



GREEN RIVER AREA DEVELOPMENT DISTRICT

COVID-19 ECONOMIC RECOVERY AND RESILIENCY PLAN

2022

TABLE OF CONTENTS

EXECUTIVE SUMMARY.....	3
MULTIJURISDICTIONAL PLANNING.....	5
HISTORY.....	6
ECONOMY.....	7
CONSUMER SPENDING.....	9
BUSINESS AND INDUSTRY.....	10
EDUCATION.....	14
HEALTHCARE.....	17
TOURISM.....	19
COMMUNITY EVENTS.....	20
GOVERNMENT.....	21
COMMUNITY SERVICES.....	22
INFRASTRUCTURE.....	24
RECOVERY AND RESILIENCY STRATEGIES..	25
CORONAVIRUS RELIEF FUNDS.....	26
STATE & LOCAL FISCAL RECOVERY FUNDS..	27
ASPECTS OF RESILIENCY.....	28
COMMUNITY ACTION PLAN.....	29
COMMUNITY PROJECTS.....	30

Background

This project, funded by the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), was made possible by the Economic Development Administration (EDA) and a Joint Funding Agreement with the Department for Local Government (DLG). The purpose is to prevent, prepare for, and respond to the coronavirus pandemic and assist with the resulting economic injury that occurred due to the virus.

The COVID-19 pandemic was addressed in the 2020 update of the Comprehensive Economic Development Strategy (CEDS) where it was listed as a threat to the region, and this Economic Recovery and Resiliency Plan is supplemental to that update. The CEDS mentioned some of the impacts COVID-19 had on many aspects of life in the region, but this document goes into more detail. This plan also addresses short-term and long-term approaches to rebuild resilient and sustainable communities throughout the GRADD region. Research began in August 2020 and continued through June 2022. This document was written, updated, and revised over that two-year period.



Volunteers at Henderson Gathering Center (left) package meals for senior citizens in April 2020 near the start of the pandemic. Photo from The Gleaner.

Cover Photo Source: Henderson Christian Community Outreach executive director Mary Dunahm helps a visitor at the food bank in February 2021. Photo from The Gleaner.

EXECUTIVE SUMMARY

The COVID-19 pandemic upended all aspects of life. The global impact of the virus left no industry untouched. Each county and city in the Green River region faced challenges as the virus circulated for over two years. The initial two-week shutdown turned into two months, which then became a new normal way of life.

This Economic Recovery and Resiliency Plan was created by the Green River Area Development District through a partnership planning grant funded by the Coronavirus Aid Relief and Economic Security (CARES) Act. Partners in the joint funding agreement are the Kentucky Department for Local Government and the Economic Development Administration (EDA).

The guiding tenants of this plan – to prevent, prepare for, and respond to the coronavirus pandemic – act as a framework for the GRADD region to consult as it recovers from the pandemic and looks forward to a stronger future that can withstand other economic shocks.

According to the EDA, economic resilience encompasses “the ability to recover quickly from a shock, the ability to withstand a shock, and the ability to avoid the shock altogether.”¹ The GRADD region withstood the shock of the global pandemic to varying degrees depending on location and industry. This plan addresses the recovery and resiliency efforts that can help the region withstand and avoid future shocks.

Ten categories are analyzed: economy, consumer spending, business and industry, education, healthcare, tourism, community events, government, community services, and infrastructure. Data analysis and best practices are included in each category. Recovery and resiliency strategies emerged from the analysis. Recovery strategies are short-term changes and actions to help with immediate improvement, such as CARES Act projects. Resiliency strategies are long-term changes and actions to lessen the impact of future pandemics or other disasters. The American Rescue Plan Act (ARPA) focuses on resiliency.



*Art student at Burns Elementary School practiced painting.
Photo from Daviess County Public Schools Facebook Page.*

Several themes emerged from the analysis of impacts, actions taken to respond to those impacts, and weaknesses in the responses. Those resiliency themes are:

- Broadband
- Adaptability
- Trust and communication
- Disaster preparedness plans

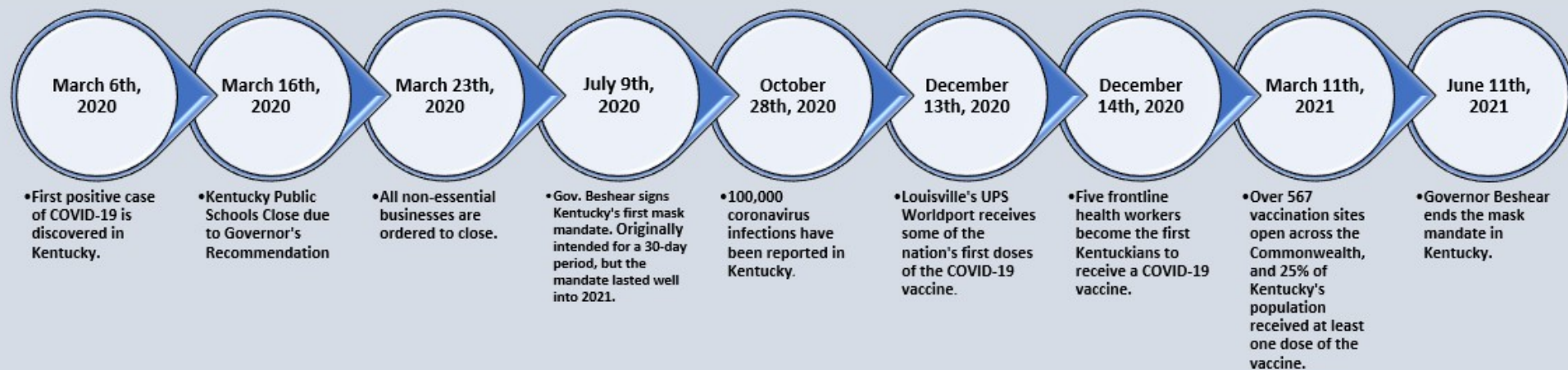
First, broadband, which had previously been considered more of a luxury, became critical infrastructure in the pandemic. All aspects of life shifted online: business, communication and socialization, commerce, education, and healthcare. Those with access to reliable, fast broadband proved to be more resilient. They communicated, learned, and received healthcare despite shutdowns. Those without access to reliable broadband fell behind. Students lagged in education. People risked exposure to visit doctors or skipped care altogether. Reliable in-home broadband access for all will lessen the impacts of future disasters.

Second, adaptability is key to resilience. Seeing the pandemic as an opportunity for creativity and innovation brought success to some during trying times. Businesses, households, and entities that got creative when Covid changed the world best survived the challenge. Businesses shifted models to sell products in innovative ways. Households got inventive with entertainment while at home during shutdowns. Teachers modified lesson plans overnight. Quick adaptability and a willingness to do things differently allow for the absorption of shocks like pandemics.

1. <https://www.eda.gov/ceds/content/economic-resilience.htm>

EXECUTIVE SUMMARY

KENTUCKY COVID-19 PANDEMIC TIMELINE



Third, resilience requires trust and communication. During times of distress, citizens need to hear from trustworthy sources who are reliable communicators, both in gathering and disseminating information. Collaboration between entities and across map lines leads to more accurate information and better problem solving. Reducing fear by establishing trust and reliable communication leads to calmer reactions to stressors. If the trusted entities that citizens turn to in times of uncertainty assure those citizens that situations can be properly handled, actions like panic-buying household goods are less likely to happen.

Finally, disaster preparedness plans simplify the response to stressors. Households, government, healthcare, businesses, organizations, and schools benefit from planning. Preparing for worst-case scenarios reduces stress and leads to better decision making. Disaster plans guide investment. For pandemic plans specifically, personal protective equipment (PPE) stockpiles are critical. Few groups were prepared for the sudden demand for PPE at the start of the pandemic. This unpreparedness caused confusion, uncertainty, and stress for many people. Industries such as healthcare, law enforcement, and government should maintain adequate stocks of PPE to cover staff and some of the general population.

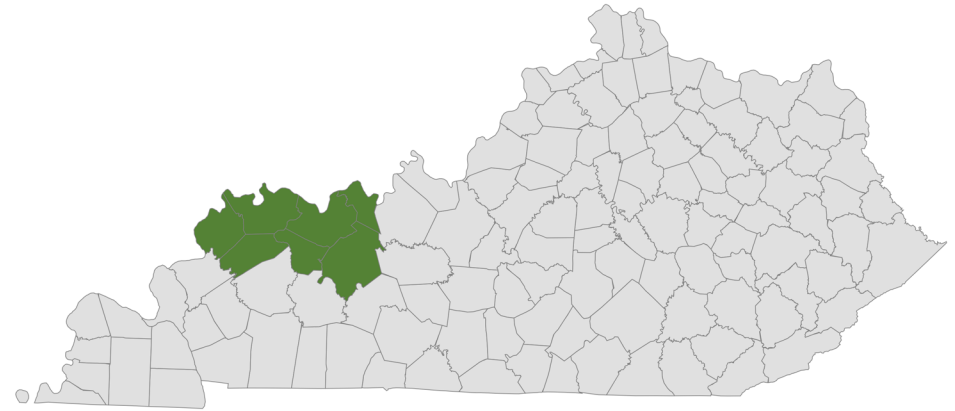
It is no easy feat to recover from a global pandemic stretching into its third year. As the GRADD region works toward full recovery, resiliency must be integrated into every effort. The region can better withstand future shocks if it prepares for the next disaster as it recovers from the current Covid-19 disaster. To be best prepared, entities across the region must increase access to broadband, encourage adaptability, establish trust in communication, and create disaster preparedness plans. These four goals are key to resilient communities.

MULTIJURISDICTIONAL PLANNING

INTRODUCTION

What is GRADD?

The Green River Area Development District is an Economic Development District operating under the United States Economic Development Administration (EDA). GRADD includes seven counties in Northwestern Kentucky – Daviess, Hancock, Henderson, McLean, Ohio, Union, and Webster – and includes portions of the Green River and the Ohio River. GRADD serves 27 cities within its seven counties.



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© GeoNames, TomTom

Data Collection

GRADD staff used a variety of methods to prepare this plan. Five methods were used to gather information and data: community meetings, business and nonprofit meetings, research, public surveys, and Area Development District (ADD) meetings.

Community meetings

GRADD staff worked with local leaders and elected officials. Meetings and conversations identified the needs of local communities and how communities adapted during the pandemic.

Business and nonprofit meetings

Visits to businesses and nonprofits around the region identified best practices and lessons learned.

Research

GRADD staff collected data and stories from a range of sources including online databases, U.S. Census Bureau, local newspapers, national articles, national associations, and federal partners.

Public surveys

GRADD staff conducted three online public surveys to gather information on households, businesses, and schools. The results presented evidence of how each of those groups handled the pandemic.

ADD meetings

Starting in January 2021, Kentucky's ADDs met on monthly video calls to share knowledge, best practices, and challenges regarding the creation of this plan.

HISTORY

INTRODUCTION

exponentially. Economic impacts, public health implications, and general disruptions caused by the virus mean pandemics must be considered alongside other hazards and disasters communities may face.

COVID-19 became the third leading cause of death in the U.S., behind heart disease and cancer. It forced businesses to change their operations. Schools scrambled to educate students virtually, first temporarily and then long-term. People lost jobs, resulting in lower household incomes and inability to pay rent, mortgages, and utilities. Lessons learned from experiencing and recovering from the COVID-19 pandemic should be remembered in the event of other disasters.

COVID-19 in Kentucky

Governor Andy Beshear declared a State of Emergency on March 6, 2020, starting the fight against the spread of COVID-19 in the Commonwealth (Executive Order 2020-215). On March 9, a meeting was held with all 120 county Judge/Executives to provide updates and discuss emergency management networks. Governor Beshear began public daily COVID-19 briefings on March 6. Each day, he gave an update on the state of the virus in Kentucky, including infection rate, deaths and efforts taken to curb the virus. June 11, 2021 was the final regularly scheduled COVID-19 update given by Governor Beshear, coinciding with the expiration of the mask mandate for Kentucky.

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, 2020 through October 20, 2020. Governor Beshear also issued an executive order in May 2020 to support this action (EO 2020-323). He signed another in October 2020 to extend the ban on cutoffs through November 6, 2020 (EO 2020-881).

The CARES Act put in place an eviction moratorium beginning March 27, 2020 extending through July 24, 2020 with landlords not allowed to file notices to vacate until August 23, 2020. The CDC set their own eviction moratorium that took effect September 4, 2020. It was initially to end December 31, 2020, but was extended to the end of January 2021, then to the end of March, and again to the end of June 2021.

As more Americans received the vaccine beginning in January 2021, mask requirements were phased out throughout the rest of the year and into 2022. In early 2022, the Omicron variant increased the case numbers in much of the world, including Kentucky. This increase led to many businesses and workplaces sending workers back to remote work temporarily. However, by April 22, 2022, all counties in Kentucky were considered in the Low COVID-19 Community Level for Coronavirus Transmission. Since then, case numbers in the state have fluctuated, but have remained relatively low compared to previous spikes.



The Owenboro bridge lit up in green to show support for COVID-19 victims.

KENTUCKY'S GUIDE TO SOCIAL DISTANCING 6 feet of distance in the Bluegrass State

6 LINCOLN TOP HATS



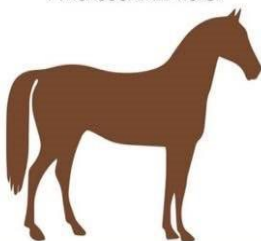
3 DULCIMERS



2 BOURBON BARRELS



1 THOROUGHBRED HORSE



KENTUCKY TOURISM • #TEAMKENTUCKY • #TOGETHERKY



United we stand, 6 feet apart.



Infographic from Kentucky Tourism Facebook Page.

Pandemics

A pandemic is a global outbreak of a virus. Widespread viruses and diseases begin as epidemics. These are contained to large populations within a community, population, or region. An epidemic becomes a pandemic when that virus or disease spreads to additional countries or continents. Pandemics happen when new viruses emerge which can infect people easily and spread from person to person in an efficient and sustained way (based on the CDC definition of pandemic influenza).

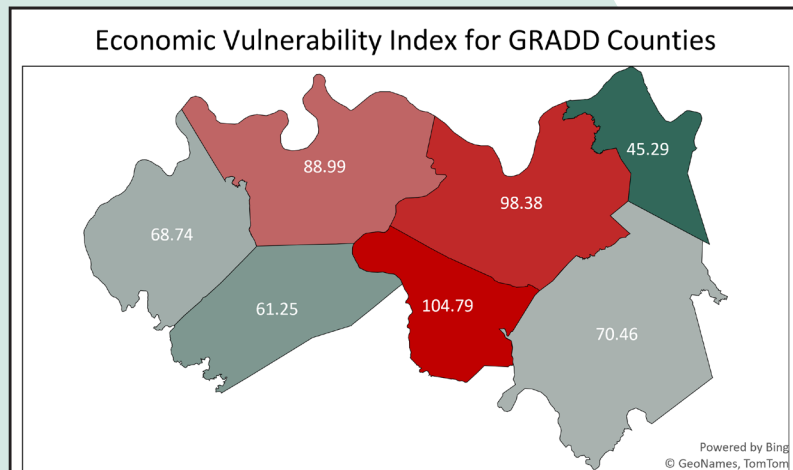
COVID-19 became a pandemic when it spread from its origin across countries and continents. Since the first confirmed American case of COVID-19 occurred in January 2020, the health crisis grew

ECONOMY

ANALYSIS

Economic Vulnerability

In May 2020, research company Chmura released data detailing the economic vulnerability index across Kentucky counties. This index measures how the COVID-19 pandemic could negatively impact a county's employment due to industry mix. The national average of 100 is used as the baseline. Numbers below 100 demonstrate lower vulnerability, and numbers above 100 demonstrate higher vulnerability.

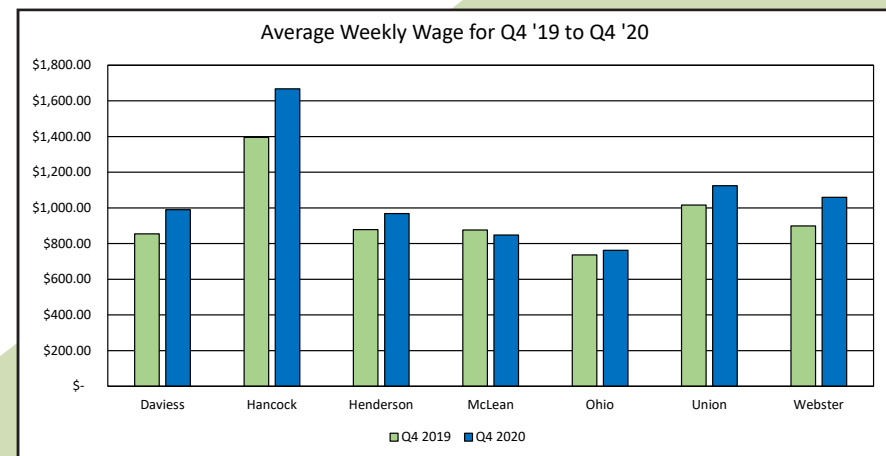


<https://www.arcgis.com/home/webmap/viewer>

In the GRADD region, six of seven counties were expected to do better than the national average, with only McLean County predicted to be slightly more impacted at 104.79. Hancock County was considered one of the least vulnerable across the whole state, with an index of 45.29. This lack of expected vulnerability was due to Hancock County's strong mix of low COVID-19 impacted industries. Supply chain issues were an ongoing threat to many businesses nationwide, even well after the height of the pandemic. These issues affected everything from small businesses to big box stores, as well as local utility providers trying to locate replacement parts.

Weekly Wages

As the pandemic's economic impacts spread across the nation, wages generally fell as businesses were impacted. Throughout the pandemic, Hancock County consistently maintained the highest average weekly wages in all of Kentucky. In quarter three of 2020, wages were over \$200 more than the next highest county in Kentucky and \$400 more than the next highest in the GRADD region.



<https://data.bls.gov/maps/cew/KY>

Homelessness

Early in the pandemic, eviction prevention was a priority at both the federal and state levels. Extensions of eviction moratoriums prevented a vast amount of people from instantly becoming homeless due to the economic downturn.

Henderson County did not see an increase in homelessness during the pandemic, but local officials planned for the impacts of the end of the moratorium. Officials gathered a committee to create a strategic plan for a possible increase in homelessness. They kept in close contact with other local officials and presented the situation at Chamber of Commerce meetings. Plans for a temporary shelter were ready to be implemented if needed.

ECONOMY

ANALYSIS

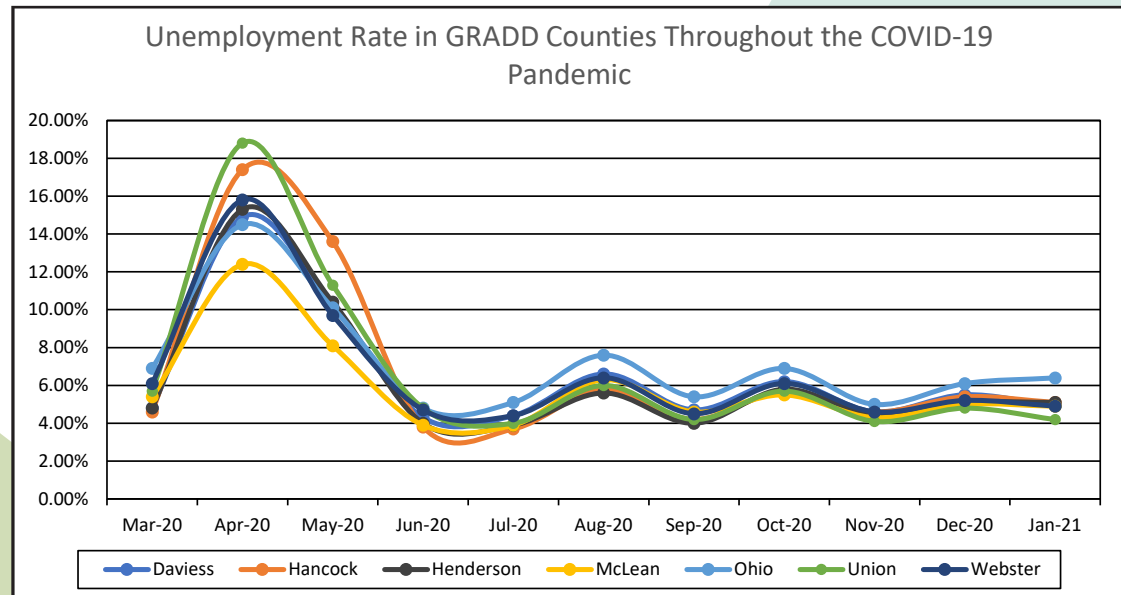
Unemployment

The Owensboro Metropolitan Statistical Area, which includes Daviess, Hancock, and McLean Counties, is the only MSA out of 389 in the U.S. where unemployment decreased from June 2019 (4.4%) to June 2020 (4.2%), despite the economic disruption caused by COVID-19.¹ The unemployment rate the month prior in May 2020 was 14%. The sudden decrease shows how quickly the Owensboro MSA was able to recover from the initial shock.

This recovery was thanks to the diverse economy of the Owensboro MSA. With several large employers across the area, no single industry held most of the jobs. Many large employers in the area were deemed essential during the pandemic. Owensboro Health Regional Hospital, Green River Distilling, and Unifirst provided goods and services essential to pandemic response like healthcare, alcohol for sanitizing, and PPE. Despite the temporary discontinuation of several services, Owensboro Health kept all employees on payroll.

Other workers in the region make Ragu spaghetti sauce at Mizkan America, Inc, which became important as Americans stayed home for meals more often. Owensboro hosts one of US Bank's largest mortgage processing centers. Low interest rates and a high demand for housing kept the mortgage industry busy. Kimberly-Clark kept up with the demand for toilet paper, diapers, and other essential products. The agriculture industry is also a large employer. Despite temporary closures of Aleris (aluminum) and Domtar (paper), most of Hancock County's major industries continued operation.

1. <https://www.kentucky.com/news/state/kentucky/article244603112.html>



<https://kystats.ky.gov/Reports/>

As of June 2022, the region's unemployment has remained steady after the initial spike in 2020. Kentucky's unemployment rate in April 2022 was 3.9%, nearly one fourth of the height of the 16.5% it was in April 2020.

Unemployment Insurance

Previous staff cuts, location closures, and an outdated IT system brought challenges to the management of Kentucky's unemployment during the pandemic. It took some individuals months to receive aid after applying. Others waited nearly a year. Changes were made throughout the pandemic, including new user interfaces and heightened digital security.

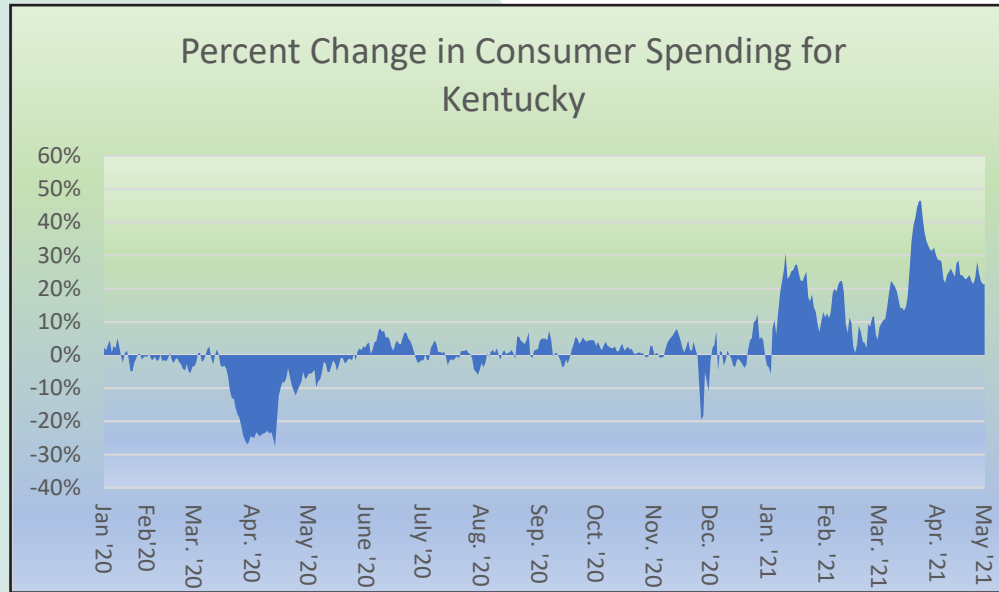
In April 2021, Governor Beshear created the Kentucky Unemployment Insurance Fraud and Prevention Task Force (EO 2021-230) to investigate the surge

in fraudulent unemployment insurance claims. Also in April, thirteen career centers, including one in Owensboro, opened to in-person unemployment insurance services. Ninety additional UI office jobs were funded to address the high demand.

McLean County experienced the greatest negative impact in unemployment across all of Kentucky. From September 2019 to September 2020, 400 less people were employed in the county, a 25.2% negative change. This impact is reflective of the Economic Vulnerability Index discussed earlier, in which McLean County was estimated to be the most vulnerable to negative impacts based on types of industries present and how they were impacted by the pandemic.

CONSUMER SPENDING

ANALYSIS



Key Dates and Sources:

- 1/20/2020 - First US Covid Case
- 3/16/2020 - KY Public Schools Closed - Governor Beshear's Recommendation
- 3/26/2020 - Stay At Home Advisory & Closing Non-Essential Businesses - EO 2020-257
- 4/15/2020 - First Stimulus Payments Started - CARES Act
- 5/11/2020 - Reopened Select Businesses - Governor Beshear's Phased Reopening
- 7/28/2020 - Reclosed Select Businesses - Cabinet for Health and Family Services Order
- 8/11/2020 - Reopened Select Businesses at Reduced Capacity - Cabinet for Health and Family Services Order
- 11/20/2020 - Closed Select Businesses - EO 2020-968
- 12/13/2020 - Reopened Select Businesses - EO 2020-968
- 1/4/2021 - Second Stimulus Payments Started - Consolidated Appropriations Act
- 3/17/2021 - Third Stimulus Payments Started - American Rescue Plan

Consumer Spending is quantified as the average amount of money charged to both debit and credit cards. The data is seasonally adjusted and the baseline for percent comparison is based on January 4, 2020 – January 30, 2020. Unfortunately, data for McLean County was unavailable. <https://tracktherecovery.org/>

On March 16, 2020, Governor Beshear temporarily closed schools to in-person instruction as part of a larger group of action meant to slow the spread of the virus. This shutdown served as the impetus for a decrease in consumer spending. Ten days later, Governor Beshear issued the stay-at-home order and all non-essential businesses closed.

The CARES Act included stimulus payments starting April 15, 2020 to households across America. For GRADD counties, a clear distinction emerged between the period before and after the stimulus payment. The region saw a 20% decrease in spending in January 2020 and then varying increases above the baseline within a week of the stimulus payment.

Daviess County, at 1.9% was the lowest increase. Union County at 15.9% was the largest increase. The Coronavirus Relief Act in December 2020 sent out a second round of stimulus payments. This round heralded a similar rise in consumer spending across the six GRADD counties for which data could be found.

The American Rescue Plan Act passed in early March 2021 included a third round of stimulus payments, which directly correlated with a continued increase in consumer spending in the six reported counties. For three counties – Hancock, Henderson, and Union – the period following the third stimulus payment brought the highest level of increased

consumer spending since the beginning of this data collection.

The GRADD region followed similar trends as the whole of Kentucky with closings, reopenings, and stimulus payments. GRADD and Kentucky also recovered faster than the national average of consumer spending trends.

After the COVID-19 shutdowns, the national percent change in all consumer spending did not become positive until November 11, 2020. However, Ohio County reached that milestone early in April 2020.

BUSINESS & INDUSTRY

ANALYSIS

Business and industry saw major changes during the pandemic. When in-person services were open, businesses across the region adapted with signage and floor markers to encourage social distancing and mask wearing. Not every business required or enforced mask wearing, but most encouraged it.

Locally owned businesses had to create systems for online ordering for any hope of surviving pandemic impacts. Some created brand-new websites or adapted their existing website to better suit ordering needs. With a lack of broadband access in some of the GRADD region, this shift was challenging for businesses and consumers.

Local businesses in the region that did not survive the pandemic tended to already be struggling or close to closing. For many, the pandemic was the final straw leading owners to their decision to close. Businesses that survived faced challenges, but often met those challenges with creativity.

COVID-19 Business Grants

Recognizing the needs of their communities, GRADD cities and counties created grants to distribute to local businesses. These funds, mostly from the CARES Act, were crucial to recovery from the initial impacts of COVID-related shutdowns, giving local businesses enough of a boost to continue.

The City of Hartford awarded eleven local businesses \$1,000 grants from the economic development committee's budget. Beaver Dam also issued

Emergency Restart Grants up to \$3,000 per entity. Union County Fiscal Court used CARES funds to give grants of at least \$2,500 to small businesses that did not qualify for PPP loans or other SBA assistance. The Henderson Emergency Relief Fund distributed \$750,000 to businesses, non-profits, and unemployed individuals in the county. Many of these funds across the region were put toward utilities, payroll, inventory, equipment, and professional consultant fees.

GRADD Revolving Loan Fund

GRADD offered COVID-19 Revolving Loan Funds through EDA CARES Act. Grants ranged from \$5,000 to \$250,000 and could be used for the purchase of machinery, equipment, and fixtures; working capital; and other activities that promoted industrial, commercial, and tourism enterprise development.

GRADD EDA CARES Act

COVID-19

Revolving Loan Fund

June 2020 - May 2022

Number of Businesses	50
Total Amount	\$3,747,601
Jobs Created or Retained	495

Global Market Impacts at Local Level

Due to a chain reaction of automotive customers temporarily pausing operations and uncertainty in the global market, Aleris, an aluminum rolling mill, paused production at its Lewisport mill for several weeks throughout the course of the pandemic. For each week the company was closed, Hancock County lost \$29,000 in occupational tax. Aleris distributed unemployment insurance paperwork to its 800 employees and handled the e-filing of that information. Employees also received unemployment benefits and sub pay from their local union.

The River View Coal Mine in Union County also furloughed its coal miners in the early days of the pandemic due to decreased energy demand. With businesses and some factories shut down due to COVID-19 safety protocols and impacts to the global market, coal-fired power plants did not need to generate the usual levels of electricity.

Drive-Thru Liquor

Distilleries and liquor stores saw an increase in business during the pandemic. At the start of the shutdowns, people consumed more alcohol at home. Liquor stores struggled to meet the higher demand while also dealing with supply chain shutdowns. Many stores in the area utilized drive-thrus, which became essential to minimizing interaction and possible virus exposure while staying open to the public. Alcohol sales increased due to the pandemic and spiked following stimulus payments.

Adapting to a New Market

Some businesses saw the pandemic as an opportunity to expand or contribute to their communities in new ways. This adaptability and creativity strengthened their businesses and the GRADD region.

In April 2020, WPT Nonwovens in Beaver Dam purchased two new machines to manufacture surgical and N-95 respirator masks with an initial company investment of \$500,000. In August, an additional \$1 million was invested into a new production line, tripling its previous surgical mask capacity. Despite supply chain shortages and price gouging, WPT capitalized on its relationships with certain suppliers and was able to secure the raw materials affordably from reputable American suppliers.

Glenn Funeral Home and Crematory used its laser cutter to cut fabric from the Owensboro Area Quilters Guild into facemasks for healthcare workers and first responders. The laser cut four layers of fabric at once, making dozens of pieces in the time it took to cut a few by hand. About 450 masks could be cut per day with the laser.



Photo from <https://www.wptnonwovens.com/gallery/>.

Green River Distilling Co. and Glenmore Distillery responded to the nationwide need for hand sanitizer. While providing important health and safety supplies during the pandemic, producing alcohol-based sanitizer also gave them a new revenue stream while unable to open tasting rooms and event spaces.

Buy Online, Pickup in Store

Like large grocery stores have done for several years, local retailers had to create new ordering systems nearly overnight. The customer orders products online; employees gather the order; the customer notifies the business upon arrival; and employees bring the order to the customer's vehicle with minimal contact. This process was available for groceries, household goods, clothing, food, and numerous other industries. Challenges arose for households and businesses who did not have the reliable access to broadband needed to participate in this convenience.

With people spending more time at home, there was an increase in home improvement projects. Small general stores and large home improvement chains saw a dramatic rise in demand for lumber, tools, and other products associated with home projects. To deal with this increase at the same time as a rise in COVID-19 cases, stores promoted options to order online and pickup in store. For larger chain stores, hundreds of orders a day became normal. Due to the increased demand and global supply chain issues across industries, consumers saw shortages and delays for many products, leading stores to implement quantity limits and significant price increases for some materials.

High Demand for Sporting Goods

Outdoor and sporting goods stores thrived during the pandemic. As restrictions closed entertainment venues and retail destinations, people turned to home and outdoor activities. Ammunition sales soared due to the insecurity surrounding the pandemic, decreases in entertainment options, and unrelated civil unrest. Stores involved in the sale of hunting, trapping, and fishing supplies saw a significant increase in business. Some businesses even expanded buildings and merchandise inventory to keep up with the demand. Every aspect of the hunting industry thrived: from the productions of deer attractants to businesses that host hunters to meat processors. In addition to being an integral part of life in many rural counties, these outdoor activities had the added benefit of involving little to no contact with other people.

Local general stores entered this market when they saw the high demand. Townsend Food Center in Webster County started selling fish bait and simple tackle to attract customers heading out for fishing trips. When COVID-19 shut down entertainment options, these stores took advantage of the opportunity in much of the GRADD region.



Photo from <https://stepoutside.org/henderson-ky/fishing/>.

Quick Shopping at the Market

Kentucky Agriculture Commissioner Ryan Quarles encouraged Kentuckians to support local farmers' markets throughout the pandemic. With grocery store supplies dwindling at times, Kentuckians seemed happy to get their meat locally. Many markets adapted to public health and safety guidelines by spreading vendors out in the market space and asking patrons to wear masks and social distance. Foot traffic at the Owensboro Regional Farmers' Market was down from previous years, and visitors spent less time browsing; they preferred to get what they came for and spend as little extra time in public as possible.

Brown Farm Fresh Produce in Hartford operates a roadside farm stand selling produce, flowers, and other goods. An open-air permanent structure built several years ago set them up for success during the pandemic. During COVID-19 restrictions, they created a system that allowed people to remain in their vehicles or stand outside the structure while placing orders.

Grocery Stores

In mid-March 2020, Kentucky had just over 100 confirmed COVID-19 cases. Despite the low number, both grocery stores in Hancock County – Bill's IGA in Hawesville and Crossroads IGA in Lewisport – ran into supply and demand issues. Toilet paper, milk, meat, potatoes, and cleaning products were popular items stores struggled keeping in stock. The panic-buying subsided by April, and stores saw a

boost in sales. Bill's IGA gave employees a 20% raise for several weeks around this time.

Cameron's Food Liner in Livermore saw increased business from local restaurants who had trouble getting enough supplies in their shipments. During mealtimes when drive-thru and to-go orders peaked, some restaurants ran out of food to serve and turned to the local grocery store to meet their own customer demand.



Cameron's Food Liner prioritized safety of the customers and put their minds at ease with the photo shown here from the grocery store's Facebook Page.

Big Oak General Store in Calhoun opened in July 2019. By the summer of 2020, they already expanded due to the demands of the community during COVID-19. During the pandemic, employees helped people shop over the phone in case customers did not want to enter the store. So much space was needed to support the increased business that owner James Perkins began looking for a new location.

Using Shutdowns to Upgrade

On March 16, 2020, all gyms had to close without warning. Iron Jungle Family Fitness in Owensboro froze membership dues at this time. Owner Chris Massey used the extended shutdown as an opportunity to upgrade the facility. With a warehouse of new equipment already waiting and a sudden high public demand for used equipment for home use, Iron Jungle was able to sell its old equipment and move the new in. Massey also invested in new sanitizing stations, which included reusable towels available for every member to use, a washer and dryer to clean those towels, and new sanitizer spray to kill the coronavirus.

Maxwell Brothers Lumber in Hancock County shut down during the pandemic due to the paper mill also being shut down. During the closure, Maxwell seized the opportunity to upgrade their entire process, giving business to construction and electrical companies during a difficult time. The upgrades quickly proved worthwhile to production.



Photographed to the left is the cleaning towels that Iron Jungle Gym supplies to their customers to maintain a clean and healthy space.

BUSINESS & INDUSTRY

ANALYSIS



Henderson Tourism Commission featured this photo from Roast Coffee Bar in Henderson, KY.

Persistent Uncertainty for Restaurants

Dining and drinking establishments faced some of the greatest uncertainty during the pandemic because of constantly changing public health guidelines. On March 16, 2020, the Cabinet for Health and Family Services issued an order to close restaurants and bars to in-person traffic. They were permitted to reopen on May 22, 2020 for outdoor dining but restricted indoor dining to 33% capacity. In response to rising cases in the state in October and November, restaurants and bars once again closed in-person services and returned to carryout and drive-thru services on November 20, 2020 (EO 2020-968). Subsequently, the \$40 million Food and Beverage Relief Fund was established so that local establishments could receive some relief from the impacts of the most recent closures.

The Food and Beverage Relief Fund was available for bars and restaurants making less than half of their

profits from drive-thru services. The hope was to help local establishments, who were not able to absorb the impacts as well as national chains, to recover from this second shutdown. If any restaurants or bars were found to be out of compliance with the new COVID-19 safety restrictions, they would forfeit all the Food and Beverage Relief Fund that they received.

In Beaver Dam, local restaurants remained successful throughout the pandemic thanks to immense community support. Many diners chose to order takeout and support those restaurants even though they could not dine in. Pizza Kings saw more business than ever before as people made the choice to dine locally.

A local Owensboro barbecue restaurant, among many others in the region, expressed frustration at the constantly changing guidelines. Changes happened overnight, quicker than supply orders could be changed or canceled. As a result, revenue was lost when they had to give away food for free or let it go to waste.

Capacity at Salons

The Color Bar in Owensboro, like other salons, closed its doors at the beginning of the pandemic, expecting to be gone for two weeks. Employees welcomed the brief vacation. However, when those two weeks turned into two months, stress levels raised. Stylists were ready to return to work and get paid. They received some financial assistance, but that only helped so much. When they reopened, they expected and were prepared to be busy with



Salon and Spa employees and customers are encouraged to wear masks while inside the salon.

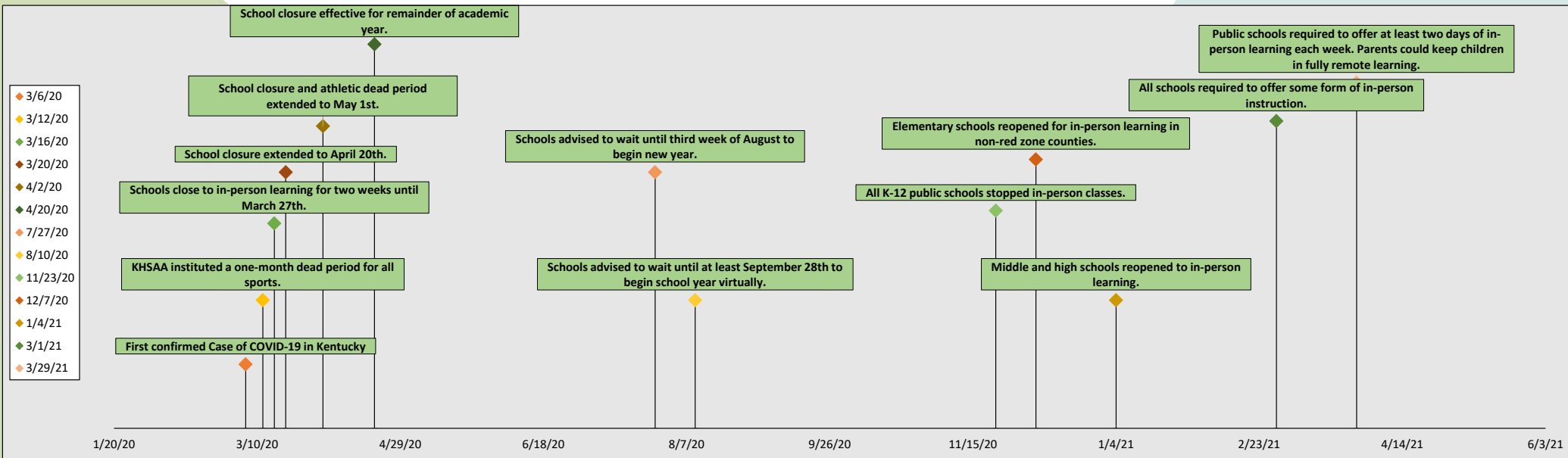
appointments. However, clients returned slowly as many remained cautious of exposure to the virus and were not eager to return to a public setting like the salon. Nearly a year from the beginning of the pandemic, business returned to its usual levels.

At Salon Calidora in Henderson, the story was much the same. The waiting area was closed and families who arrived together took turns inside, waiting in the car until it was time to trade off and go inside. This salon stayed busy during the various levels of restriction.

Not many changes had to be made in salons to allow for safe operation. Existing workstations were already built far enough apart to accommodate distancing requirements. Tools and equipment were swapped out and sanitized more often, and chairs were wiped down between clients. A mask requirement was the biggest change.

EDUCATION

ANALYSIS



Child Welfare

School shutdowns highlighted the incredible importance of schools. Teachers are often the first to notice when children experience hardship. They know better than anyone which students do not get enough food at home. They can identify when a child has been a victim of abuse. Because of job losses and financial hardships during the pandemic, it is possible that instances of child abuse increased. When students were only seen through the computer screen, teachers had a much harder time identifying issues. Helping children became much more difficult. Identifying instances of child abuse is especially important in Kentucky because the Commonwealth had the highest rates of child abuse in the nation for the past three years of data (fiscal year 2017-2019).¹

Broadband

Online learning made broadband a mainstream issue. Broadband became as necessary to everyday life as electricity, yet many households in the GRADD region lack access. At times during the pandemic, all members of households required simultaneous internet access at higher-than-normal capacities. To attend virtual classes, students and teachers needed reliable broadband. In the past, broadband availability focused on download speeds. With the sudden increase of Zoom and other video software, upload speeds became as important as download.

Some schools provided students with Chromebooks and hotspots. Other students who did not have hotspots had to find ways to get to Wi-Fi hotspots

set up sporadically across their communities or hope to check out hotspots from local public libraries. Getting to Wi-Fi locations involved adults providing transportation which exacerbated the childcare issues heightened by the pandemic.



Daviess County Public Schools provided traveling Wi-Fi to local students. Photo from Eyewitness News.

1. https://www.thetimestribune.com/news/local_news/kentuckys-child-abuse-rate-is-more-than-double-the-national-average-leads-country/article_html

EDUCATION

ANALYSIS

Childcare

When the kitchen table became the classroom, school-aged children required supervision that teachers normally provided. With many daycares closed or operating at lower capacity, parents stayed home from their own jobs or found other childcare options for their younger children. Local officials across the region expressed concern about the lack of childcare options. School and daycare closures impacted parents' ability to perform their own job duties. Childcare issues negatively affect the careers of mothers more than fathers. According to data from the U.S. Census Bureau, women between the ages of 25 and 44 are nearly three times as likely as men to not work due to childcare demands.¹

1. <https://www.census.gov/library/stories/2020/08/parents-juggle-work-and-child-care-during-pandemic.html>



Hancock County 4-H puts on their 2020 County Fair Rabbit Show at the Hancock County Fairgrounds. Photo from the Hancock County Fairgrounds Facebook Page.



Union County Public School System encourage in-class learning and social distancing through the placement of desks. Photo from the Union County Public School Facebook Page.

Athletics

The COVID-19 pandemic drastically impacted high school athletics across the region. When the pandemic began in March 2020, all spring season sports canceled their remaining schedules at the order of the governor and the Kentucky High School Athletic Association (KHSAA). Seniors across the region ended their high school athletics careers much earlier than anticipated.

KHSAA worked with state legislation to allow fall sports in 2020. Many restrictions were created to comply with social distancing policies put in place by Governor Beshear. Limited practices for football, cross country, and soccer were to start August 24th with wrestling and basketball to begin practice on December 14th. Athletes and staff were to follow the mask mandate whenever not actively participating in their sport. At games

or matches, fans were informed to social distance. The 2021 spring season saw a return to normalcy as restrictions lifted and students could compete again.

Sports tourism is a major economic driver in the GRADD region. The center for sports tourism in the region is Owensboro, with youth tournaments historically generating the most revenue. One canceled event, the United Soccer Spring Cup, had 100 teams scheduled. According to tourism projections, the Spring Cup could have generated \$600,000 in economic spending. An estimated 1,500 hotel rooms were needed for attendees to stay in the area for two nights, which alone would have brought in around \$300,000. This example is just one of many of the revenue loss from tournaments canceled March through June 2020.



While keeping with mask regulations, the Webster County Boys Cross Country team was able to place third in the state. Photo from Webster County Board of Education Facebook Page.

EDUCATION

ANALYSIS

Meals

The National School Lunch and Breakfast programs continued operation under non-traditional instruction. School buses transported meals instead of students across the GRADD region. Meals were dropped off at students' houses or delivered to locations more central to a greater number of people.

During the new 2020/2021 school year, meals were available for delivery or pickup for students learning virtually online. For other students who did a mix of in-person and virtual, meals were often sent home with them for the days they would be home. Schools were required to provide meals to all students who wanted them, regardless of each student's free or reduced status.

Colleges and Universities

The biggest change for colleges and universities during the COVID-19 pandemic was course delivery. At the beginning of the outbreak, most colleges sent students home for spring break to stay until further notice. Professors, like K-12 teachers, had to immediately make their classes virtual. Finals were taken online. Many students returned to campus in the fall of 2020 with university administrations encouraging masks and social distancing. Large gatherings and parties were discouraged.

Locally, Kentucky Wesleyan College encouraged students, employees, and visitors to fill out a daily health check form every day they were on campus. The college's website had a COVID-19 tracker of



In 2020, Webster and Union Counties partnered with Madisonville and Henderson Community Colleges to apply for grants to purchase property for an expanded CDL and utility lineman training facility. Governor Beshear, photographed above, announced the CDBG funding on April 28, 2021.

both active and cumulative cases across the campus. Faculty could conduct classes in-person or virtually. Over the summer of 2020, every single student was called by the college to gauge their thoughts on the situation. Enrollment in Fall 2020 was the highest in years. Online enrollment doubled and residence halls were full.

Brescia University also did a mix of in-person and virtual instruction, giving faculty and students options to make them comfortable. The traditional on-campus population was stable for the 2020/2021 school year, but concerns existed for the 21/22 year. High school seniors proved to be reluctant with their inquiries, applications, and FAFSA. Brescia made the ACT and SAT optional on a case-by-case basis for the 20/21 school year but made it optional

for all for the 21/22 year. After waiving these tests, the school saw an increase in applications. At Owensboro Community Technical College (OCTC), students had to be on-campus at times due to the large skilled trades curriculum. Students took the lecture portion of their classes online and went to campus solely for hands-on technical training. This approach allowed OCTC to keep track of how many students were on campus at any given time.

OCTC noted the pandemic made people uncertain about their futures, and many held off going back to school. The undecided students tended to wait. Students who knew exactly what program they wanted to do remained steady. There was not much of an enrollment decline in Fall 2020, but in keeping with the national trend for community colleges, this decline was greater in Spring 2021.



Brescia University Residence Life Staff helping with campus activities while abiding by the mask mandate.

HEALTHCARE

ANALYSIS



Clay Drug Store in Webster County was essential in making vaccines available to rural areas of the county. Photo from Clay Drug Store Facebook Page.

Impacts on Healthcare

Elective procedures stopped on March 18, 2020 to limit traffic in hospitals and to free up healthcare workers to treat COVID-19 patients. Throughout the pandemic, Owensboro Health Regional Hospital (OHRH) took in patients from around the region. OHRH created negative pressure rooms to prevent transmission of COVID-19 into the hallways.

During the pandemic, some people avoided their doctors for regular appointments and non-emergency health issues for fear of being exposed to the virus. When people went in for appointments, no matter the severity of their condition, typically no more than one guest was allowed inside with them. At times, no guests were allowed. Going to the doctor became even more stressful than usual. COVID-19 patients were not allowed any visitors. Their only human interaction was with healthcare workers dressed in head-to-toe PPE. Studies already show that COVID-19 patients who spend time in

intensive care come home with mental health issues, some even showing evidence of post-traumatic stress disorder.¹

Telehealth

Many doctors conducted telehealth appointments to reduce exposure to COVID-19. Telehealth was not unheard of before the pandemic but was not widely used. In the last week of March 2020, there was a 154% increase in telehealth visits compared with the same week in 2019.² While telehealth appointments can be conducted over the phone, internet access is often preferred so a doctor can see the patient. This arrangement is a problem in the GRADD region where broadband is either unreliable or unavailable. While telehealth allows patients to avoid hospitals and therefore reduces chances of exposure to COVID-19, those who cannot receive telehealth due to lack of broadband must risk exposure to see a doctor or forego care altogether.

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

2. <https://www.cdc.gov/mmwr/volumes/69/wr/mm6943a3.htm>



Telehealth photo is from the Deaconess website. Deaconess has locations in Henderson, Union, and Webster, but has expanded through telehealth efforts.



Owensboro Health Staff prepare to assist those affected by coronavirus.

Financial Impact

Owensboro Health Regional Hospital, the largest employer in the region with about 5,000 employees, did not lay off or furlough a single employee. While non-emergency medical services were postponed due to state mandate, employees working in those departments were reassigned to other departments still providing services. Despite the 65 percent revenue cut the pandemic brought to Owensboro Health, every employee remained on the payroll. In between surges of the virus 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 many hospitals continuing payroll and recovering lost revenue. Ohio County Hospital received a share of \$3.88 million from the CARES Act, along with 45 other rural hospitals. These funds allowed for the purchase of PPE and testing and laboratory services.

HEALTHCARE

ANALYSIS

Kentucky Vaccine Timeline

December 1st, 2020

- Phase 1A: Long term care facilities; assisted living facilities; healthcare personnel.

February 1st, 2021

- Phase 1B: Anyone age 70 or older; first responders; Kentucky K-12 school personnel; Kentucky childcare workers.

March 1st, 2021

- Phase 1C: Age 16 and up with medical or behavioral health conditions per the CDC that "are" or "might be" at increased risk of severe COVID-19 disease; all essential workers.

March 22nd, 2021

- Phase 1C: New inclusion of anyone age 50 or older.

March 29th, 2021

- Phase 2: Anyone age 40 or older.

April 12th, 2021

- Phase 3: Anyone age 16 or older.

May 10th, 2021

- Phase 4: Children under the age of 16 if the vaccine is approved for this age group.

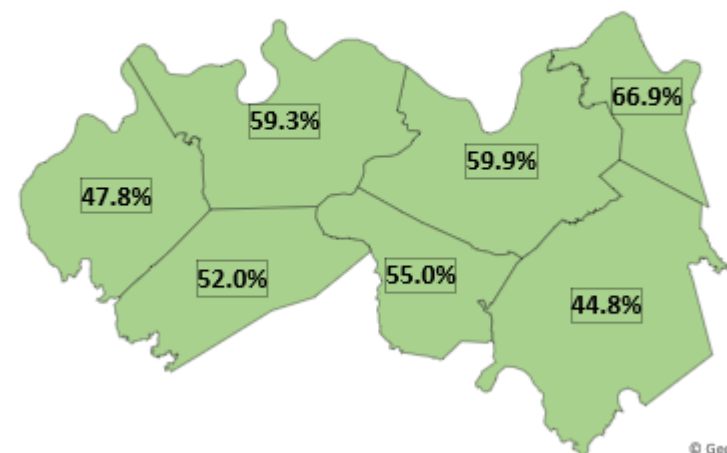
March 2020 brought troubled times when the first case of COVID-19 was identified in Kentucky. Months of uncertainty followed as people questioned their health and pondered whether a vaccine would be possible and when it would be distributed. On December 14th, 2020, Kentuckians received their answer when the first shipment of vaccines arrived in Louisville. That shipment contained 12,675 vials, and the first Kentuckians to receive a vaccine were frontline healthcare workers at the University of Louisville Hospital.

The closest hospital to the GRADD region to receive early doses of the vaccine was the Medical Center in Bowling Green. In February 2021, Ohio County Healthcare became the first facility in the GRADD region to be designated as a regional vaccine distribution site. Additional hospitals, clinics, pharmacies, drive-thrus, and pop-up vaccination sites opened as the weeks and months passed.

GRDHD COVID-19 Case Summary as of May 23, 2022

County	Confirmed Cases	Ever Hospitalized	Deaths
Daviess	31,318	650	392
Hancock	2514	40	25
Henderson	14,034	272	168
McLean	2643	71	54
Ohio	7,344	163	104
Union	4,355	116	57
Webster	3,930	112	49
Total	66,138	1,424	849

Percentage of County Population COVID-19 Vaccinated 5/23/22



The Green River District Health Department issued daily press releases starting August 1st, 2020. Information from the press release on May 23, 2022 is reflected in the chart and map presented above. Source: <http://healthdepartment.org/news-events/covid-19-press-release/>

TOURISM

ANALYSIS

Festivals and Events

ROMP Festival, hosted by the Bluegrass Music Hall of Fame and Museum, usually brings about 25,000 people to Daviess County each year and between \$1.6 million and \$2.2 million to the local economy. This event is 15 percent of the museum's annual operating budget. It was one of many events to be canceled due to the COVID-19 pandemic. The 26th Reenactment of the Battle of Sacramento was also canceled, along with fundraisers leading up to the event, which usually brings about \$22,000 to the local economy.

Cancelled Events



Beaver Dam Amphitheatre

A Casting Crowns concert took place at the amphitheater in 2020, but other events that season were held as socially distant drive-ins. The same social distancing model practiced at the Casting Crowns concert was used for the 2021 season. Spectators were seated by family group based on time of arrival at the venue. There were temperature checks at the entrance.



The Beaver Dam Amphitheatre hosted a socially distant Casting Crowns concert. Photo is from their Facebook page.

Ellis Park

Ellis Park in Henderson has long served as a tourist draw to the area. The horse racing track used the COVID-19 shutdown period to renovate, update, and expand. It also adapted to the virtual age. In 2021, it was announced that Ellis Park would expand to Owensboro into vacant space in the Towne Square Mall.



Ellis Park was able to continue to operate in a safe manner during the pandemic. Photographed above is the presentation of a trophy. Photo from <https://ellisparkracing.com/>

Owensboro Burger Week

In March 2021, Visit Owensboro hosted the first Burger Week to encourage residents to support local restaurants. 24 restaurants in the area created a burger especially for this week, and all burgers were sold for \$6.00. Sponsors made prizes possible for individuals who posted on social media about participating in Burger Week. Restaurants sold 11,606 featured burgers and generated \$70,000 over the course of the five-day event. The successful event happened again in 2022 with 34 restaurants selling burgers for \$7, over 16,000 burgers sold, and more than \$100,000 generated.



The logo for the first ever Owensboro Burger Week. Photo from owensboroburgerweek.com.

COMMUNITY EVENTS

ANALYSIS

Community events are the social core for many residents in the region. Despite the ongoing health crisis, communities improvised and adapted to continue events that encourage interconnectedness. Communities displayed creativeness in upholding traditions while observing CDC and state health guidelines.

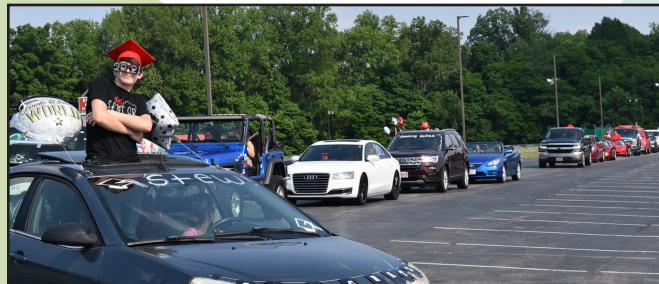
Health and government officials recommended outdoor walking and exercise during the pandemic to encourage social distancing and healthy lifestyles. The City of Slaughter saw a significant increase in the use of its walking trail, bringing attention to the need for rehabilitation on the decades-old trail. Residents of Morganfield benefited from new lights on the walking path. The City of Corydon also completed renovation to its path. The opening of Jeffreys Cliffs Conservation & Recreation Area in Hancock County provided an opportunity for many in the region to stay active in a COVID-19 safe way.

The Kentucky Department of Fish and Wildlife Resources offered virtual hunter education to protect Kentuckians and state employees from COVID-19. An online course and virtual range day were required. Exemption permits were also available for free for a limited time (Ohio County Times-News, October 7, 2020).

Third Region Sports Network (3RSN), started locally in 2010, saw higher view counts during COVID-19. They had views from all fifty states and over ten countries. 3RSN broadcasts high school athletics, mostly in Hancock County.



Cates Farm in Henderson, KY promoted social distancing while operating their corn maze and produce farm.



Hancock County Seniors participated in a 2021 Graduation Parade. Photo from the Hancock County Public School Facebook Page.



The City of Henderson honored Arbor Day sporting masks and celebrating their 26th consecutive year as a Tree City USA.

Farms and corn mazes were popular socially distanced events in the region during the fall season. Graduation parades gave graduating seniors across the region a sense of closure.

A Halloween movie drive-in was held in McLean County. Over 200 people attended this event. Drive-in movies occurred in multiple cities and counties across the GRADD region throughout the pandemic to provide entertainment while social distancing.

The City of Sturgis hosted a bear hunt for local children. Community members were encouraged to put bears – stuffed, pictures, statues, anything – in windows or on porches so children could go on the hunt.

The annual Trail of Treats in Vastwood Park in Hancock County was allowed to happen as a drive-thru event. People handing out candy were required to wear a mask and gloves. Trick-or-treaters and their guardians were requested to wear masks.

Outdoor Easter egg hunts and other scavenger hunts occurred in multiple communities in 2021.

Owensboro's Fourth of July fireworks were set off at multiple locations across the city to prevent large crowds from gathering in one place.

To replace the W.C. Handy Blues and Barbecue Festival in 2020, local organizers created Handy to Go, a virtual version of the festival involving alcohol and food truck vendors, and a QR code linked to a curated playlist of the artists originally set to perform.

GOVERNMENT

ANALYSIS

Judicial Court and Recovery Centers

Court proceedings were delayed due to the pandemic, and many transitioned to virtual hearings. With the delays, the two recovery centers in the region – Owensboro Regional Recovery and Women's Addiction Recovery Manor – experienced a decrease in residents sent from the courts. To comply with social distancing guidelines, there was also a decrease in the allowed capacity of these centers. Extra cleaning supplies and procedures, the purchase of PPE, and physical modification to the buildings brought additional expenses.

Kentucky made available Community Development Block Grant – COVID-19 (CDBG-CV) funds to supplement the annual CDBG funds. Each Recovery Kentucky center applied for \$200,000 of additional funds to offset the financial impacts of the pandemic. ORR was the first recovery center in Kentucky to receive CDBG-CV funding, followed shortly by WARM.

Jails

The jail system experienced unique financial and health setbacks. Five of seven GRADD counties have jails: Daviess, Henderson, McLean, Ohio, and Webster. Due to limited space in the jails, the risk for an outbreak of COVID-19 was heightened. Like many employers throughout the course of the pandemic, jails struggled to find enough workers.

The pandemic also made it difficult to transfer inmates, leading to lower jail numbers as state prisoners were less likely to be transferred. Since jails

receive revenue from housing state prisoners, they saw a negative financial impact.

Regulations regarding inmates during the pandemic had impacts outside of jails. Some cities in the region rely on inmate labor to do their upkeep, such as mowing parks and around city hall. Cities instead hired private individuals to do the work, or in some cases city leaders did the work themselves.

Kentucky Prisons COVID-19 Data

Total Staff Cases	1,111
Total Staff Deaths	5
Total Inmate Cases	7,909
Total Inmate Deaths	48

<https://corrections.ky.gov/Facilities>

Elections

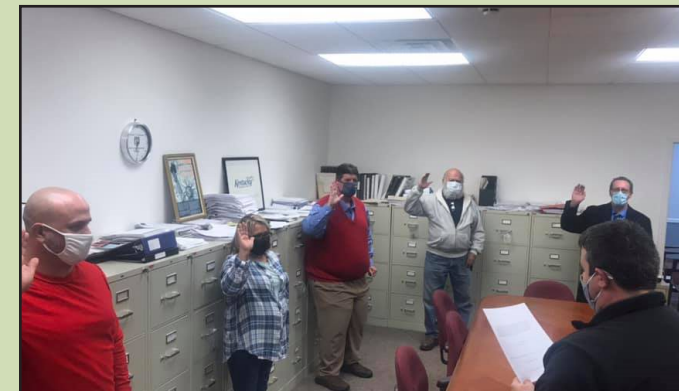
The 2020 primary election in Kentucky was postponed from May 19 to June 23 in the hopes that the severity of the pandemic would decrease. Union County made mail-in ballots available for all registered voters and opened only one physical polling location in the courthouse from June 1-23 by reservation-only.

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 brought a high turnout

of votes cast. Early voting began a month before election day. Mail-in ballot rules were modified to accommodate arrivals as late as November 6. Hancock County narrowed down its ten precincts to three voting super centers. Other counties allowed in-person voting at any precinct, regardless of a voter's home address in their county.



Voters make their way into the Owensboro Sportscenter to vote in-person. Source: <https://www.messenger-inquirer.com/news/sportscenter-draws-4-206-in-person-voters/>



The new Sturgis City Council was sworn in on December 28, 2020 by Chief of Police Chance Whitfield. Photo from City of Sturgis, KY Facebook Page.

COMMUNITY SERVICES

ANALYSIS

Libraries

When residents stayed home at the start of the pandemic, libraries became a steady source of entertainment for children. Libraries across the region created an assortment of new or improved programs.

Adaptive Library Programs

- | | |
|-------------------------------|---|
| ◇ Contactless checkouts | ◇ Outdoor book walks |
| ◇ Curbside pickup | ◇ Online trivia nights |
| ◇ Mobile hotspots | ◇ Bookmobile deliveries to assisted living facilities |
| ◇ Take-and-make activity kits | ◇ Online streamings of readings to farm animals |
| ◇ Online book readings | |
| ◇ Porch deliveries | |



Henderson Gathering Place preparing meals to be delivered to seniors.



Webster County Senior Center director and volunteer delivering meals to seniors.

Senior Centers

Senior centers were quick to shut down at the start of the pandemic. Since the elderly are at higher risk of serious cases of COVID-19, it was important to reduce their exposure. For some seniors, however, going to the senior centers for meals and activities was the only socialization available to them. This choice was suddenly no longer an option.

Meal delivery and curbside pickups increased as the pandemic brought greater need. Deliveries became a concern as more meals were served without additional funding. Meal numbers across the seven GRADD counties are:

- FY 2019: 182,876
- FY 2020: 225,794
- FY 2021: 353,340
- FY 2022: 231,415

Senior meals at Hawesville and Lewisport began offering curbside and as deliveries. Meal delivery drivers waited for seniors to get their meal and return inside their homes before leaving, but drivers could not go inside and visit like usual. These deliveries allowed for delivery drivers to also do quick check-ins with the seniors to make sure they were healthy and had what they needed.

Already delivering to a heightened number of clients – 125 at its peak during the pandemic – a total loss fire at the McLean County Senior Center added an extra level of difficulty to an already stressful situation. Senior Center staff transitioned to serving meals out of the community room at Livermore City Hall. A United Way grant furnished supplies like plates, cups, and insulated bags.



Daviess County Public Library lit up in green as a sign of remembrance for the deaths due to COVID-19.



McLean County Public Library streamed readings to farm animals. Photo from their Facebook Page.

COMMUNITY SERVICES

ANALYSIS

Nonprofits

Pandemic related impacts on many low-income households in the region increased the need for local non-profit charity organizations. For instance, the Salvation Army went from helping 11,000 individuals in 2019 to over 25,000 in 2020. In Henderson alone, they handed out roughly 350 carryout meals daily. Henderson Christian Community Outreach also stayed busy helping families and households fill out forms needed for utility assistance programs. They also provided small grants to those most severely impacted financially by the pandemic.

Audubon Area Community Services offered many government aid programs for low-income households across GRADD counties. These took the forms of Low-Income Home Energy Assistance Program (LIHEAP), Healthy at Home, and CDBG-CV Utility Assistance, among others.



Henderson Christian Community Outreach unloading food supplies to be distributed to households in need.



Union County High School's FFA Club ran a canned food drive in 2020. Over 2,000 cans were donated to help feed Americans.

Audubon Area Community Services hosted several food giveaways with food provided by USDA's Farmers to Families program. Households did not need to qualify for these food boxes; everyone was allowed to show up and receive a box. During one giveaway in Hancock County, 2,800 boxes worth a total of \$111,000 were distributed.

Public Transportation

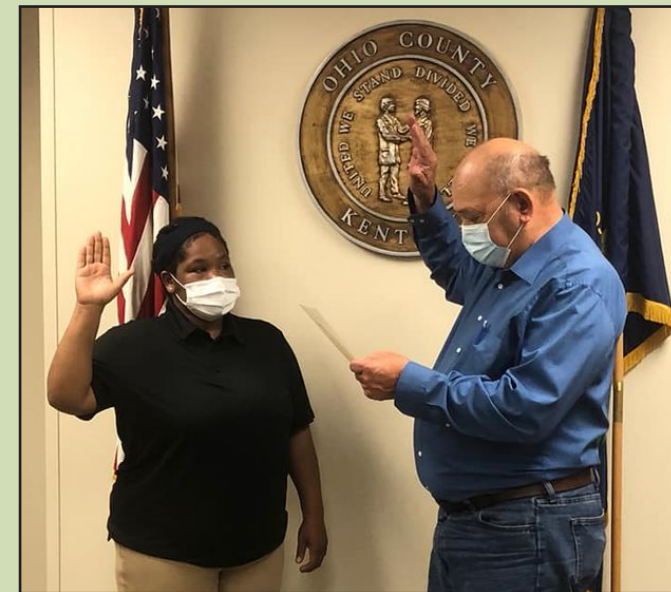
Henderson and Owensboro are the only cities in the region which provide public transportation services. During the pandemic, Henderson's bus routes ran at 50% capacity on modified schedules. They offered essential trips only and were on-call for non-emergency medical transportation like appointments and testing.

The Green River Intra-County Transit System (GRITS) provides public transportation across all GRADD counties. The public may ride for a low cost, and Medicaid eligible clients may ride to Medicaid appointments at no cost. Throughout the pandemic, GRITS took on additional roles to provide more transportation for seniors and to provide free rides to vaccination appointments.

Public Protection

EMS crews across the region followed COVID-19 safety protocols. They wore masks and gloves when entering homes. Additional PPE like gowns, face shields, and footies were worn when going somewhere they knew had a COVID-19 positive individual. Upon arrival at the hospital, PPE was removed and left there. The ambulance was then disinfected from top to bottom to prepare for the next run.

Hancock County Fiscal Court opened part of Vastwood Park away from public trails to first responders who wanted to quarantine in campers away from their families. Rental campers were an option for those who did not own their own.



Judge David Johnston swears in Cierra Nash as the new court bailiff for the Ohio County Sheriff's Office.

INFRASTRUCTURE

ANALYSIS

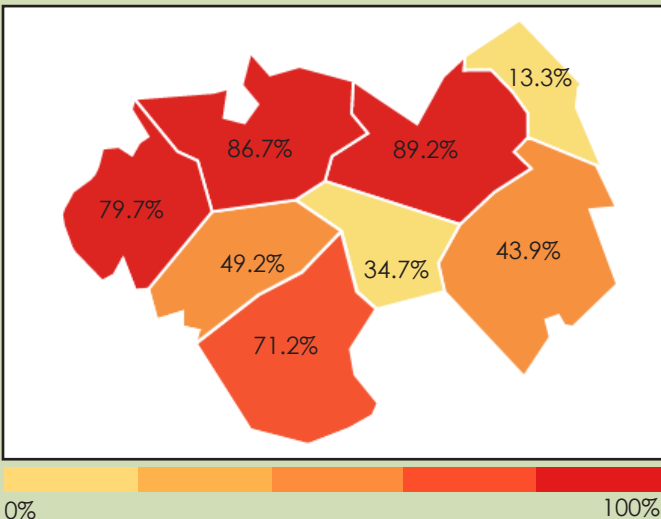
Broadband

Access to reliable internet has been an issue since its creation, but the COVID-19 pandemic highlighted the issue. With the exponential increase in working and learning from home and online commerce, lack of broadband impacted the entire country. In the GRADD region, lack of reliable broadband is consistently brought up by elected officials, citizens, and community leaders. According to the FCC, in 2018 Hancock County had the least access to broadband in the region.

Kenergy, an electric cooperative serving the region, offered free Wi-Fi to the 14 county school districts in its service area starting March 2021. Wi-Fi locations were set up at the Henderson, Owensboro,

FIXED BROADBAND AVAILABILITY

Percent of population with access to fixed broadband service at 25/3 mbps (FCC minimum definition of broadband) or higher advertised speeds



Source: Federal Communications Commission, Mapping Broadband Health in America, Broadband Gaps in America

and Hawesville offices. Only students could access the password protected. AT&T offered low-income household internet for \$10 per month. Spectrum offered free internet for school-aged children.

The American Rescue Plan Act (ARPA) earmarked funds for broadband infrastructure. The guidance encourages states, counties, and cities bring speeds to 100mbps both up and downstream.

Utilities

The Kentucky Public Service Commission (KPSC) issued an order to halt late fees and disconnections for non-payment on March 8, 2020. Governor Beshear issued Executive Order 2020-323 to do the same for utilities not regulated by KPSC. The moratorium from KPSC ended October 20, 2020 and the statewide moratorium ended November 6, 2020. With this termination, Governor Beshear's executive order designated \$15 million in COVID-19 relief funds for the Healthy at Home Utility Relief Fund, which provided relief for Kentuckians at risk for disconnection from natural gas, electric, water, and wastewater services. Utilities were required to create payment plans no shorter than six months and waive late fees until December 31, 2020.

Municipally owned utilities took losses on some household accounts. Some were directly impacted by COVID-19 and were truly unable to pay due to loss of a job, furlough, or illness. Other households saw the moratorium on disconnections as a reason to simply not pay their bills. In some instances, renters moved out without paying the bills, leaving utilities and landlords to bear the losses.

Cleaner Water Program

Some of Kentucky's American Rescue Plan Act (ARPA) funds were earmarked for infrastructure upgrades. Kentucky distributed these funds through the Cleaner Water Program, authorized by Senate Bill 36. GRADD communities used these funds for long-term projects to increase the resilience of their water and wastewater infrastructure. Over \$7.9 million across 35 projects was distributed to GRADD communities. Most Cleaner Water projects would never have been possible without ARPA.

Hartford local officials sought funding for years to reduce the excessive capacity of the one million gallon tank to a more reasonable 350,000 gallons. ARPA funding finally made it possible, and citizens will soon see improved water quality and reliability.

Uniontown's Main Street waterline is also being replaced with ARPA funds. With five water leaks in 2020 alone, this is urgent. 1,200 linear feet of cast iron pipe will be replaced with new PVC pipe to correct the problem.



Henderson Water Utility North Wastewater Treatment Facility. Photograph is from their website hkywater.org.

RECOVERY & RESILIENCY STRATEGIES



The Recovery and Resiliency Strategies are meant to guide GRADD communities toward a path of economic growth and sustainment. While related, recovery and resiliency are slightly different. The purpose of recovery is to address immediate impacts and restore the levels of economic and community activity seen prior to the pandemic. The purpose of resiliency is to create a more flexible and adaptable local economy that can better withstand future pandemics and other shocks. The Economic Recovery and Resiliency Plan addresses immediate recovery and examines what can be done for long-term resilience.

There were two Federal acts that provided funds directly to local governments. First, the Coronavirus Relief Funds from the CARES Act in March 2020 were used to jumpstart recovery. Many of the reimbursable expenditures eligible under these funds were PPE, first responder payroll, business grants, unemployment assistance, and other items useful in creating a workable economy amid the pandemic. Second, a year later in March 2021, the State and Local Fiscal Recovery Funds were set aside from the American Rescue Plan Act. These funds focused on creating a resilient foundation for the nation, starting at the local level.

In addition to local funding, both of those packages, along with the Consolidated Appropriations Act, sent stimulus checks to residents, providing much-needed income to households during the pandemic recession.

Owensboro Health photo from auduboninternational.org/owensboro-health

Lessons were learned as GRADD counties and cities maneuvered through recovery from the devastating pandemic. In Union County, for example, weekly virtual meetings between local officials, leaders, business owners, healthcare representatives, and other organizations allowed for reliable and constant communication to facilitate well-informed decisions. This communication was further increased in 2022 when the county invested in recreating their website to improve upon their abilities to provide information to the public.

In another instance, many counties and cities were able to create small business grants to help businesses impacted by the pandemic stay afloat. Businesses used grant funds to adapt to doing business during the ongoing pandemic.

To support recovery and resilience as set forth in this plan, GRADD expanded its website. GRADD launched an online COVID-19 information hub designed to be a one-stop shop for grants and other financial assistance useful to individuals, businesses, and local governments. This hub also contains other general information relating to the pandemic. The COVID-19 Resource Hub launched in October 2020. In February 2021, GRADD expanded this hub to include non-COVID-19 information relating to other grants and funding commonly used by those in the GRADD region.

CORONAVIRUS AID, RELIEF, AND ECONOMIC SECURITY ACT

RECOVERY

Coronavirus Relief Fund (CRF)

The CRF was set aside from the CARES Act to offset pandemic expenses. City and county allocations were based on population. The funds reimbursed COVID-related expenditures made between March 2020 and March 2021.

Cities and counties used this money to reimburse short-term recovery efforts such as the purchase of PPE for government and public use, cleaning supplies, one-time small business grants, utility relief grants, and first responder payroll.

Some jurisdictions also used CRF to reimburse longer term resiliency projects like drive-thrus and drop boxes for utility payments, upgraded flooring, additional laptop computers so staff could work from home, and installation of permanent plexiglass. Due to the limited scope of use for these funds, some smaller cities were unable to use all the money. Most transferred excess amounts to the county.

Cities and counties expressed the importance of these funds in helping with the initial recovery. After being reimbursed for these expenses, they were able to put that money back toward other city and county services in ways that helped their communities.

In December 2020, Governor Beshear announced there would be additional round of CRF funds made available for cities and counties that have spent their first allocation. GRADD communities were able to take advantage of this second round.



Calhoun Drive-Thru was constructed using CRF to lessen exposure risks for city employees and citizens.



Owensboro Health triage team. Source: <https://www.npr.org/2020/09/08/909630002/kentucky-city>



Using CRF money, the City of Robards was able to purchase an electronic sign to distribute pertinent pandemic information reliably to city residents.

CDBG-CV

The CARES Act also added funding for Community Development Block Grant – COVID-19 programs. Some of these funds went toward a utility assistance program. Each GRADD county applied for \$200,000 of CDBG-CV Utility Assistance to be distributed by Audubon Area Community Services (AACS). The only eligibility requirement for residents to receive this assistance was to be impacted by Covid-19 in some way. Unlike other assistance programs, there was no income limit. This assistance was a last-resort program, meaning households had to go through other programs before qualifying. Advertisement for the CDBG-CV Utility Assistance program increased traffic to AACS and led to more households receiving assistance from programs like LIHEAP and LIWEAP. CDBG-CV Utility Assistance funds were not expended as quickly as predicted. Excess funds were redirected to support other Covid-19 related projects called CDBG-CV projects.

One of those CDBG-CV projects in the GRADD region went towards the purchase of a new location for Owensboro Area Shelter, Information, and Services (OASIS), a domestic violence program. A 75% increase of Kentucky domestic violence homicides during the COVID-19 pandemic demonstrated a huge need for OASIS' services. The previous location of the OASIS shelter was not conducive to COVID-19 safety protocols, so clients had to be placed in hotels. CDBG-CV funding allowed OASIS to move to a location to better serve its clients without putting them at risk for Covid-19.

STATE & LOCAL FISCAL RECOVERY FUNDS

RESILIENCY

On March 11, 2021, the American Rescue Plan Act (ARPA) was signed into law. ARPA includes many types of funds to help individuals, businesses, and local governments. One is the State and Local Fiscal Recovery Funds (SLFRF) that address the needs presented by the COVID-19 pandemic, as well as prepare the country for a more resilient future.

The SLFRF had five categories of eligible uses:

- Support the public health response.
- Address negative economic impacts.
- Replace lost public sector revenue.
- Provide premium pay for essential workers.
- Invest in water, sewer, and broadband infrastructure.

Counties and cities have until the end of 2024 to obligate these funds and the end of 2026 to spend them. Given the timeline, some jurisdictions are taking their time deciding how the money will best be used in their communities.



A mini-horse visits the Union County Senior Center. Photo from Union County Fiscal Court Facebook page.

Of the cities and counties that have already expended portions of SLFRF, there are many notable projects.

Webster County purchased property for the very first county park, giving residents a new outdoor space to gather and play. It will offer outdoor recreation opportunities and ways for the community to stay healthy and active. Work on the park is ongoing.

Hancock County allocated funds for a new P25 radio system to increase the capabilities of police, fire, and EMS services by improving service areas for more reliable communication.

The **City of Corydon** built new bathrooms at the park. These additions can extend recreation opportunities to residents.

Henderson County awarded Henderson Community College \$500,000 to supplement workforce training and trade skills certificate programs. This award will help prepare the workforce for work in the essential jobs that continued operation throughout the pandemic.

The **City of Island**, along with other cities and counties, provided premium pay to all essential city workers for their work throughout the pandemic.

The **City of Owensboro** is making upgrades to Cravens Pool, which closed in 2020 due to pandemic protocols and has remained closed due to structural and mechanical issues. Owensboro is also using funds to make drainage improvements on the west side of the city to eliminate/decrease flooding issues.

The **City of Whitesville** purchased a new mower for use at the city park.

Ohio County awarded grants to small businesses around the area. The county also funded repairs at the local food pantry.

The **City of Morganfield** is investing in new playground equipment at Dunbar Park so children can have a safer place to play outside.

Many cities and counties chose to use the SLFRF to supplement Cleaner Water projects, allowing them to take on larger and more impactful projects that would not be possible otherwise. ARPA as a whole played a crucial role in upgrading water and sewer systems, as well as so many other aspects of the GRADD communities, so that they can serve residents for decades to come.



Rental bicycles are available for public use in Henderson. Photo from Henderson Tourist Commission Facebook.

RESILIENCY THEMES

RESILIENCY

Sector Specific Resiliency Themes

A resilient system is prepared for and can withstand and prevent negative impacts from an unplanned event, such as a pandemic or other natural disaster. Resiliency themes emerged during discussions with local officials and community members. There are ways in which the GRADD region can be more prepared and adaptable during future economic disturbances. Themes for each sector analyzed in this plan are found here.



Economy

- Educated/trained workforce
- Diverse industries
- Essential industries
- Education opportunities



Consumer Spending

- Reliable broadband access
- Reliable shipping
- Multiple ways of doing business
- Resilient supply chain



Business and Industry

- Reliable broadband access
- Multiple ways of doing business
- Creativity
- Resilient supply chain
- Disaster preparedness plans



Education

- Reliable broadband access
- Access to technology
- Childcare
- Continuation of food programs
- Support for teachers



Healthcare

- Reliable broadband access
- PPE stockpiles
- Establishing trust
- Disaster preparedness plans



Tourism

- Disaster preparedness plans
- Adaptability
- Creativity
- Establish trust in destinations



Community Events

- Creativity
- Reliable broadband access
- Creating outdoor gathering spaces



Government

- Reliable communication
- PPE stockpiles
- Collaboration with organizations
- Disaster preparedness plans



Community Services

- Creativity
- Disaster preparedness plans



Infrastructure

- Reliable broadband access
- Means to pay utility payments
- Utility payment plans

COMMUNITY ACTION PLAN

Goals

Four resiliency themes were common across multiple sectors and have been set aside as goals for the region. These are areas in which the region must improve in order to better withstand future disruptions. Pursuing these goals is crucial to long-term recovery from the COVID-19 pandemic. Accomplishing these goals will also make the region better able to withstand future shocks, pandemics or otherwise.

Broadband

The pandemic brought to focus how many Americans lack reliable internet. Many students and remote workers had to travel to public Wi-Fi hotspots to get decent access. Future disasters will be better survived with reliable in-home broadband.

Disaster Preparedness Plans

Households, governments, healthcare, businesses, organizations, and schools can all benefit from having an emergency plan. Being prepared for any disaster can reduce stress and lead to better decision making.

Adaptability

Businesses, households, and other entities that got creative when the world changed overnight were the ones who best survived. Creativity and a willingness to do things differently allow entities to absorb the impacts of disasters.

Trust & Communication

Establishing public trust in an organization, entity, or place makes it a reliable source of information. During times of distress like the pandemic, people need entities they can trust.

Addressing Each Resiliency Theme

In looking towards the future, the GRADD region needs to focus on addressing these four themes which will be addressed through the completion of projects and plans that will strengthen the community and economy. For each of the resiliency themes, two obtainable objectives have been created as goals for the region.

Broadband

Objective 1:
Upgrade Connect GRADD

Objective 2:
Pursue alternative options

Disaster Preparedness Plans

Objective 1:
Creation of pandemic disaster plans, including PPE stockpiling

Objective 2: Implementation of projects to increase capabilities of disaster plans

Adaptability

Objective 1:
Small business grants directed at building online presence

Objective 2:
Trainings on adaptation for organizations

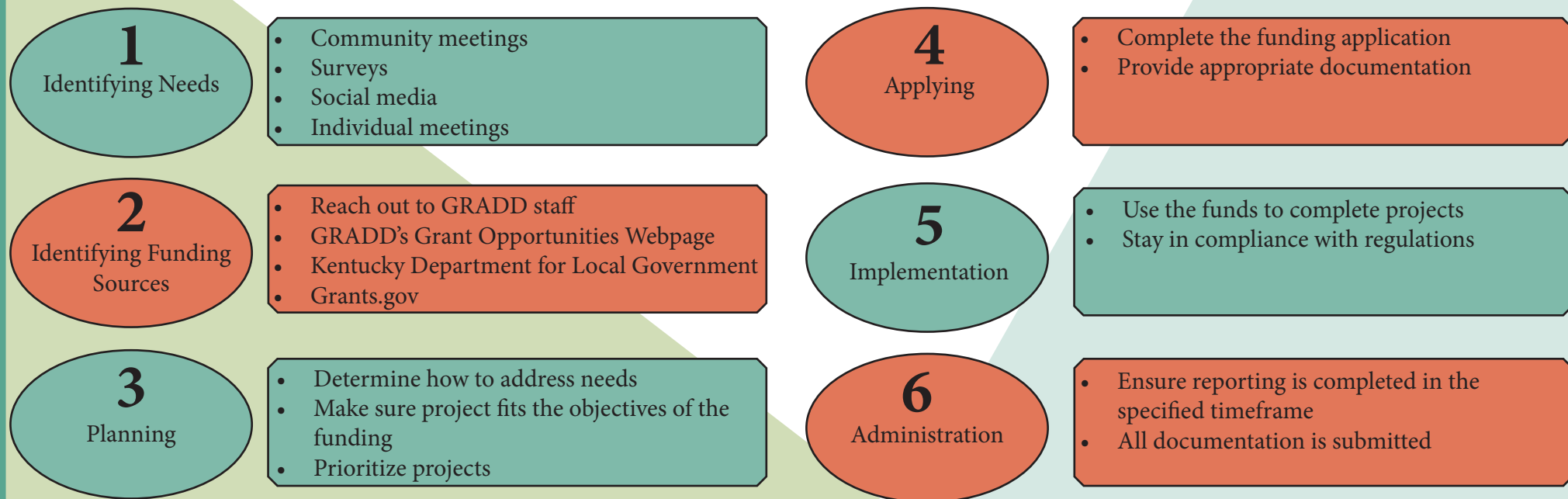
Trust & Communication

Objective 1:
Social media engagement

Objective 2:
Become a reliable source of information for the public

COMMUNITY PROJECTS

The infographic below demonstrates the process local governments and organizations should follow when creating and implementing resilient projects. There are six general phases which every project will go through.



GRADD compiled a list of ideas and needs in line with the recovery and resiliency goals outlined in this plan. These ideas were gathered through conversations with local officials, the general public, nonprofits, and businesses. It is essential that local officials continue to expand this list through further community conversations. Additionally, a list of projects started or completed during the pandemic related to the resiliency themes and the health crisis is provided below. Counties, cities, and organizations in the GRADD region worked tirelessly to create supportive and strong economies to recover from the pandemic.

Current & Completed Projects

- | | |
|---|--------------------------------------|
| ▷ Western Kentucky Regional Training Center | ▷ COVID-19 RLF |
| ▷ Purchase of new Webster County park | ▷ Healthy at Home Eviction Relief |
| ▷ CDBG-CV Utility Assistance | ▷ Video conferencing |
| ▷ CDBG-CV Recovery Kentucky | ▷ Restaurant outdoor seating permits |
| ▷ Shuttered Venue Grant | ▷ OASIS |
| ▷ Senior meals | ▷ Union County Elevator |
| ▷ Local small business grants | ▷ Vastwood Park |
| | ▷ Communication Equipment |

New Project Ideas

- | | | |
|------------------------------|--|-------------------------------|
| ▷ Broadband expansion | ▷ Low-income housing | ▷ Park improvements |
| ▷ Childcare facilities | ▷ Transportation infrastructure | ▷ Emergency transportation |
| ▷ Childcare assistance | ▷ Senior center outdoor gathering spaces | ▷ Emergency operation centers |
| ▷ Water/sewer infrastructure | ▷ Mental health support | ▷ Communications upgrades |
| ▷ Workforce training | | ▷ Website upgrades |
| ▷ Telehealth projects | | |