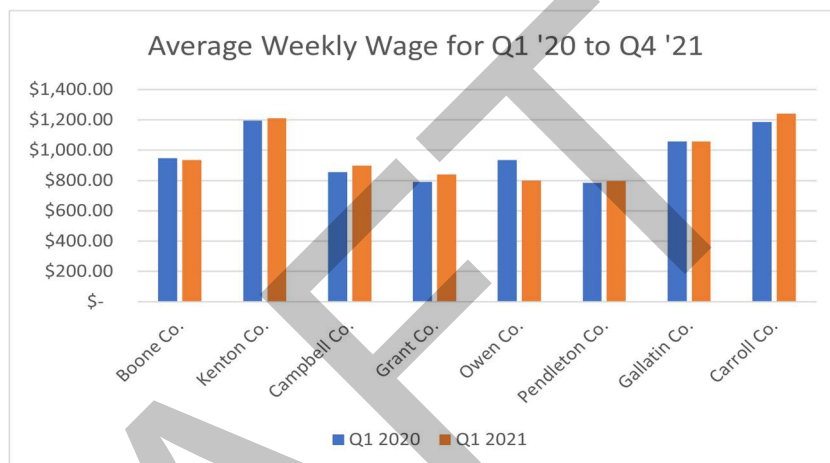
⁴⁵ <https://www.stelizabeth.com/news/article/2020/06/05/exclusive-greater-cincinnati-hospital-system-raising-pay-for-thousands-of-workers>

Unemployment Insurance

Previous staff cuts, location closures, and an outdated Kentucky Unemployment Insurance Information Technology systems made handling the unemployment brought on by COVID-19 challenging. For some individuals, it took months or more than a year to receive aid. Changes were made throughout the pandemic to the User Interface system, including new user interfaces and heightened digital security. In April 2021, Governor Beshear created the Kentucky Unemployment Insurance Fraud and Prevention Task Force⁴⁶ to investigate the surge in fraudulent unemployment insurance claims.

Weekly Wages

As the economic impacts of the pandemic were felt throughout the country, wages fell as businesses were impacted. Throughout the pandemic, Northern Kentucky's wages remained more stable than most of Kentucky. However, that does not mean Northern Kentucky counties did not feel the economic strain. In three of the eight Northern Kentucky counties, with Owen County representing the most significant change, salaries decreased from Q1 '20 to Q1 '21.



Source: [U.S. Bureau of Labor Statistics](https://www.bls.gov/)

Small Business Revolving Loan Fund

The NKADD operates a Revolving Loan Fund (RLF) with the US Economic Development Administration (EDA) that has been de-federalized. The EDA provided flexibility to recipients of EDA-funded RLF awards in light of the impact of COVID-19 on small businesses, the increasing demand for RLF loans, and the need for RLFs to provide credit quickly and efficiently to their communities. As a result, the NKADD could give loans to six (6) businesses for a total of \$338,000.

Homelessness

Northern Kentucky's homeless population was already facing many challenges before COVID-19. According to the Northern Kentucky Homelessness Working Group, the number of Northern Kentuckians that experienced homelessness totaled 1,530 individuals composing 829 households. Of these people, 52% (792) have one or more disability/s, 44% (674) were adult males, 60% (829) of households did not include children, and 3% (40) were veterans⁴⁷.

⁴⁶ https://governor.ky.gov/attachments/20210405_Executive-Order_2021-230_UI-Fraud-Detection-and-Prevention-Task-Force.pdf

³¹ https://www.klc.org/userfiles/Understanding_Homelessness_Feb2021-revised20210216100330.pdf

The pandemic saw shelters close that couldn't support COVID-19 living requirements, and many lost their stable food providers. As a result, more than 1,530⁴⁸ were left unhoused. Northern Kentucky's response was multifaceted and looked to help retain essential resources. Northern Kentucky cities and counties work to understand why people were homeless or becoming homeless and then address it. The most recent statistics⁴⁹ show a complicated story of social and human issues, a possible housing shortage, and a confusing and cumbersome local service provider system. Many people/households with full-time employment qualify for necessary housing assistance programs, with more people already housing insecure as "one paycheck away" from becoming homeless⁵⁰. Because of this, some who were on "the edge" of homelessness before the pandemic found themselves unable to maintain their rent or mortgage while also being able to afford meals for their family.

Northern Kentucky tried to help the problem by opening the Northern Kentucky Convention Center⁵¹ as housing for the homeless. However, this was a temporary solution as it would close in August 2020,⁵² so other arrangements had to be made for them. This came in the way of utilizing hotels that could provide access to food, baths, and shelter in a COVID-19-safe environment.

Consumer Spending

Consumer spending in the United States went down 9.8 percent from the same period in 2019⁵³ and 0.9 percent in Kentucky⁵⁴. Like the rest of the state, Northern Kentucky suppressed consumer spending due to COVID-19 mandates. Expenditures on food services and accommodations, recreation services, and health care were the leading contributors to the decrease in consumer spending. Northern Kentucky is among the state's leading economic engines and held unmatched economic momentum. The region saw slow economic momentum due to these factors but was further impacted by inflation.

The inflation that came with the pandemic further complicated the situation. As workers see their earnings increase, they are also facing higher prices. The Consumer Price Index (CPI), a broad measure of US inflation, had risen during the pandemic. The change in the CPI was exceptionally high in June 2021, 0.9% higher than in May 2021 and 5.4% higher than in June 2020. Price increases eased somewhat in July 2021. The CPI for July was 0.5% higher than in June and 5.4% higher than in July 2020⁵⁵.

The increase in inflation was due to temporary supply chain constraints. The pandemic significantly changed consumer spending patterns, and businesses had trouble keeping up with these changes. The changes led to shortages of inputs for many goods, such as computer chips for automobiles, and has driven price increases. Prices for new automobiles increased by 6.4% from July 2020 to July 2021, and prices for used cars increased by 41.7%. The labor shortage experienced early in the pandemic also

⁴⁸ <https://www.kentoncounty.org/DocumentCenter/View/1523/Report-on-Unsheltered-Homeless-in-Northern-Kentucky-PDF?bidId=>

³² https://www.klc.org/userfiles/Understanding_Homelessness_Feb2021-revised20210216100330.pdf

³³ <https://www.wcpo.com/news/our-community/northern-kentucky-convention-center-housing-people-who-are-homeless-during-covid-19-pandemic>

³⁴ <https://www.nkytribune.com/2020/04/homeless-leave-temporary-nky-convention-center-shelter-welcome-house-moves-more-than-40-to-hotel/>

⁵³ <https://www.bls.gov/opub/ted/2022/changes-to-consumer-expenditures-during-the-covid-19-pandemic.htm>

⁵⁴ <https://www.bea.gov/news/2021/personal-consumption-expenditures-state-2020>

⁵⁵ https://www.kychamber.com/sites/default/files/pdfs/Kentucky%27s%20Economic%20Recovery%20Report%20September%202021_0.pdf

played a role. As employers gave raises and increased benefits to retain employees, prices for goods also went up to adjust for the cost.

Businesses

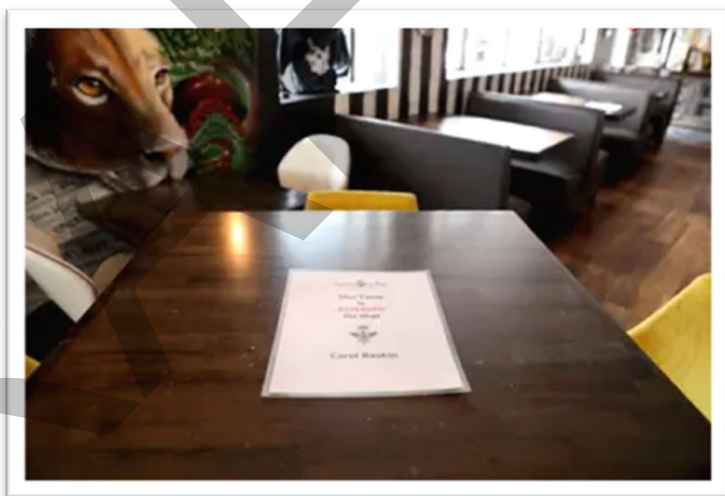
Closing the doors

Northern Kentucky businesses were told to close their doors to in-person services beginning on March 25, 2020. Until “reopening,” Northern Kentucky businesses would have to re-invent how they did business. The immediate issue many faced was how they would continue operations; for those who were deemed “essential,” they stayed open and staffed. For those who weren’t as essential, closing created many problems. None is more critical than how they would continue the business, especially for industries dependent on “in-person” services. Restaurants, bars, and hair salons all shared this problem, and the approach for some wasn’t as viable for others. Restaurants and bars often switched to delivery services through third parties. They also benefitted from restructured laws, such as liquor purchase and delivery laws, which allowed them to sustain business operations that might otherwise have been unattainable.

Reopening

When in-person services were open on May 11, 2020, businesses across the region created signs and floor markers to remind customers to social distance and wear masks. Of course, not every business required or enforced mask-wearing, but most encouraged it.

Locally owned businesses had to create systems for online ordering to have any hope of surviving pandemic impacts. Some had to develop a brand-new website or adapt existing ones to suit customer needs better. With a lack of broadband access in some of the Northern Kentucky region, this shift was difficult for businesses and consumers.



Source: Kareem Elgazzard/The Enquirer

Reducing the Impact

Local businesses in the region that did not survive the pandemic tended to be already struggling or close to closing. For many, the pandemic was the final straw, leading owners to their decision to close. The businesses that survived faced challenges but often met those challenges with creativity. Utilizing technology like QR codes to replace menus was common, but others combined that with increasing outdoor seating.

While a few businesses in the area were seeing the end of their business, some were able to limit the impact through various government initiatives that came about because of the pandemic. Many cities from Owenton to Dayton could use these key funding sources to give to restaurants to slow the

economic impact and reimagine how to operate. For example, COVID restrictions prevented large crowds from forming indoors, so many restaurants shifted to outdoor seating. This presented complications with laws that prevented alcohol sales on sidewalks. To deal with this, some communities redesigned the rules and extended storefronts to include the sidewalks in front of bars and restaurants, helped Businesses acquire heating equipment, and many other tools that helped companies stay open for business for outdoor seating.

Education

Impacts on pre-K through 12

Before the COVID-19 pandemic, families relied on schools to perform various vital tasks in addition to educating their children, such as early childcare and a dependable daily meal. When the schools in the area were temporarily closed, many families wondered how they could fill these gaps while working from home and, in some cases, still on-site. How the region would respond to the growing concerns of students and their families was not unique to our area, but still very important to limit the long-term impacts of COVID-19 on our regional economy.

The three urban counties of Boone, Campbell and Kenton had unique challenges compared to other regional education centers. From privatized institutions in Campbell County to public schooling in Boone County, each had difficulties they may not have experienced otherwise. On March 12, 2020, Governor Beshear recommended that schools temporarily close due to COVID-19. All school districts needed to find ways to keep students engaged.



Boone County School Buses helping deliver food

Many primary concerns felt across the country as the switch to fully online education became common. These were: How could everyone stay connected, and how could school districts maintain essential services for their students? The urban counties of Northern Kentucky reached an average of 87.12% of their collective student bodies⁵⁶, above the state average of 81.5%. The more rural counties of Carroll, Gallatin, Grant, Owen, and Pendleton had similar experiences to those of the urban ones but had to address them differently. Combined, these five counties came below the state average at 77%.

While the urban counties maintained relatively high internet access/connectivity rates for education, with a difference of 10% in rural areas, the urban/rural gap was evident. The rural areas of Northern Kentucky had many challenges to overcome to reach as many students as possible. They relied on

⁵⁶https://kcewsreports.ky.gov/t/KCEWS/views/2020_Family_Survey/AccessToTechnologyTab?%3Aorigin=card_share_link&%3Aembed=y&%3AisGuestRedirectFromVizportal=y

critical governmental services like libraries and school parking lots that offered extended wi-fi. In other places, churches were able to provide these services.

Many students were technologically able to adapt to the growing need for reliable internet access, but many families lost a guaranteed meal for their children. Schools across the region adapted to their needs by providing meals to students at home⁵⁷. This effort was aided by the willingness of both state and federal aid—such as Emergency food benefits through the Pandemic Electronic Benefits Transfer (P-EBT). The P-EBT provided a transfer card with benefits equal to the value of breakfasts and lunches a student could not receive during the day while schools were closed. Households could also use these benefits for grocery items eligible under the Supplemental Nutritional Assistance Program (SNAP)⁵⁸.

Higher Education

Some of the problems experienced in K-12 education extended to the regions' universities and colleges. The area's universities had to switch to remote learning, and key disciplines that depended on in-person instruction were forced to adapt, which continues to influence the post-COVID-19 world.

Since the beginning of the COVID-19 pandemic, the critical education centers of Northern Kentucky University (NKU), Gateway Community Technical College, and Thomas More University have had to figure out how to address the needs of their collective student bodies while also considering the work and personal needs of their faculty. Ensuring stable network access for their faculty to deliver the system to students and regular network access for students to attend virtual courses was a continuing concern. Higher education institutions could get around this problem by keeping key institutions open while following national and state social distancing guidelines. By keeping these institutions open,



Jenna Reliford Working on NKU's Campus (Spectrum News 1/Katie Forcade)

students could access databases with stable broadband access, allowing them to maintain a relatively normal level of educational tool access. The impact of keeping these resources open was also extended to the faculty, with many still working in their offices at a reduced capacity. In the case of Gateway Community and Technical College, they could stay fully staffed through the pandemic.

Higher Education Institutions also met with complications in reopening. Knowing when and how to reopen was a concern of faculty and students alike, with many opting to stay home as others returned

⁵⁷ <https://www.wlwt.com/article/boone-county-school-buses-help-roll-out-new-plan-to-deliver-meals-to-students/31754858>

⁵⁸ <https://kentucky.gov/Pages/Activity-stream.aspx?n=CHFS&prId=273>

to in-person courses⁵⁹. Gateway estimated that around half of classes were 50/50 at best, and Northern Kentucky University had around 4,800 students who opted for online courses⁶⁰.

For those who chose to return to in-person education, following guidelines and keeping classrooms safer were paramount concerns. Schools could address these concerns by utilizing tools used in the past but placed in uniquely essential roles in the pandemic environment. Gateway Community and Technical College used a combination of questionnaires and Microsoft SharePoint to identify those with COVID-19 and better track when those students could come back to in-person classes.

Upon reopening, some institutions struggled to stay open consistently. After reopening for the 2020 fall semester, NKU moved back to small classes as the region's counties saw an increase in COVID-19 cases⁶¹. Many struggled to stabilize class attendance despite all the necessary efforts to remain open. NKU, like many Kentucky universities, saw a decrease in enrollment during COVID-19⁶².

Addressing the Impacts

A major initial factor in adaptation was realizing how important online education services were. Keeping important educational and Wi-Fi-related areas of schools open for students to use allowed those without reliable broadband access a means to attain that. Furthermore, using key government funding sources, such as the CARES ACT, allowed schools to purchase laptops and wireless "hot spot" adapters. This better-supplied students with the necessary tools to attain educational goals. Optimizing online services would allow administration and students to work/learn from home while prioritizing a better work-life balance that would not have been attainable otherwise.

Community Service

Public Health

Northern Kentucky health departments and healthcare systems worked together to address the unknowns, find solutions to the rapidly changing and evolving medical landscape and serve the community. They addressed closures, in-person hospital service restrictions, and misinformation while aiding the region through various initiatives. They relied on relationships to work through misinformation and confront new challenges.

The two health departments in Northern Kentucky, Three Rivers District Health Department (TRDHD) and the Northern Kentucky Health Department (NKYHealth), were confronted with similar challenges but dealt with them differently. During the early stages of the pandemic, the uncertainty or "not knowing" strained the existing public health care system. Personal Protective Equipment (PPE) was hard to find early on, so the health departments and hospitals had to pool resources together. Staff shortages

⁵⁹ <https://spectrumnews1.com/ky/northern-ky/news/2022/04/27/college-enrollment-decline-in-ky>

⁶⁰ <https://inside.nku.edu/nkumagazine/2022/April/winter2022printissue/mattcecil.html>

⁶¹ <https://local12.com/news/local/nku-moves-to-remote-learning-after-campbell-county-goes-red-cincinnati-northern-kentucky-university>

⁶² <https://inside.nku.edu/nkumagazine/2022/April/winter2022printissue/mattcecil.html>

in one health department further strained staff as they still pushed to provide essential tools, like call centers, with a smaller employee footprint.

Northern Kentucky Health Department covers the four counties of Boone, Campbell, Grant, and Kenton. Serving 392,000 plus residents, NKYHealth relied on many partnerships formed before 2020 to provide direction forward. For example, their relationships with county judge executives, city administration, and local Emergency Management teams played an early role in standing up COVID-19 testing sights and, later, vaccine locations. These cross-jurisdictional relationships also allowed the region to staff sites with all three counties providing personnel, distributing the burden more evenly.

The relationships built before COVID-19 would further play a role in the information campaign for NKYHealth. The ability of health departments to get reliable, timely information played a crucial part across the country. For NKYHealth, this meant a reliance on a public information team that would transmit data to counties. This allowed the counties to access all available information and provide that to their collective populations.

Three River District Health Department experienced similar problems to NKYHealth and often found similar solutions in cross-jurisdictional cooperation. For TRDHD and its 45,000 residents, partnerships with state and local governments also helped distribute the strain of COVID-19. TRDHD did this by working with county and local governments using their collective “manpower” to staff critical resources like NKYHealth. For example, unlike NKYHealth, TRDHD had to switch nearly all staff to testing, with all call centers being staffed by those who could work from home.

TRDHD was able to staff regional testing events and simultaneously fight misinformation, according to one TRDHD official, by using extensive social media campaigns. This was done similarly to NKYHealth by sharing all available information with county and city-level officials who could better reach their citizens. As a result, together with local and county administrators, TRDHD officials felt they were able to fight back against misinformation effectively.

Health Crisis Information

The primary medical facilities of St. Elizabeth Hospitals, with locations in Boone, Kenton Campbell, Grant, and Pendleton counties, provided COVID-19 medical care. This would expand to St. Elizabeth’s urgent care facilities, converting three of their five urgent care centers to COVID-only facilities with an option to include more based on needs⁶³. Elective procedures were temporarily ended on March 18, 2020, to limit traffic in hospitals and to free up healthcare workers to treat COVID patients. Some people choose not to see their doctors for regular appointments or non-emergency health issues for fear of being exposed to the virus. When people went in for meetings, no matter the severity of their condition, no more than one guest was allowed inside with a patient. At times, no guests were allowed. This rule made going to the doctor even more stressful than usual. COVID patients were not allowed any visitors. Their only human interaction was with healthcare workers dressed in head-to-toe PPE. Studies have

⁶³<https://www.wlwt.com/article/st-elizabeth-converts-three-of-five-urgent-care-centers-into-covid-only-facilities/34864393#>

already shown that COVID patients who spend time in intensive care often come home with mental health issues, with some even showing evidence of post-traumatic stress disorder⁶⁴.

NKHD and TRDHD Case Summary as of May 20, 2022			
County	Confirmed Cases	Ever Hospitalized	Deaths
Owen	2,377	63	34
Pendleton	3,502	116	39
Gallatin	2,222	83	51
Carroll	3,506	78	45
Campbell	23,506	447	181
Boone	37,820	741	299
Kenton	42,830	955	420
Grant	7,215	202	62

Data for the chart from the [Kentucky Department of Public Health](#)

Telehealth

Many doctors conducted telehealth appointments to reduce the potential for exposure to COVID. Telehealth was not unheard of before the pandemic but was not widely utilized. In the last week of March 2020, there was a 154% increase in telehealth visits compared with the same week in 2019. While telehealth appointments can be conducted over the phone, internet access is often preferred so a doctor can see the patient. This situation poses a problem in some areas of the NKADD region where broadband is either unreliable or unavailable. With telehealth to receive care while avoiding going to a hospital and reducing chances of exposure to COVID, those who cannot participate in it due to lack of broadband had to risk exposure to see a doctor or forego care.

Financial Impact

St. Elizabeth hospitals, the largest employer in the region with just over 10,000 employees, did not have to lay off or furlough a single employee⁶⁵. While non-emergency medical services were postponed due to state mandates, employees working in those departments were reassigned to other departments still providing services⁶⁶. Despite losing significant revenue through the pandemic, every employee remained on the payroll. In between virus surges, when more non-emergency services were able to resume, much of that revenue loss was recovered. CARES Act funding also played a crucial role in continuing payroll and recovering lost revenue⁶⁷. Both Carroll County Memorial Health and St. Elizabeth Grant in Williamstown received a share of \$3.88 million for the CARES Act. These funds allowed for purchasing Personal Protective Equipment for testing and laboratory services.

⁶⁴<https://www.theguardian.com/world/2021/feb/09/a-third-of-covid-patients-put-on-ventilator-report-ptsd-symptoms>

⁶⁵<https://www.stelizabeth.com/care/about/#:~:text=Our%20People,our%20family%2C%20friends%20and%20neighbors>

⁶⁶<https://www.stelizabeth.com/news/article/2020/06/05/exclusive-greater-cincinnati-hospital-system-raising-pay-for-thousands-of-workers#:~:text=Unlike%20other%20local%20hospital%20systems,ban%20on%20lucrative%20elective%20procedures>

⁶⁷<https://medicine.uky.edu/news/mcconnell-announces-uk-receive-38-million-cares-2020-04-28t12-45-01>

The first hospital in the NKADD region to receive early vaccine doses was St. Elizabeth Edgewood in Kenton County. In February 2021, introducing more local vaccination sites allowed Covington, Owenton, Dry Ridge, Crittenden, and Carrollton to open locations at local pharmacies⁶⁸.

Senior Care

Amongst some of the hardest impacted communities during COVID-19 were senior communities. Northern Kentucky's senior centers were told to close their doors to respond to the crisis. They were losing a means to socialize with other seniors and access resources. Northern Kentucky's response saw major innovations that allowed for services to continue. This was due in part to pre-covid partnerships, volunteers, and resource reimagination, among other things that let the region's centers respond appropriately to COVID-19.

During the first year of the pandemic, senior centers were forced to keep their doors closed. This caused many issues for Northern Kentucky's seniors who needed continued access to food. To confront this challenge, Northern Kentuckians utilized organizations like Meals on Wheels, which were already providing services before COVID-19, to continue a steady flow of meals for seniors. This effort was further boosted by the actions of regional volunteers who would come to help distribute food through delivery and parking lot/ drive-through services. The region's senior service providers were also forced to think outside of the box. Detention centers in Pendleton County were used to deliver food to people, whereas before COVID-19 they were only used for cooking food. Food services were divided into a rural and urban response where urban senior care providers could maintain a level of coordination due to more personnel. In contrast, rural counties relied much more heavily on volunteers to help with staffing at food delivery and stocking events.

Many opened virtual options to provide social and health services. Holding virtual events like bingo, movies, and exercising through Facebook Meet and other virtual telecommunication services. All these options allowed seniors to find ways to stay connected during COVID-19. Virtual outreach also allowed families to find critical COVID-19 services, vaccine centers, and other COVID-19 resources, to continue being that focal point for their communities.

The region's senior centers closed at the onset of the pandemic, in March of 2020, and would not start opening to in person services until July 2021⁶⁹. There were many complications with coming back; reservations had to be made to come back due to reduced capacity, which frustrated many seniors. They were excited to come back, but critical changes were present. Urban counties tended to focus more on those actively in the building, reducing virtual use, but this wasn't the case in rural counties. Rural senior centers have launched pilot programs, like in Pendleton County, which provide I-Pads to seniors to stay connected. They have also sought to develop many virtual services used during the pandemic that can impact senior health and wellbeing long-term. Resources like Share Bright and Senior Center without Walls allow participants to participate in senior events anywhere they have a broadband connection.

⁶⁸ <https://www.fox19.com/2021/02/11/live-gov-beshear-updates-weather-conditions-vaccine-distribution-sites-kentucky/>

⁶⁹ <https://www.nkytribune.com/2021/06/nky-senior-centers-operated-by-add-will-reopen-beginning-july-1-after-a-covid-imposed-hiatus/>

Nonprofits Provide Support

Northern Kentucky's nonprofit organizations played many important roles throughout the pandemic. Critical operations like day care services, food insecurity, medical cost aid, and law services all played a factor in alleviating some of the strain COVID-19 placed on Northern Kentuckians. These resources allowed stability and access to other things that wouldn't have been available otherwise.

A significant concern for many families struggling with the economic impacts of COVID-19, especially those with children, was access to childcare facilities. Schools were often the primary childcare provider. The effects of schools and childcare facilities closing on March 20, 2020, were felt immediately. According to an EC Learn⁷⁰ spokesperson, an estimated 65% of women in the EC Learn area left their jobs due to a lack of childcare facilities. This strained businesses more, which were already struggling to stay fully staffed. Due to class size restrictions and pay issues, childcare organizations found it hard to remain staffed or hire new employees. Even then, by helping families find childhood care facilities and resources, EC Learn sought to alleviate some of this stress.

COVID-19 also influenced families who cannot afford life-sustaining medicines. Faith Community Pharmacy is one key organization that seeks to help with this problem⁷¹. For Faith Community Pharmacy, many challenges faced by the people they served were exacerbated by the pandemic. This was due to several factors, but the most significant reason was the increased population they served. Before COVID-19, they mainly served those who had a referral from an insurance provider or a doctor. Due to so many people losing their jobs and health insurance during COVID-19, they accepted anyone who needed help without a referral. To meet the growing need, they employed five full-time staff members, up from less than three in pre-covid years, and provided \$ 5 million worth of medications on a \$500,000 budget.



Source: Northern Kentucky Area Development District Twitter

As people struggled with the economic implications of COVID-19, many were in danger of becoming homeless through loss of household income. People used Legal Aid of the Bluegrass (LABLAW) as a regional resource to confront the issue. They helped resolve the most critical problems of low-income and vulnerable people by providing high-quality legal assistance through direct representation, education, advice, assistance, and coordination⁷². This allowed Northern Kentuckians a good resource as

⁷⁰ <https://eclearn.org/about/>

⁷¹ <https://www.faithcommunitypharmacy.org/>

⁷² <https://lablaw.org/>

evictions peaked. To help those affected by COVID-19, they created eviction fact sheets⁷³, a blanket letter for tenants to send to landlords, and legal aid for tenants experiencing “illegal lockouts.”

Moving Forward

The way Northern Kentucky pushes forward in a post-pandemic world can help reduce the impact of future natural and manmade disasters. Many factors of Northern Kentuckians’ lives had to change to be more productive and sustain a sense of normalcy in their day-to-day lives. While life, in many cases, has returned to normal, there are still many things’ people can take that can play positive roles in Northern Kentucky’s future. For health departments and nonprofits, this could allow them to reach “at-risk” populations better or make day-to-day tasks more productive.

Northern Kentucky’s health departments played a significant role in the COVID-19 response. Coordinating state and local aid, they helped Northern Kentuckians respond to a health crisis that would see many families in the region’s hospitals. Moving forward, some things that COVID-19 made them adjust to can be used to improve health departments. Three River District Health Department and Northern Kentucky Health relied heavily on county cooperation throughout the pandemic. Counties allowed health departments to better aid in the fight against misinformation, get updates out faster, and better staff events like testing and vaccine rollouts.

Further developing these relationships will better position health departments in the future. As the pandemic progressed, supplies of personal protective equipment and other vital resources were stretched thin. One way health departments were able to combat this was by constructing local stockpiles that weren’t heavily supplied before COVID-19.

A further pooling of private partnerships also allowed health departments to provide services that may not have been provided otherwise. Northern Kentucky’s nonprofit community service providers have played a key role in how things are done. They helped the Northern Kentucky community better themselves through adult education or providing cheap affordable medication for those in need. Many of these organizations could adapt and change for the better by utilizing regional broadband services. This service allowed Northern Kentucky’s nonprofit organizations to help those they serve to access services throughout the pandemic. Moving forward, prioritization of services that provide both in-person and virtual options will enable service providers to access more and more people in any way these people choose.

Tourism

Shutting Down

Tourism in the greater Cincinnati area is a \$5 billion industry that attracts 26.2 million visitors annually and employs 77,000 people⁷⁴. Northern Kentucky, in the years before COVID-19, developed a diverse tourism market where all the counties felt economic benefits. Many valued tourist attractions were

⁷³ <https://lablaw.org/sites/default/EvictionFactSheet.pdf>

⁷⁴ <https://www.meetnky.com/industry-partners/>

temporarily shut down that could not support outdoor operations or adapt to COVID-19 guidelines quickly. For some, this meant suspending operations and waiting for COVID-19 restrictions.

The travel industry in the United States and regionally in Northern Kentucky was among the first industries affected by COVID-19. Because of the impacts of COVID-19, meetNKY, the region's primary tourism board, was unable to sustain much of their employed staff and had to furlough many of them. This further complicated Northern Kentucky's tourist industry, reducing event capacity and leading to a smaller footprint than prior to COVID-19. Altogether, many of the region's tourist attractions chose to remain closed until further guidance from Governor Andy Beshear.

Reopening

Governor Andy Beshear notified Kentucky's parks and recreation hubs that they could reopen on May 15, 2020. Northern Kentucky's parks would soon open to the public. Many of the region's tourist attractions used the time to adjust to COVID-19 guidelines to help ensure guest safety. This adjustment took time, and many places didn't open right away. Northern Kentucky's Newport Aquarium did not open until June 22, 2020, after adding necessary health and safety measures for guests and employees⁷⁵. Other locations like Northern Kentucky's state and regional parks could open quicker and had to adhere to social distancing and other COVID-19 guidelines.

Of those who chose to stay closed a little longer, Newport Aquarium opted to renovate facilities with a million-dollar investment⁷⁶. Many regional restaurants that weren't being renovated were just as subject to COVID-19 restrictions as anywhere else. Many places on the B-Line, Northern Kentucky's self-guided Bourbon Trail, opted to provide both delivery and in-person services. Attempting to do both allowed these popular restaurants and bars a way of meeting more favorable economic outcomes by limiting the impact of in-person service restrictions. Northern Kentucky's Arc encounter opened on June 8, 2020, following the health and safety guidelines⁷⁷.



Credit: Cincinnati Enquirer

Moving Forward

Kentucky saw a loss of \$2-3 billion in revenue from tourism⁷⁸. In the years following COVID-19, Northern Kentucky's tourism industry began the process of recovery. As travel businesses began reopening in

⁷⁵ <https://www.newportaquarium.com/media/reopening-announcement/>

⁷⁶ <https://www.nkytribune.com/2020/07/newport-aquarium-emerges-from-long-shutdown-as-a-safe-and-entertaining-favorite-family-destination/>

⁷⁷ <https://arkencounter.com/reopening/>

⁷⁸ <https://spectrumnews1.com/ky/louisville/in-focus-shows/2021/08/10/tourism-on-the-rebound-in-ky>

August 2021, the optimism of Kentucky's Tourism, Arts, and Heritage Cabinet increased. Northern Kentucky did many things to help push tourism forward once the COVID-19 pandemic ended. COVID-19 damaged all facets of the tourism industry in Northern Kentucky. So, the immediate years following were vital. By leveraging the more than \$800,000 in tourism economic relief from the state, meetNKY sought to help bring new visitors to the community and further help those that weren't yet recovered⁷⁹. The primary focus of these funds will go to the Kentucky pillars of bourbon, food, and horses.

Expanding the virtual footprint of Northern Kentucky tourism can provide a path for the industry's future growth. Ensuring the development of location-specific and regional tourist board websites can allow the continued increase in online traffic to pre-COVID numbers⁸⁰. Many of Northern Kentucky's visitors travel an average of 288 miles. Good use of broadband to inform future visitors can provide new opportunities for signature attractions and local gems.

With Northern Kentucky's location between the two important rivers of Kentucky and the Licking rivers, outdoor parks are vital to many of the region's communities. Places like General Butler State Park, Big Bone Lick State Park, and Kincaid Lake State Park all played crucial roles in relieving the pressures of COVID-19. With the importance recognized, Governor Beshear would announce a \$75 million investment into them⁸¹.

Local and Regional Government

Providing Services

While the Northern Kentucky people were busy showing their creative side, so were its governing bodies. The key challenge was to continue providing vital administrative services while facilitating economic success in a challenging environment. The county and city administrations took ideas from partners or sought new and creative ideas from within.

One of the major concerns by many during the pandemic's early phases was how services that were reliant on human interaction overcome reduced capacity. Places like bars and restaurants had to rethink how to operate; in some cases, legal restraints hindered innovation. Northern Kentucky cities would help by expanding business resources and providing small grants through CARES ACT funding, with Dayton and Owen County as examples. The Kentucky Alcohol Beverage Control (ABC) would also reimagine laws to allow businesses to sell alcohol on sidewalks, which had been previously restricted. Local jurisdictions would go even further and return ABC funds to companies. All these combined helped keep many of Northern Kentucky's bars and restaurants afloat.

Other than local business aid, some governing bodies elected to use CARES funding to expand broadband. When the pandemic began in March 2020 in Kentucky, critical shortcomings in broadband for many communities were apparent. The necessity to switch to broadband services in almost every

⁷⁹ <https://spectrumnews1.com/ky/louisville/news/2022/03/25/kentucky-investing-in-tourism>

⁸⁰ <https://www.meetnky.com/about-us/2022-annual-report/>

⁸¹ <https://www.whas11.com/article/news/local/kentucky-tourism-75-million-dollars-governor-andy-beshear-economy-recovering-after-pandemic/>

organization across the region revealed obvious weaknesses that affected everyone's ability to respond appropriately.

Communities like Owenton saw themselves using churches in their community to supply broadband services that gave its citizens access to critical resources like doctors who had switched to online consulting only. Other communities used schools to provide similar services. One thing became apparent through these challenges with broadband. Now is the time to invest in it. Boone, Kenton, and Campbell counties used CARES funding to expand broadband access countywide. They partnered with Cincinnati Bell, a regional broadband provider, in 2021 to develop access to all their 207,000 addresses⁸². Many rural communities were able to use CARES funding to offset the overall costs of new broadband infrastructure. However, there are still imbalances in broadband access that can be further addressed in the future.

Other Challenges

Local Governments also had issues with rehiring people. Organizations like local law enforcement were often shorthanded, causing them to reach out to federal initiatives to fill essential roles⁸³. In addition, the pandemic saw many government bodies lose people to early retirement. These were typically older people who were later in their careers. This caused a loss of knowledge because they needed more time to train personnel to fill these roles. To address this issue, communities could use CARES funding to hire full-time temporary positions to reduce the impact of long-time employees leaving.

Elections

The 2020 primary election in Kentucky was postponed from May 19 to June 23 in the hopes that the severity of the pandemic would decrease. Many counties made mail-in ballots available for all registered voters and opened a few centralized polling locations in the courthouses and select communities from June 1-23 by reservation only.

A pandemic during a presidential election year brought unprecedented changes to voting. Although Kentucky usually requires a reason for absentee voting, that was not the case in 2020. No-excuse absentee and early voting had a high turnout of votes cast. Early voting began a month before election day. Mail-in ballot rules had to be changed to accommodate arrivals as late as November 6.

ARPA Allocation and CARES funding

Northern Kentucky's cities and counties received CARES and ARPA funding both directly and indirectly from various sources and for various purposes.

Entitlement communities in KY, which is only the City of Covington in the NKADD area, collectively received over \$607 million in ARPA funds directly through Treasury.

⁸² <https://www.businesswire.com/news/home/20210729005977/en/Cincinnati-Bell-Announces-Partnerships-in-Northern-Kentucky-to-Invest-181M-and-Deliver-Fiber-Based-Gigabit-Internet-to-All-207000-Campbell-Kenton-and-Boone-County-Addresses-in-24-36-Months>

⁸³ <https://www.cincinnati.com/story/news/local/northern-ky/2022/05/22/midst-shortage-covington-police-federal-program-recruits/9482869002/>

Non-entitlement communities in KY collectively received about \$324 million total, which they accessed through the Department for Local Government (DLG).

One CARES-funded program through DLG was the CDBG-CV Utility Assistance. Cities and Counties could apply to DLG for this funding and those who completed the process received \$50,000 allocations to work with partner agency NKCAC to provide utility assistance to residents in need.

Northern Kentucky's Next Steps

COVID-19 forced Northern Kentucky's governments, businesses, nonprofits, schools, and community organizations to pivot and reimagine how services were provided. Through innovative thinking and collaboration, the Northern Kentucky region was able to address any unforeseen challenges in a holistic wraparound approach.

Strategies for Northern Kentucky Economic Resiliency incorporate goals and objectives that will ensure economic vitality and resiliency in the future when faced with pandemic and disaster situations:

Strategies for Economic Resiliency

Goal 1: Expand broadband throughout the region

- Ensure equitable access to high-speed internet throughout the region
- Partner with utilities to provide dependable alternatives to traditional broadband infrastructure

Goal 2: Develop Strategies for Business and Community Resilience

- Develop preparedness plans to address scenarios that could create business disturbances
- Collaborate with community stakeholders and businesses to establish redundancy plans that address potential future disasters (natural and manmade)
- Encourage business adaptability to allow for quick response to changing business atmosphere

Goal 3: Promote the retention and attraction of employers and skilled talent

- Increase the number of visitors to the region through earned media
- Maximize regional arts and culture opportunities to create a sense of place
- Maintain a business-friendly environment to support economic growth

These strategies will play a vital role in addressing unforeseen problems. By working together and rethinking the expected, the region will be better prepared to tackle future occurrences with innovative and creative solutions.