

FULTON, KENTUCKY PLACEMAKING PLAYBOOK

by Atlas Community Studios

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Steering Committee

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About Atlas Community Studios

Atlas Community Studios was founded by a small, diverse group of creative problem-solvers and entrepreneurs looking for the opportunity to advance the economic prosperity of small and rural communities across the country. With decades of combined experience spanning both the public and private sectors, the Atlas team specializes in strategic planning, economic development, and creative placemaking. Atlas helps communities plan for development and growth through collaborative strategic planning and simple-to-execute, realistic strategies. The Atlas team's portfolio of work includes 47 action-oriented plans in rural communities across 23 states and one Canadian province.



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OVERVIEW

OVERVIEW

The Fulton, Kentucky Playbook includes an analysis of key trends, opportunities, and challenges the city faces to achieve a prosperous economic and social future. Quantitative research is combined with feedback from stakeholder input to ensure that Fulton's strategic priorities reflect the community's collective vision and goals.

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PLANNING PROCESS

Steering Committee

- The City of Fulton established a project steering committee of 24 individuals with backgrounds ranging from the public, private, and nonprofit sectors.
- The Steering Committee met for its first official meeting in December of 2021 to review the project goals and placemaking process before facilitating a visioning session and discussion on the city's assets, challenges and opportunities.
- The steering committee and core group convened every-other-month to help guide the planning process and to ensure the development of the playbook was community-centered and in alignment with local priorities.

Public Engagement

- The Atlas team facilitated two public visioning sessions, one in-person during the site visit and one online via Zoom.
- The project team also hosted three focus groups on housing, economic development and marketing. Stakeholder interviews were also conducted to solicit additional feedback.
- An online community survey was created, promoted locally and generated 80 responses answering detailed questions relevant to the project focus areas.

Community Assessment

- The community assessment features high-level quantitative trends for Fulton as compared to Fulton County, the state of Kentucky, and the United States.
- The community assessment also incorporates key themes from the stakeholder input to describe Fulton's assets and challenges related to housing, economic development, and marketing.
- In addition to the quantitative data and stakeholder input analysis, the Atlas team conducted topical research to contextualize the key trends and issues affecting Fulton, which ultimately informed the strategic opportunity areas in the playbook.

Playbook

- Informed by the community assessment findings, the playbook identifies strategic opportunity areas and recommends partnerships, funding opportunities, and best practices and resources to help advance projects from ideation to reality.

EXISTING PLANS & STUDIES

The following reports and studies helped inform the findings of the Community Assessment and are incorporated into the playbook as appropriate:

- 2015 Comprehensive Plan
- 2022 Bicycle and Pedestrian Plan

DATA SOURCES

The community assessment utilizes a variety of data indicators to examine Fulton's competitiveness as a place to live, work, and do business. The Atlas team sourced data primarily from the U.S. Census Bureau and other public sources including the U.S. Bureau of Labor Statistics (BLS) and the U.S. Bureau of Economic Analysis (BEA).

CENSUS ESTIMATES

The U.S. Census Bureau's American Community Survey (ACS) is a nationwide survey that collects and produces information on social, economic, housing, and demographic characteristics for communities throughout the United States. While the survey is annual, data indicators for communities with fewer than 65,000 residents are typically provided as five-year averages in order to increase statistical reliability and reduce margins of error. The tradeoff is that ACS 5-Year Estimates are less current. For instance, 5-Year Estimates from the 2019 ACS are derived from 60 months of data collected between 2015 and 2019. Because Fulton has a population of fewer than 65,000 residents, the community assessment exclusively uses 5-Year Estimates for ACS data indicators.

COMPARISON GEOGRAPHIES

Fulton, Kentucky is the primary geographic unit of analysis in this report. However, to provide additional context, data indicators for Fulton are benchmarked against Fulton County, the state of Kentucky, and the United States. Comparison areas are intended to provide context and perspective on Fulton trends but did not influence the determination of strategic priorities or recommendations.



LOCATION QUOTIENTS

A key concept utilized in the community assessment is Location Quotients (LQ). They are used to determine the relative concentration of an economic sector or occupation in Fulton versus the nation as a whole. They are essentially a shorthand used to convey whether the community has a local advantage or disadvantage for a particular segment of the economy or an occupation.

- An LQ of 1.0 indicates that the local and national concentrations are the same.
- An LQ above 1.0 means that the community has a competitive advantage over the United States.
 - In other words, there are more individuals working in this sector than the average community nationwide.
- An LQ below 1.0 means that the community is underserved for that employment sector versus the national average.
 - In other words, there are fewer individuals working in the community versus the United States. This implies that some of these jobs are being sourced from outside the local economy.



COMMUNITY ASSESSMENT

COMMUNITY ASSESSMENT

KEY TRENDS & CHALLENGES

The following key trends and challenges emerged from the quantitative and qualitative research conducted for the Community Assessment.

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01.

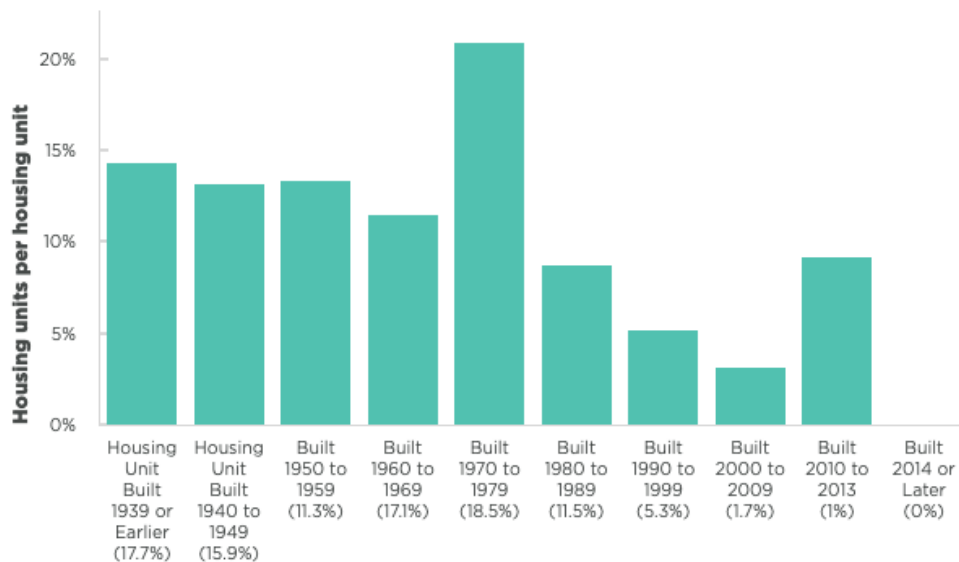
Blighted properties, aged housing stock, and unaffordable residential units are contributing to a complex housing market in Fulton.

Among all of the input Atlas collected, housing was overwhelmingly one of the greatest challenges Fulton currently faces in terms of economic development.

Key Takeaways

During the visioning sessions, roughly 71% of respondents have struggled, or know someone who has struggled to find appropriate housing in Fulton. Survey results were similar, with 62% of respondents also struggling to meet housing needs. When digging into what specific issues Fulton faces in terms of housing, blighted homes were reported as a top issue. In Fulton, the average home is more than 60 years old and very few homes built since 2000.

Building Age of Housing Units



Sources: US Census Bureau ACS 5-year 2016-2020

An older housing stock has led to a significant increase in vacancies (23%) due to blighted and/or dilapidated homes. Survey respondents answered blighted / dilapidated / abandoned housing (83%) or outdated / not well maintained (74%) as some of the greatest housing challenges. Similar perceptions were shared during public visionings, where 100% of respondents said Fulton has a disproportionate number of blighted homes.

1,269

Total Housing Units

290

Vacant Housing Units

979

Total Occupied Housing Units

324

Excessive Housing Costs – 30 Percent or More of Income

514

Owner Occupied Housing Units

103

Excessive Owner Housing Costs – 30 Percent or More of Income

465

Renter Occupied Housing Units

221

Excessive Renter Housing Costs – 30 Percent or More of Income

With fewer homes available for purchase, Fulton has developed a renter-occupied majority, with over 54% of residents living in a rental home. Fulton renters also earn almost half of what homeowners earn, which is most likely why roughly half of renters are considered cost-burdened, meaning they are paying more than 30% of their income towards housing. This is significantly higher than homeowners, of which only 18% are cost-burdened.

\$31,935

Median Income by Occupancy – Owner Occupied

\$17,991

Median Income by Occupancy – Renter Occupied

Sources: US Census Bureau ACS 5-year 2016-2020



When asked in the public survey “What do you believe Fulton’s first/second priority for economic development should be?” housing was among the top three choices provided by respondents. Solutions such as new housing developments and upgrading of existing homes were the two most popular answers to combat existing some of Fulton’s challenges.

Top Priority

It appears that there is a collective agreement that blighted homes is Fulton’s largest housing challenge, and that Fulton should prioritize developing solutions to combat this existing problem. By focusing on decreasing (and preventing) blighted homes, this will increase affordability and availability for current and future residents.

02.

Regional industrial development “wins” have the potential to create high quality job opportunities for Fulton residents, but the local labor market lacks the skills needed to meet employer demand

The International Economic Development Council defines economic development as “the intentional practice of improving a community’s economic well-being and quality of life. It includes a broad-range of activities to attract, create, and retain jobs, and to foster a resilient, pro-growth tax base and an inclusive economy. The practice of economic development comprises a collaborative effort involving industry, government and myriad community stakeholders.” Generally, economic development is viewed from the lens of industrial recruitment and job creation. But this perspective is limited in scope, and doesn’t consider the myriad of dynamics that contribute to a community’s competitiveness. On the contrary, a more holistic definition of economic development reflects the creation of wealth from which community benefits are realized. It is more than creating jobs or attracting industry, it’s an investment in growing your economy and enhancing the prosperity and quality of life for all residents.

Communities of all sizes must grapple with the reality that it will take more than jobs alone to attract and retain a quality workforce. The other major components in this playbook address housing, marketing, and tourism – all of which contribute to overall quality of life and economic competitiveness.

Fulton is uniquely positioned geographically on the Kentucky/Tennessee stateline, which means it will ultimately benefit from Ford Motor Company’s decision to build [Blue Oval City](#), an automotive and battery manufacturing complex, which is projected to create nearly 6,000 jobs. As recently as July 2022, much of the discussion around Blue Oval City has revolved around transportation logistics and workforce development. Tennessee officials are speaking to state leaders in Missouri, Kentucky, Arkansas, Alabama, and Mississippi about



the workforce needs at the new Ford complex so they can begin building an adequate and sustainable talent pipeline of skilled workers. Working-age residents in Fulton are poised to benefit from the job creation in west Tennessee, but regional partners must mobilize now if it is to equip these individuals with the skills they need to build their careers at the Blue Oval City complex.

The information below describes the public’s current perception of local economic development and integrates it with key data indicators to provide greater context to Fulton’s standing as a place to live, work, and do business.

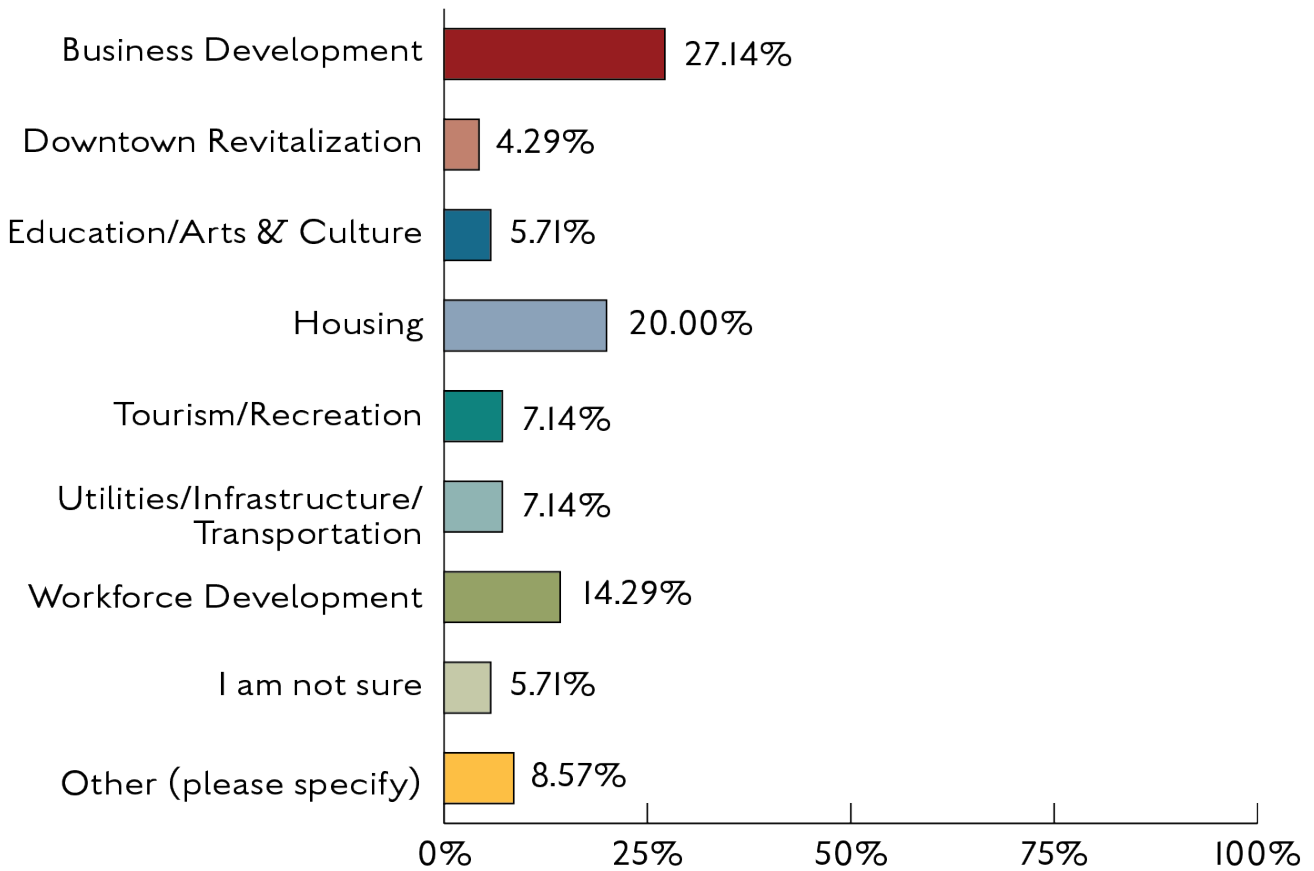
Key Takeaways

According to the steering committee and local residents, Fulton’s greatest strengths and weaknesses as they relate to economic development include the following:

Strengths	Weaknesses/Challenges
Geographic location (on KY/TN state line)	Business attraction (ex. Industrial recruitment) and retention
Public infrastructure assets and access (rail yard, I-69, water, broadband)	Wages
Downtown (little to no vacancies)	Essential services (ex. health care, education, and child care)
Quality of life (ex. outdoor recreation)	Workforce talent (i.e. skills gap)
Access to institutions of higher education and vocational schools	Appropriate housing (i.e. right price, right size)

Top Priorities

When asked, “What do you believe Fulton’s top priority for Economic Development should be?”, public survey respondents selected business development (27%), housing (20%), and workforce development (14%). More specifically, respondents believe Fulton should focus its economic development efforts on industrial recruitment, business retention and expansion, adult training programs, remote/telework opportunities, and youth training programs.

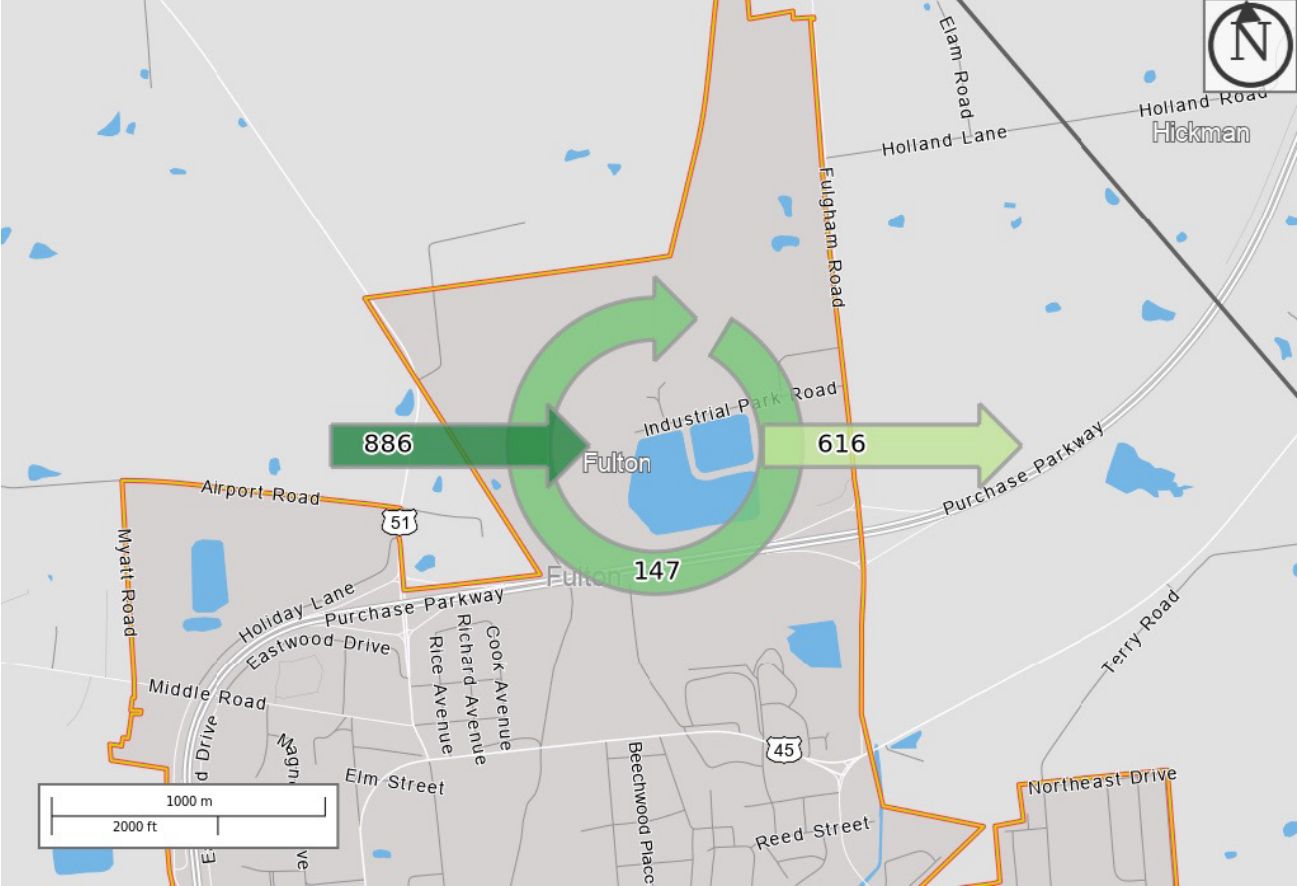


Inflow-Outflow Analysis

Employers in the City of Fulton imported most of their talent (886 people or 85.8% of people employed in Fulton) from outside the city limits in 2019 (according to the U.S. Census On the Map tool). Approximately 616 people (80.7%) lived in Fulton but were employed outside the city limits in 2019, and only 147 individuals (19.3%) lived and worked in Fulton. A company’s talent pool is not necessarily limited to the location of their office or plant, but it is important for

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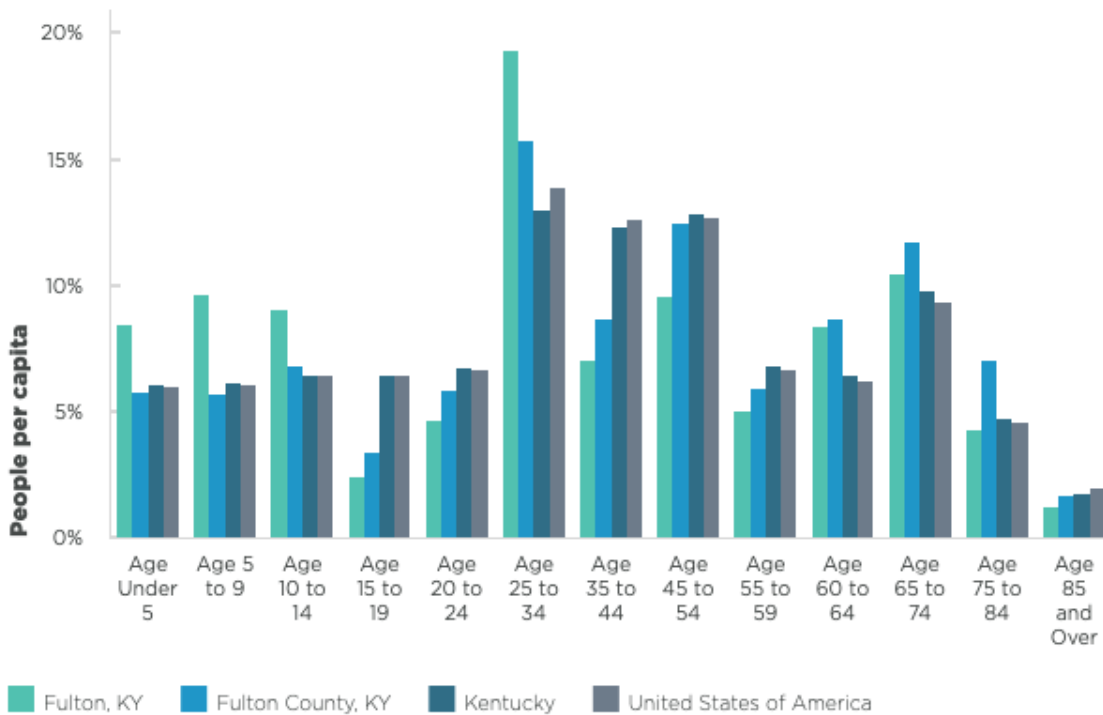
economic development leaders in Fulton to ensure their local employers are able to attract and retain the workforce they need to conduct business and expand in the area. Fulton, being uniquely located less than two hours drive from Ford’s Blue Oval City complex, also has the opportunity to foster supply chain companies supporting the automotive industry locally by intentionally building skilled talent pipelines locally and in collaboration with regional partners.



Population by Age Cohort

In the United States the median age of the labor force is 42 years old, and prime working age cohorts are between 25 to 54 years old. Between 2010-2020, the City of Fulton experienced substantial population growth in the 25 to 34 years old age cohort, up from 11.3% of total population in 2010 to 19.4% in 2020. However, Fulton experienced some of its greatest population decline in the 35 to 44 and 45 to 54 years old age cohorts, which may be the result of overall population loss between 2010 and 2020.

Total Population by Age (2016-2020)



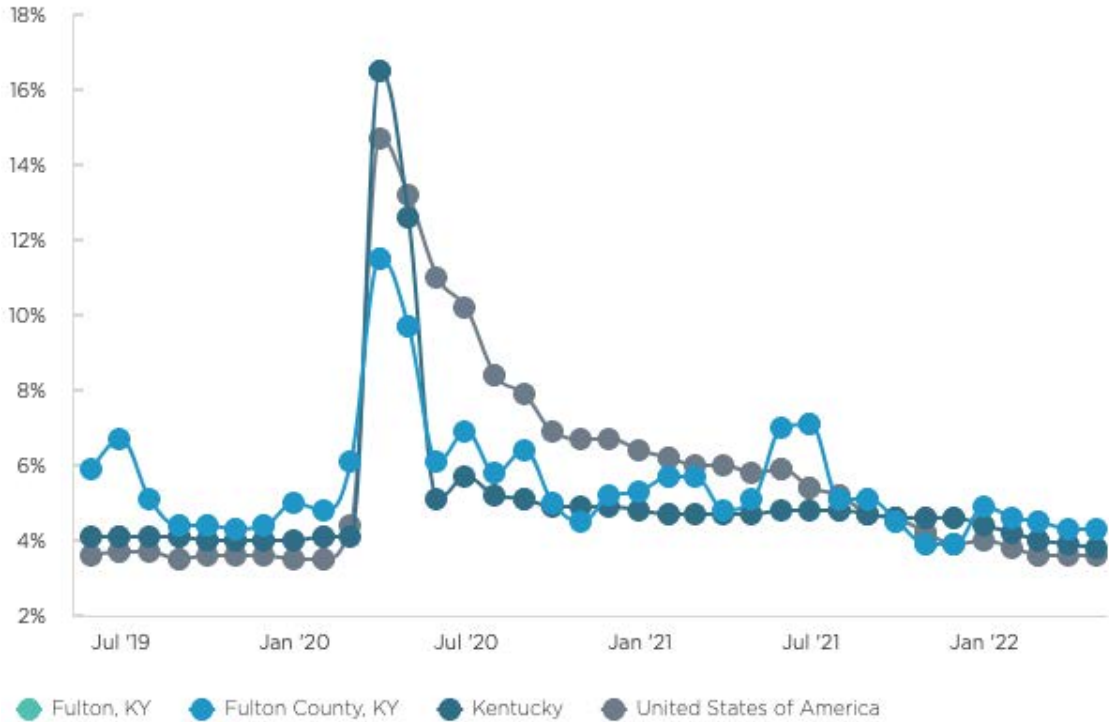
Sources: US Census Bureau ACS 5-year 2016-2020

Unemployment Rate

According to the U.S. Bureau of Labor Statistics (BLS), the unemployment rate is defined as “the number unemployed as a percent of the total labor force.” As of May 2022, Fulton County’s unemployment rate is 4.3% which falls far below its peak of 11.5% in April 2020 at the height of the COVID-19 pandemic. In general, Fulton County has maintained lower unemployment rates over the long term

compared to Kentucky and the United States. The only exception was between June 2021 and July 2021 when Fulton County’s unemployment rate was higher than both the state and country being 7% or greater compared to the state and country being less than 5% and less than 6%, respectively during this same period.

Unemployment Rate



Sources: BLS LAUS

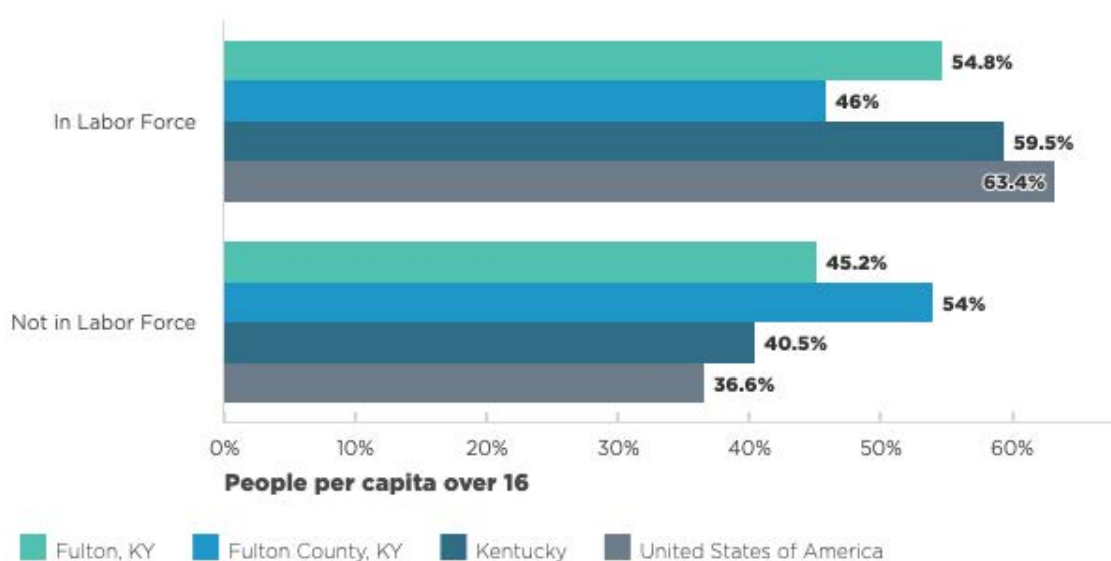
Labor Force Participation Rate

According to the U.S. Bureau of Labor Statistics (BLS), the labor force participation rate is defined as “the percentage of the civilian noninstitutional population 16 years and older that is working or actively looking for work”. It is an important labor market measure because it represents the relative amount of labor resources available for the production of goods and services. In comparison to Fulton County, the state of Kentucky, and the United States, the City of Fulton has a higher labor force participation rate than the county (46%) with 54.8% of its population (16 years and older) either working or actively looking for work. However, the City of Fulton’s labor force participation rate falls below the



state (59.5%) and the nation (63.4%) which may demonstrate some inefficiencies in the local labor market.

Participation in Labor Force (2016-2020)



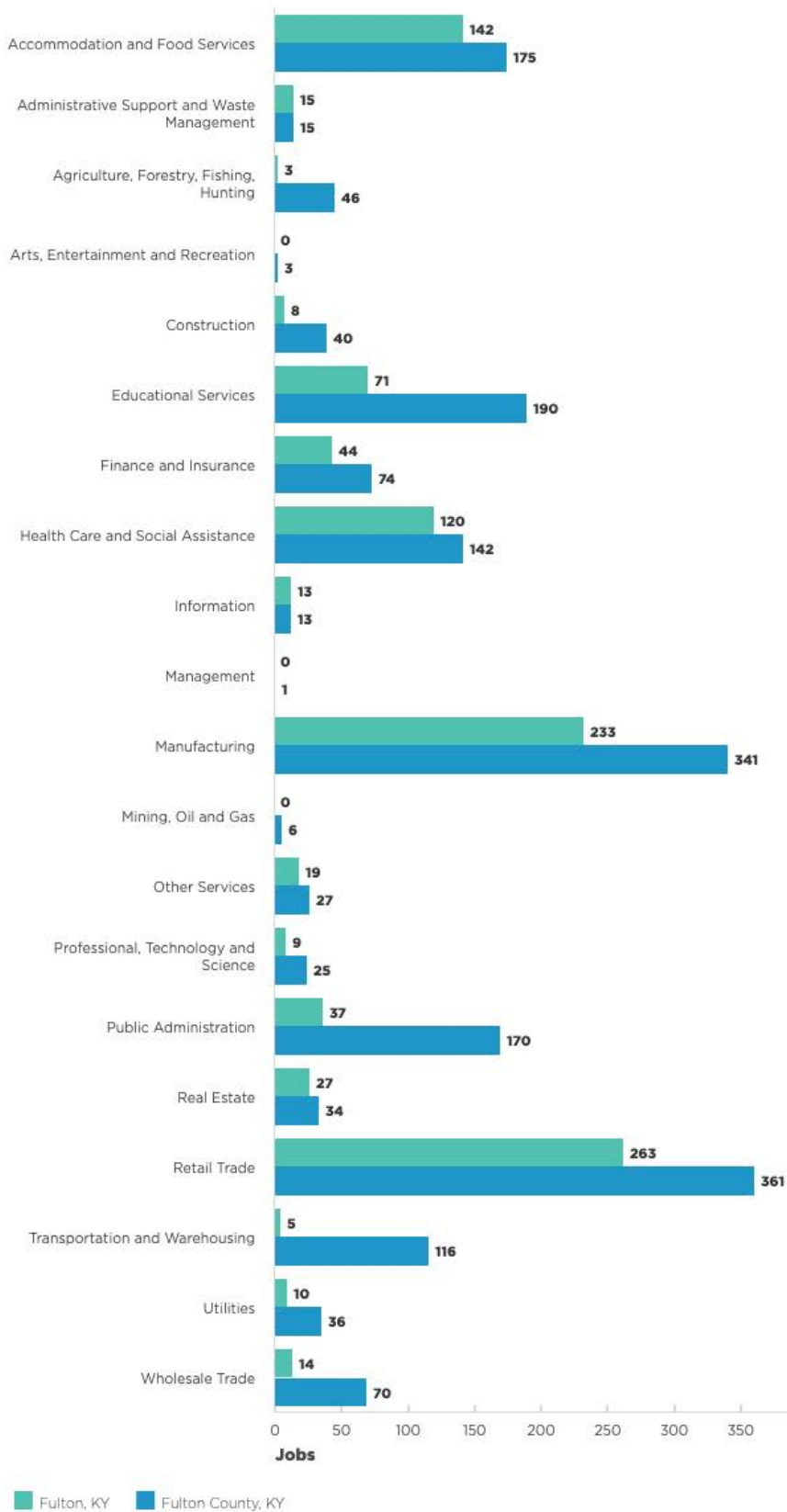
Sources: US Census Bureau ACS 5-year 2016-2020

Number of Jobs by Industry Sector

According to the U.S. Census Bureau’s Longitudinal Employer-Household Dynamics (LEHD) program, the largest industry sectors in the City of Fulton by number of jobs are Retail Trade (263), Manufacturing (233), Accommodation and Food Services (142), and Health Care and Social Assistance (120).

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Number of Jobs

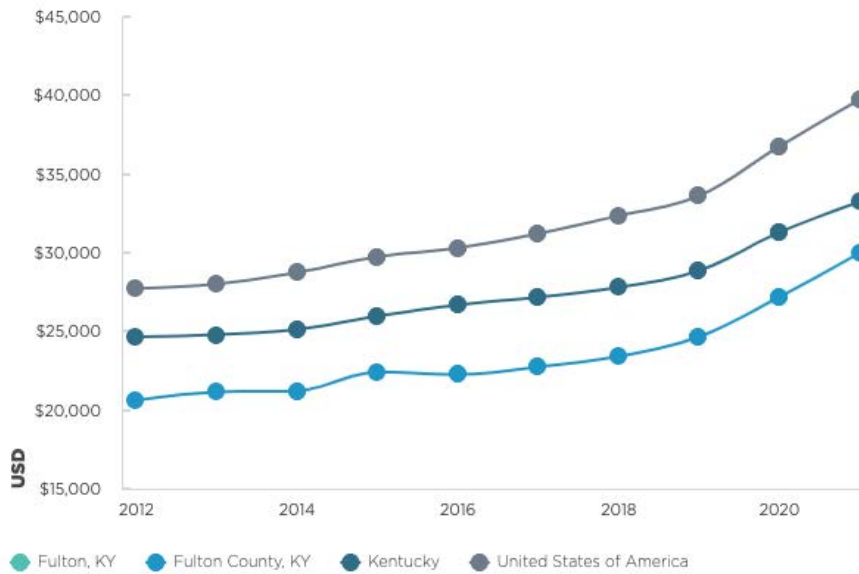


Sources: *LODES Version 7.5 2019*

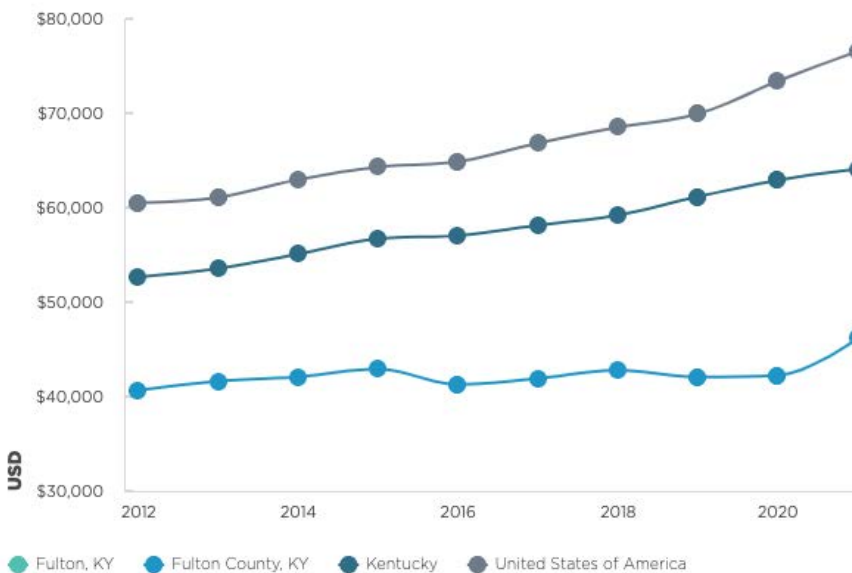
Average Annual Wages by Industry

According to the U.S. Bureau of Labor Statistics (BLS), the average annual wage in the retail trade industry sector in Fulton County has increased from \$20,615 in 2012 to \$29,984 in 2021. Moreover, the average annual wage in the manufacturing industry has increased from \$40,652 in 2012 to \$46,185 in 2020 in Fulton County. However, manufacturing wages are significantly higher in the state overall being \$52,664 in 2012 and \$64,117 in 2021.

Average Annual Wages - Retail Trade



Average Annual Wages - Manufacturing



Sources: BLS QCEW

Educational Attainment (25 Years and Older)

According to the U.S. Census Bureau's American Community Survey (ACS) for 2016-2020, 46.3% of individuals ages 25 years and older in Fulton graduated with a high school diploma, 15.5% have taken some college courses but do not have a degree, 5.8% graduated with an Associates Degree, and 9.9% graduated with a Bachelor's Degree. Ultimately, Fulton's population lags behind the state and the nation when it comes to post-secondary educational attainment.

Educational Attainment - Less than 9th Grade per capita over 25

Fulton, KY	7.2%
Fulton County, KY	7.8%
Kentucky	5%
United States of America	4.9%

Educational Attainment - 9th to 12th Grade, No Diploma per capita over 25

Fulton, KY	11%
Fulton County, KY	11.8%
Kentucky	7.8%
United States of America	6.6%

Educational Attainment - High School Degree per capita over 25

Fulton, KY	46.3%
Fulton County, KY	38.6%
Kentucky	32.6%
United States of America	26.7%

Educational Attainment - Some College No Degree per capita over 25

Fulton, KY	15.5%
Fulton County, KY	22%
Kentucky	20.9%
United States of America	20.3%

Educational Attainment - Associates Degree per capita over 25

Fulton, KY	5.8%
Fulton County, KY	6.5%
Kentucky	8.6%
United States of America	8.6%

Educational Attainment - 9th to 12th Grade, No Diploma per capita over 25

Fulton, KY	9.9%
Fulton County, KY	9.9%
Kentucky	14.8%
United States of America	20.2%

Educational Attainment - High School Degree per capita over 25

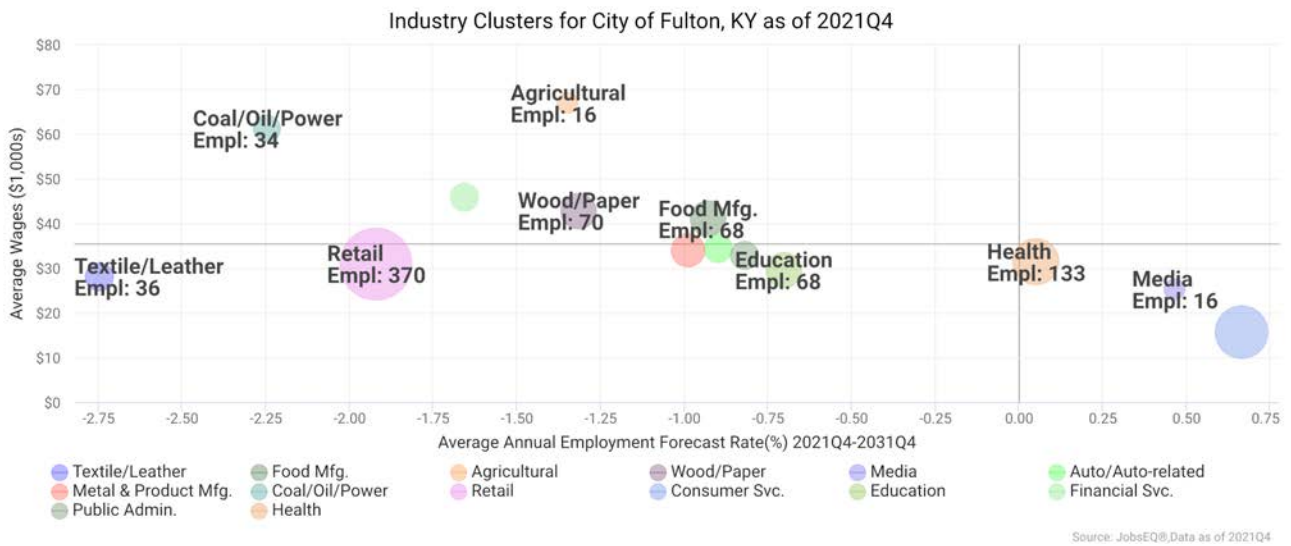
Fulton, KY	4.3%
Fulton County, KY	3.4%
Kentucky	10.3%
United States of America	12.7%

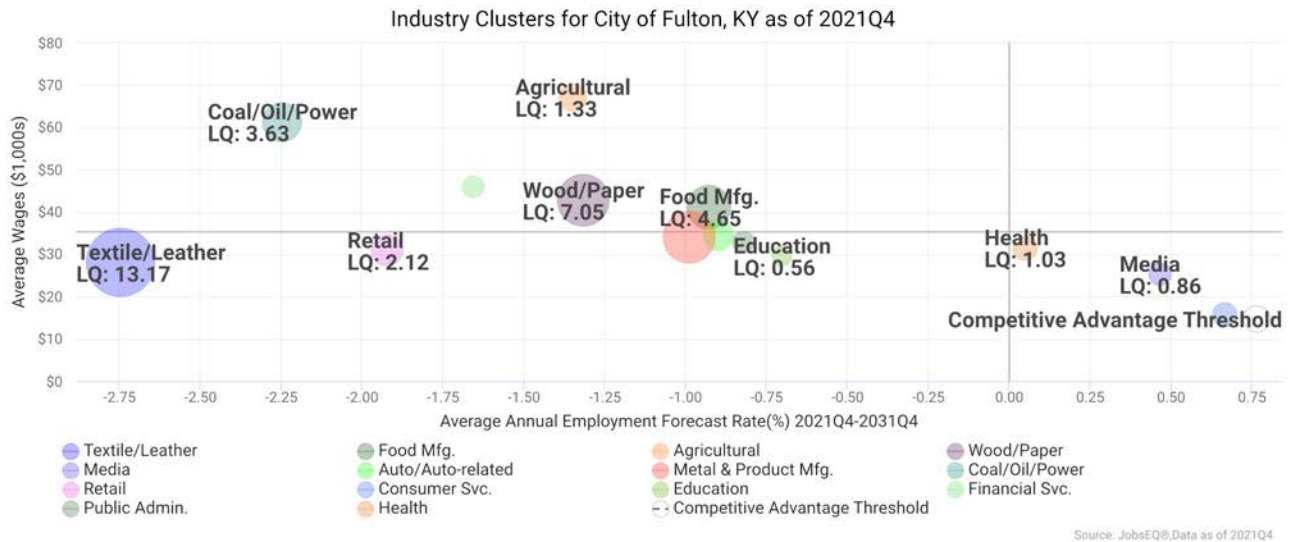
Sources: US Census Bureau ACS 5-year 2016-2020



Industrial Clusters - Forecast

Looking ahead, JobsEQ baseline data indicates three industry clusters – health, media, and consumer services – will add jobs in Fulton in the future.





Industry	LQ	Avg. Annual Employment	Avg. Wages	Growth Rate
Health	1.03	133	\$31,460	0.05%
Media	0.86	16	\$25,305	0.47%
Consumer Services	1.03	181	\$15,722	0.67%

The two industry clusters forecasted to have the highest average wages in Fulton are agricultural (\$66,988) and coal/oil/power (\$61,213).

The industry clusters that are reflective of Fulton’s competitive advantage include textile/leather (LQ: 13.17), wood/paper (LQ: 7.05), and food manufacturing (LQ: 4.65).

Skills Gap

According to JobsEQ, a skill gap is defined as the difference between the supply and demand for a skill. This can be measured by percentage or a job count (where the job count is relative to occupation demand). Positive gaps are surpluses of a skill and negative gaps represent a shortage of a skill. Skill supply is collected from candidate resume data; demand (openings) is collected from job ads.

According to data as of Q4 - 2021, Fulton County is experiencing skill gaps in occupations related to retail sales, sales, food preparation, and hospitality.

Skill Gaps: Fulton County, Kentucky

Skill	CANDIDATES	OPENINGS	GAP
	#	#	#
Retail Sales	5	8	-3
Sales	5	7	-2
Food Preparation	2	3	-2
Hospitality	2	3	-2
Bilingual	0	1	-1
Word Processing	1	2	-1
Warehouse Management Systems (WMS)	0	1	-1
Microsoft Applications	0	1	-1
Home Health Care	1	1	-1
Soldering	0	1	-1
Microsoft Excel	11	10	1
Microsoft Outlook	4	3	1
Point of Sale Systems (POS Systems)	2	1	1
Food Service	3	2	1
Serving	2	1	1
Credit Card Machines	1	0	1
Microsoft PowerPoint	3	2	1
Spanish	3	2	1
People Skills	4	1	3
Microsoft Office	13	9	4

Source: JobsEQ®



Awards Gap

According to JobsEQ, this data indicator demonstrates the difference between the number of awards awarded (which are post-secondary certificates or degrees) and the occupation demand in the City of Fulton. Negative values represent the gap, or shortage, of degrees being awarded in the City of Fulton to meet the demand for these occupations. The positive values represent the surplus of awards meaning that the number of awards awarded are greater than the target range of demand for the City of Fulton.

According to data as of Q4 - 2021, Fulton County is experiencing a shortage of post-secondary certifications or degrees to meet the demand for certain occupations. In particular the gap occurs in occupations related to management,

educational instruction and library, business and financial operations, and community and social services. It is important to consider these award gaps are impacting employers in Fulton County, but do not take into account the post-secondary certifications or degrees that are minimum or required qualifications for employers outside the county.

Fulton County, Kentucky, Two-Year Degree or Higher Only

SOC	Occupation	Award Gap	Awards	Target Range	Annual Demand	US Awards Benchmark
11-0000	Management Occupations	(6)	0	6 – 7	7	6
25-0000	Educational Instruction and Library Occupations	(5)	0	5 – 6	5	6
13-0000	Business and Financial Operations Occupations	(3)	0	3 – 5	5	3
21-0000	Community and Social Service Occupations	(3)	0	3 – 3	3	3
17-0000	Architecture and Engineering Occupations	(2)	0	2 – 2	2	2
15-0000	Computer and Mathematical Occupations	(1)	0	1 – 1	1	1
19-0000	Life, Physical, and Social Science Occupations	(1)	0	1 – 2	1	2
23-0000	Legal Occupations	(1)	0	1 – 1	1	1
27-0000	Arts, Design, Entertainment, Sports, and Media Occupations	(1)	0	1 – 1	1	1
29-0000	Healthcare Practitioners and Technical Occupations	(1)	0	1 – 2	1	2
31-0000	Healthcare Support Occupations	0	0	0 – 0	0	0
33-0000	Protective Service Occupations	0	0	0 – 0	0	0
39-0000	Personal Care and Service Occupations	0	0	0 – 0	0	0
41-0000	Sales and Related Occupations	0	0	0 – 0	0	0
43-0000	Office and Administrative Support Occupations	0	0	0 – 0	0	0
45-0000	Farming, Fishing, and Forestry Occupations	0	0	0 – 0	0	0
49-0000	Installation, Maintenance, and Repair Occupations	0	0	0 – 0	0	0
53-0000	Transportation and Material Moving Occupations	0	0	0 – 0	0	0
	Total - All Occupations	(29)	0	29 – 29	29	29

Source: JobsEQ®
Data as of 202104

03.

Despite a rich history and unique identity, Fulton suffers from capacity challenges, inadequate tourism infrastructure and a lack of community pride hindering its ability to expand marketing efforts.

Railroads and Bananas are in-arguably a deep and well known part of the Fulton identity but significant opportunities exist to expand this story, increase tourism and improve quality of life for existing residents.

The first railroad deed was sold in 1857 and construction reached Pontotoc in 1859. At that time, Fulton was referred to as the “end of the line” by the United States Government and all mail was addressed to this extent. In 1896, the Illinois Central Railroad owned the two railroad lines that crossed Fulton, which saw 30 passenger trains a day and 3,000 freight cars that picked up or delivered cargo. At the same time, refrigerated train cars were introduced which allowed for the shipping of goods from tropical climates to the states. Fulton’s central location between New Orleans and Canada made it the perfect redistribution point for goods to be sent across the country.

The United Fruit Co., now Chiquita, began shipping bananas from South America by ship to New Orleans. The bananas were loaded onto rail cars on top of 162 pound blocks of ice for the trip north. Fulton had the only ice house on the route north to Chicago. The bananas were re-iced with blocks from the Fulton Ice Plant, now closed. Empty railcars were pulled up to the side of the ice house and large blocks of ice were loaded to cover the entire box car. The bananas were then laid on top of the ice to continue their journey. At one point, over 70% of the bananas that were consumed in the US passed through Fulton. Fulton quickly became known as “The Banana Capital of the World.”

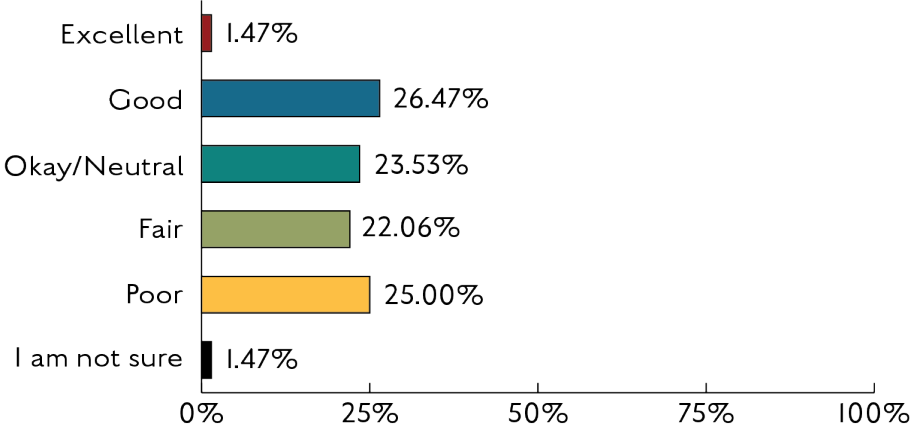
The railroad and bananas are still an important part of Fulton’s identity. Today, the interstate system has become the greatest asset to the city moving approximately 2,000 cars a day and this year (2022) marks the 60th annual International Banana Festival.

Key Takeaways

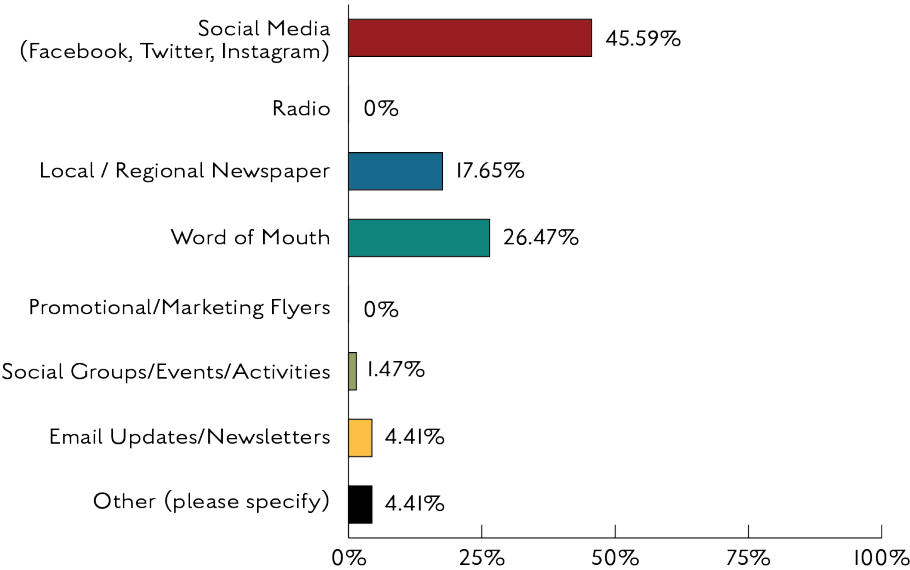
To gain a better understanding of the marketing and tourism landscape, the Atlas team facilitated a variety of stakeholder input processes to generate a SWOT Analysis. According to the steering committee and local residents, Fulton’s greatest strengths and weaknesses as they relate to marketing and tourism include the following:

Strengths	Weaknesses/Challenges
<ul style="list-style-type: none"> • Close proximity to South Fulton, TN and other regional assets • Rich history around bananas and the railroad • Annual banana festival • Twin Cities Chamber of Commerce (Fulton, KY and South Fulton, TN) • Fulton County Transit Authority (FCTA) • Nearby Fulton airport 	<ul style="list-style-type: none"> • Lack of existing tourism infrastructure • Lack of a brand identity • No completed plans with a unified vision for the future • City lacks a marketing and/or tourism director, which stymies progress • Adequate time and funding is not devoted to marketing/tourism • Poor digital footprint; no central tourism hub for people to visit (i.e. website) and little to no social media presence
Opportunities	Threats
<ul style="list-style-type: none"> • Capitalize on unique story of Fulton • Expand internal and external marketing efforts • Partner with the Banana Festival and surrounding communities to maximize efforts and efficiency • Introduce incentives to encourage tourism development (i.e. new amenities, programming) 	<ul style="list-style-type: none"> • Apathetic or negative outlook expressed by some residents creates a ripple effect throughout the community • Declining population • Roughly 1/3 of residents are cost-burdened, which may not leave disposable income • Competition with nearby larger cities

Public input demonstrated the current sense of community pride is low. When asked “How would you rate Fulton’s overall sense of community pride?,” 25% of survey respondents said “Poor” and 22% said “Fair” totaling almost three quarters of responses at “ok” or lower. This sentiment was true for visioning participants as well.



Almost half (45.59%) of all survey respondents said they rely on social media to find out what’s happening in Fulton, and nearly one-third (26.47%) said word of mouth.



Unfortunately, Fulton’s current online presence is minimal. A quick Google search on “Things to Do” in Fulton comes up with empty web pages or pages that only list activities in nearby cities. In fact, Fulton’s own tourism page on the city site is blank, which is a definite missed opportunity. It’s not that there’s nothing happening in Fulton, it’s that the information is not easily and centrally accessible.



Local & Regional Assets

Arguably one of the most unique draws to Fulton is the International Banana Festival, which is celebrating its 60th anniversary this year in 2022. This week-long celebration has activities for all including a parade, scavenger hunt, bake-off, photo contest and beauty pageant. Each year is capped with a 1-ton banana pudding that is shared among the community.

Fulton also benefits from a prime geographic location being within two hours of several regional attractions such as:

- [Great River Road](#) (45 minutes)
- [Trail of Tears National Historic Trail](#) (2 hours)
- [Columbus Belmont Park](#) (35 minutes)
- [Discovery Park](#) (15 minutes)
- [University of Tennessee Martin](#) (15 minutes)
- [Tennessee Safari Park](#) (1 hour, 15 minutes)
- [Reelfoot National Wildlife Refuge](#) (45 minutes)
- [Land Between the Lakes National Recreation Area](#) (1 hour)

This is an excellent opportunity to leverage proximity and make Fulton a must stop regional destination, not only during the Banana Festival, but all year round.



HOUSING

HOUSING

Overview

The key trend and challenge for Housing that was identified in the quantitative and qualitative research conducted for the City of Fulton's Community Assessment is reflected in the following statement:

Blighted properties, aged housing stock, and unaffordable residential units are contributing to a complex housing market in Fulton.

In response to this key trend and challenge, the following strategic opportunity areas for the City Fulton emerged.

continued on the next page >

Strategic Opportunity Areas

After reviewing all of the data collected by the Atlas team, we identified two strategic opportunity areas to improve the housing situation. Priority one should be addressing existing blight in the community. There is no question that current blight is Fulton's greatest housing challenge. Resident feedback agrees that focusing efforts on addressing the current blight would benefit the community economically and also aid in increasing community pride.

The second priority should be preventing future blight. Fulton has an aging housing stock. Pre-blight can creep up when homeowners/renters do not have the capacity to maintain (or upgrade) the home, whether it be physically or financially. Blight does not strictly occur when a home is vacant, but can intensify over time. Therefore, strategic efforts should be implemented to prevent future blight.

Both priorities can be addressed simultaneously or individually, and should begin with small steps. It's important to remember that this type of work takes time and progress will be incremental; however, a solid and strategic plan will help move these efforts forward. Here are strategies that will build a strong foundation to begin tackling these issues, and implement sustainable and incremental solutions to Fulton's housing challenges.

ADDRESS EXISTING BLIGHT

Create an updated housing inventory

To understand the full extent of Fulton's blighted housing, it is important to first collect an up-to-date inventory of all the homes, ideally through GIS mapping. This will help in developing a ranking system in accordance with the level of blight homes are experiencing (minimal, moderate, or extreme blight). Additional indicators, such as single-family vs. multi-family, tax-delinquent, etc., can be done through a number of entities, typically the county assessor's office. In Fulton's case, it appears the [Purchase Area Development District \(PADD\)](#) completed a map in 2015 during the development of Fulton's comprehensive plan. In order for Fulton

to have an accurate representation of the existing blight today, Atlas recommends the following options:

Option I: Collaborate with the PADD to create an updated map.

- This will likely come with a cost (~\$10,000) but would be the easiest and quickest way to establish the existing inventory and begin on-the-ground work towards revitalization. However, this option would most likely only provide a high-level categorization e.g. no repair needed, minor repair needed, major repair needed, or razing recommended. This would most likely not provide indication as to whether the home is occupied or vacant.
- It is possible that this project could be completed by volunteers through [GISCorps](#) which completes GIS mapping projects for under-resourced communities.
- There is an option for Fulton’s public library to apply for grant funding to instate a mapping program that works with a professional GIS Mapper. To learn more and to apply, go to the [GIS-Mapping Exchange for Public Libraries](#) page. Libraries can apply for up to \$5,000 in mapping projects.
- This project may also qualify for a [Local Impact Grant](#) through Duke Energy. We suggest applying for this grant to cover or subsidize the cost of the GIS Mapping. During the grant writing process, a focus should be placed on the added impact of acquiring an updated housing inventory and how this knowledge can be useful in creating a more vibrant community.

Option II: Develop a field observation team to collect the data manually.

- This option is most likely the least expensive option (mostly relying on local manpower) and would collect the highest amount of data, leading to a more accurate inventory. However, this option would take much more time and can be very tedious for one individual (or even a small group) to complete. A form would need to be created in order to maintain accurate reporting and possibly training for those that are unfamiliar with assessing. However, volunteers who are interested in working to better their community could be engaged to support this option.



Option III: A blend of the two options could reduce the amount of time needed to collect all the data while also obtaining more accurate information related to the conditions of each home.

- If funds can be allocated/secured to partner with PADD to create an updated GIS map, this would allow the field observation team to concentrate their initial efforts on high-priority areas e.g. homes/neighborhoods that might rank as major repair or razing recommended. The field team could begin collecting more data on priority homes/neighborhoods to determine how many are occupied, vacant, tax delinquent, etc., thus reducing time and effort. However, Atlas still recommends this process be executed throughout the entire City of Fulton in order to have an accurate inventory. The City could also complete this activity in two phases to make the task more manageable.
 - Check out [this community](#) that used Instagram to start their housing inventory!

Develop housing priorities based off of collected data

Once a full housing inventory has been collected, Fulton can decide where and how it would like to focus its efforts to revitalize homes and increase housing affordability and availability for current and future residents. This could include a number of options and solutions:

- Fulton could solely focus on homes that need to be razed. If there is a neighborhood that has a high number of homes in this condition, Fulton could clear the lots and then develop an [infill development strategy](#) to encourage new builds. [Incentives](#), such as \$1 lots, waived building permit/tap fees, \$100 gas credit, etc., could be created for developers and/or future homeowners to attract them to Fulton. Communities such as [Newton, IA](#) and [Lincoln, KS](#) have seen success with [incentive-type models](#).
- Fulton could discover from the updated inventory list that a large number of seniors live in homes that need significant work (either minimal or moderate renovations). However, they might not have the financial or physical capacity to make the necessary repairs (increasing risk for severe blight down the road). Organized efforts could bring groups together that could assist with these repairs, depending on the level of expertise needed
- Public input during the site visit indicated that there are a number of cases where an individual passes away and the home is passed to a family member who may not be able to maintain it. Since a majority of Fulton's population are renters, a program could be developed to help connect aspiring homeowners (especially those that might have difficulties accessing homeownership) with resources to acquire these unwanted inherited homes. This would be beneficial to both residents who wish to own a home and those who do not want the burden of maintaining the home of a past loved one.

These ideas could combat Fulton's housing challenge. However, Atlas recommends making these types of decisions once the blighted housing data has been collected. It's also important to include additional public input and to hear what residents might prioritize. By facilitating community engagement, Fulton's housing efforts can garner more public support, which is crucial to the success of community projects such as this.

Establish the Restoration Foundation Trade School

Unfortunately, many rural communities across the U.S. struggle to find locally-based skilled labor, such as HVAC, construction, plumbing, etc. In order to meet the existing skills gap need, and address the blighted housing challenges, Atlas recommends that the Restoration Foundation should consider starting a local trade school. This concept could be executed in a number of different ways including:

Education & Workshop Classes

A number of courses could be offered to the community in order to educate and train individuals on a number of topics, including simple home maintenance and updating skills such as painting and drywall patching, to more advanced tasks, such as window repair and hardwood floor preservation. Workshops could also offer unique focus areas, such as lessons from a preservationist, how to maintain a historic home, etc. Destination Education courses can also attract individuals from the region who also might share similar interests!

Tool Lending Library

Fulton can create a [tool lending library](#) that lends tools to residents who wish to make home renovations but might not have access to the necessary tools needed. This model has been proven to reduce cost for users, increased community sharing, and encourages sustainable consumption. Check out [this map](#) of lending libraries across the U.S.!

Coffee Shop / Repair Café

Depending on where the trade school is housed, it could be beneficial to incorporate a small coffee shop with pastries, snacks, and other grab-and-go items. This could be an additional draw to get people in the building and can serve as a social space. In addition, the shop could also be set up as a “Repair Cafe” – a drop in workspace with tools and volunteers who assist in helping repairs on items like clothes, furniture, bicycles, toys, tools, etc. These spaces help neighbors connect, sharing skills and knowledge, as well as reduce items that would otherwise go to the landfill.

- [How to start a repair Cafe – Shareable](#)
- [Start your own Repair Cafe](#)

Local houses can be a classroom

Ideally, the trade school would have a physical location near downtown to house all of the above amenities and serve as a community center. In addition, local homes can, and should, be used as on-site “classrooms.” These on-site classrooms could be utilized before obtaining an official physical location and can also be continuously utilized for hands-on training even after a building is procured.

Occupied Homes

For homes that are occupied, residents in need of assistance in updating or renovating their spaces can apply. This would be mutually beneficial for the trade school students to have real world experience and a sense of accomplishment as well as for the homeowner/renter who might have physical or financial limitations. Additionally, it is beneficial for the community to come together in meaningful ways to address blight and pre-blight challenges.

In order to generate interest at the start of the program, it may be beneficial to offer incentives for residents that are eligible to participate. The goal should be to get as many people participating as possible in the first year. Ideas include:

- Grand opening event + special events monthly
- Discounted or free classes for adults and youth
- Membership to the tool lending library
- Fix it fairs – handy or volunteers with specialty skills sign up to help their neighbors during a free community event. Items can be brought to a central location where volunteers can offer repair services, workshops, or specialty tools to do it yourself. These events are social and fun while promoting sustainability and civic engagement. Here are some examples:
 - [Community Repair Events](#) – USDN Urban Sustainability directors network
 - [Portland’s Fix-it Fair](#)
- Special events and partnership opportunities with local businesses
- Founders specials

Unoccupied Homes

For homes that are vacant and/or have absentee owners, a [land bank model](#) might be a good fit. The purpose of a land bank is to acquire blighted and abandoned properties, restore or repurpose them, and then make them available to be put back into productive use. In order for a land bank to be successful, it requires collaboration and partnership with other key stakeholders throughout the community (e.g. local governments, non-profit organizations, private businesses, and community residents).

The [Center for Community Progress](#) published a thorough and [comprehensive guide](#) to understanding, establishing, and utilizing a land bank model to solve communities' housing challenges. Should Fulton decide this is the route that will best meet their needs, Atlas recommends establishing a housing committee to review the land bank guide and begin mapping out action steps needed to be taken. This would include things such as reviewing current housing codes, limitations on property taxes/foreclosures, local government restrictions related to powers of a land bank, etc.

Starting a land bank is no simple task, but fortunately, there are many examples across the country that can serve as a model. This [map of land banks](#) not only demonstrates the vast network of land banks, but also provides insight into the various models a land bank can become. The structuring of a land bank can be based on geographic location, state and/or local government limitations, etc. So it's important for Fulton to do additional research on what a land bank could look like in Kentucky, and then find existing models that are similar in other states.

Summer Fellowship Program

The Restoration Foundation Trade School could offer summer employment, internships, apprenticeships and/or volunteer opportunities for high school students. Options for a well rounded program could include:

- Mentorship and specific professional development opportunities
- Civic engagement – helping neighbors



- Neighborhood focus – specific geographic districts to work with neighbors and lead community improvement projects
- Beautification efforts and public art initiatives
- Soft skills training – communication workshops, resume building support
- Earn & Learn – Some programs have additional benefits upon completion. A prize or incentive to stay with the program and complete your goals

This programming can further engage Fulton residents (especially young people). Their work could meet potential requirements needed for high school graduation, community college credit, or for those interested in learning more about civic engagement. Not only would they be conducting work that would uplift Fulton, but they could gain soft-skills training that would help them as they continue their education or begin their careers post-graduation.

Fortunately, the trade school model has been executed all throughout the U.S., which means Fulton doesn't need to reinvent the wheel. The Restoration Foundation can contact other programs and learn from them as they begin to build Fulton's trade school. This model can be developed in a number of different ways, based on the needs of each community.

PREVENT FUTURE BLIGHT

Although it's important for Fulton to focus on decreasing the number of blighted properties in the community, similar efforts should be allotted to preventing any further blight occurring. This can be accomplished through a number of initiatives and should incorporate collaboration among the city, county, local organizations, and individual residents.

Neighborhood Redevelopment Programming

This model can be found in many states across the U.S., and is a method to help improve individual neighborhoods through engagement of residents. Special Investment Districts (SIDs) are intended to strengthen middle market neighborhoods and can be determined by the GIS mapping. Middle market neighborhoods are places where homes are generally affordable to the average household, but they show signs of pre-blight and are often on the edge between growth and decline.

The mapping will help determine which neighborhoods might have early signs of pre-blight and allow Fulton to target areas that could especially benefit from this type of programming*.

[Invest DSM](#) is a great example of neighborhood redevelopment zones and how programming can target homeowners, single-family developers, commercial/business owners, and renters. Funding for these programs are a combination of city and county dollars to support renovations within each zone. One unique aspect of this program is that homeowners who wish to participate must recruit two other households on their street/block to participate. This has helped neighbors who might not otherwise engage, and create a larger sense of community among neighborhoods.

Cohesive Clean Up Day / Programming

Atlas' research indicated that Fulton has existing clean up days to assist residents in getting rid of unwanted items, such as old couches, refrigerators, items that garbage services will typically not accept. However, both the visioning sessions and public survey indicated that residents don't feel these clean up days are sufficient, and that Fulton is not clean or as beautiful as they'd like it to be.

When residents have a poor view of their community, it can really diminish overall community pride. Fortunately, there are feasible solutions that can be implemented to create “small wins” and improve resident pride and perspective.

Atlas recommends that Fulton start or partner with “[Keep America Beautiful](#),” which offers a framework for community education and hands-on stewardship that seeks to end littering, improve recycling and beautify communities. Louisville has an example called “[Brightside](#),” which has created a city-wide [cleaning index](#) and serves as a central hub for organizing city cleanup efforts.

By building off of existing clean up day(s) and establishing a program (seasonal/quarterly, etc.) to help homeowners/renters with trash, tree limbs, old furniture, etc., increased programming can help with “beautifying” Fulton. Public input highlighted the fact some individuals do not have a way to transport trash, and just need access to appropriate transportation methods. Organized volunteers could offer their vehicles and/or labor to help with transporting items. A summer program could be also developed that utilizes high school students to assist homeowners with maintenance/repairs (painting, yard work, clean out, etc.). By offering a number of ways for residents to get rid of trash/items that may end up sitting in their yards, it will combat pre-blight and give Fulton a cleaner appearance to residents and visitors, ultimately, increasing communal pride.

Fulton could also create a local incentive program that incentivizes people to clean up their properties on their own. This could be in the form of free gas credit to those that participate or participants are entered in an auction to win a prize, such as a TV or gift certificates to local businesses/restaurants.

Partnerships

At a minimum, the following organizations should be substantially engaged in the City of Fulton’s housing efforts. Together, as a coalition, the leaders from these organizations should determine who else needs to be involved and what their role should be to advance collective priorities, programs and initiatives, and significant projects.

Organization	Potential Role
Habitat for Humanity of Fulton & Hickman County	Potential partner with the Restoration Foundation on establishing a tool lending library and possibly a ReStore as well as co-leading local build/restoration efforts.
Kentucky Housing Corp	Potential partner to establish Neighborhood Redevelopment Zones) in Fulton to help with neighborhood investment
Murray State University	Potential partner in Trade School
West Kentucky Community & Technical College (WKCTC)	Currently offers a variety of Certificate programs including Construction technology. Could potentially offer a satellite location for courses or facilitate a partnership program for local apprenticeship opportunities. <u>Currently they only offer one apprenticeship in Fulton.</u>
Kentucky Community & Technical College System (KCTCS)	Potential partner in Trade School
Kentucky Work Ready Scholarship Program	Offers up to 60 credit hours tuition free for certificate programs of in demand jobs. Available to Kentucky residents who have a HS diploma or GED and do not already have an associates degree or higher.
West Kentucky Workforce Board	Work with WKWB and local employers to create registered apprenticeships where employers develop future workforce and individuals gain work experience, instruction, and a nationally-recognized credential. There are currently none offered in Fulton and only one offered in nearby Murray.

Funding Opportunities

Initially, the Restoration Foundation Trade School cannot solely rely on one source of funding, even as it becomes more established, collaboration and partnership among local/regional/state entities is key to its survival. Atlas recommends evaluating these financing models to create a framework that will support the initiatives of the trade school in Fulton:

Funding	Description
Tax Recapture	This option would require absolute support from the local government but can serve as a stable and direct long-term funding mechanism for the initiatives of the land bank. This method would redirect a portion of the property taxes generated in the future by properties a land bank has returned to the tax rolls. However, this avenue of funding might require the land bank to prioritize tax delinquent properties more than other types of properties. If the land bank is working to return properties back on the tax rolls, it increases a revenue stream for the local government while also securing funding for future projects.
Delinquent Tax Fee	When homes become abandoned or blighted, it's very possible that the homeowner has stopped paying property taxes. This is an opportunity for the land bank to work with the local government to enact legislation that allows for penalties and/or fines on delinquent properties to go towards the operating costs of the land bank. The amount could reflect a flat fee or a percentage of the aggregate original tax bill. If enacted, Fulton could determine the potential amount of funding during Phase II when an inventory of homes is being collected. Although it's likely that it wouldn't produce the amount of funds to support the entirety of the land bank's operations, it can serve as another stable funding source.
Local Employer-focused Funding	A large percentage of individuals are employed in Fulton, but live outside of the city and drive at least 10 miles for work. It could be in the best interest of employers to support initiatives that will draw more people to live in town and closer to places of employment. If certain employers provide funds to help renovate homes, an agreement could be made to then sell those homes to existing or future employees of those companies.

State Funding

Atlas has identified the [Kentucky Housing Corps](#) as a viable funding opportunity that can support the initiatives of the land bank. These funds come from federal Community Development Block Grants (CDBG) and award activities that support housing needs for low- and moderate-income residents. This grant allows for a variety of activities pertaining to housing, including: rehabilitation, acquisition, clearance, relocation, substantial rehabilitation, etc.

Atlas has also identified the [Neighborhood Stabilization Program](#) as a viable funding opportunity. These funds are also from federal CDBG dollars and are specifically allocated to be used to purchase foreclosed properties at a discount in order to rehabilitate and/or renovate. The program states that these funds can specifically be used to create land banks and encourage reuse or redevelopment within eligible communities.

Federal Funding

The [HOME Investment Partnerships Program](#), in partnership with [Kentucky Housing Corporation](#) provides grant funding to communities working to create affordable housing for low-income households. These funds could be used to build, buy, and/or renovate affordable housing for rent or homeownership. This program provides flexibility on activities and implementation in order to tailor the impact to meet the community's needs. However, this program does require matching funds from participating jurisdictions.

The [USDA Funding for Home Repair Program](#) offers multiple resources to buy, build or repair a single family home. These resources can be accessed through specific lenders or nonprofits, or individuals who are seeking housing in a rural area but may struggle with cost. USDA can directly provide low-interest mortgage loans with no down payment required, or offer loan guarantees for mortgage loans through private lenders. They also offer low-interest loans

Another federal program that could support the land bank's initiatives is the [Brownfields Program](#) through the U.S. [Environmental Protection Agency \(EPA\)](#). This program provides funding to safely clean up and sustainably reuse contaminated properties. Atlas recommends working with the [International City/County Management Association](#), which is Kentucky's [technical assistance on Brownfields \(TAB\)](#) provider, to write a community wide assessment grant in order to assess eligible properties (both residential and commercial) for potential clean up before putting them back into reuse.

Best Practices & Resources

[The Belvedere School for Hands on Preservation](#)

Hannibal, MO

Program founded in 2008 by Bob Yapp was originally created in partnership with the local high school and designed for dropouts and at-risk students. The program has since helped hundreds of students' graduate high school, with career-ready skills in preservation trades.

Today, the program offers frequent workshops on-site, field workshops in other communities, consulting and a variety of public educational events. The school has attracted students from all over the country, as well as Europe and Asia.

[Dream Builders 4 Equity](#)

St. Louis, MO

Dream Builders 4 Equity's Real Estate Program provides youth employment, training, & mentorship. Dream Builders 4 Equity acquires vacant nuisance property located in North City St. Louis and students are given ownership in the property rehab through planning. By working alongside minority contractors, the students earn wages while rehabilitating the vacant property. The revenue from the sale of the property is invested back into the youth program and into college savings funds for each student participant.

[Winter Women California](#)

WINTER is a hands-on apprenticeship readiness program for women who want to secure a career in construction. This program offers initial in-classroom instruction and then allows students to exercise their newly learned skills on projects in training facilities, low-income homes, and at partner sites. This model also offers wraparound services to participants, such as childcare, food security, and housing assistance.

[Pennsylvania Historical & Museum Commission](#)

Harrisburg, PA

The Pennsylvania Historical and Museum Commission (PHMC) sponsors an annual summer apprenticeship program. This program's mission is to introduce students and recent graduates of post-secondary trade schools, technical colleges or other training programs with building trades experience, to the preservation and traditional building trades needed to preserve Pennsylvania's historic places.

PHMC and several partner organizations and companies offer paid apprentice positions for 12 weeks in the summer at locations throughout the state. The apprenticeships include a free training program with an introductory seminar in historic preservation and hands-on training by master craftsmen in various preservation and traditional trade skills.



ECONOMIC DEVELOPMENT

ECONOMIC DEVELOPMENT

Overview

The key trend and challenge for Economic Development that was identified in the quantitative and qualitative research conducted for the City of Fulton's Community Assessment is reflected in the following statement:

Regional industrial development “wins” have the potential to create high quality job opportunities for Fulton residents, but the local labor market lacks the skills needed to meet employer demand.

In response to this key trend and challenge, the following strategic opportunity areas for the City Fulton emerged.

Strategic Opportunity Areas

FOSTER AND SUSTAIN A REGIONAL WORKFORCE DEVELOPMENT SYSTEM TO BUILD TALENT PIPELINES FOR HIGH GROWTH INDUSTRIES

- Build a coalition of partners who contribute to the workforce development system in a multi-county region, including, but not limited to: K-12, higher education, economic development organizations, chambers of commerce, workforce investment boards, employers, and local governments
- Facilitate regular convenings (ex. quarterly) with the coalition to promote regional coordination and effective deployment of resources
- Engage employers from growing industries – including businesses along their supply chains – to understand what skills are needed to fill jobs available today and jobs they anticipate filling in the future
- Engage with HR and/or job recruiters to understand minimum qualifications for the jobs available at local and regional businesses
- Assess the availability of academic programs, training, and credentialing opportunities for job seekers and incumbent workers within a 100-mile radius of Fulton
- Evaluate the needs and challenges of job seekers, dislocated workers, and incumbent workers in the region through focus groups, interviews, and online survey(s) to better understand existing barriers to employment (ex. transportation to/from training facility or work, lack of access childcare, unaffordable housing, etc.)
- Ensure individuals engaged with the workforce development system have access to wraparound services administered by local and regional partners
- Leverage a variety of training methods, including, but not limited to: registered apprenticeships, industry recognized credentials, higher education courses, internships, online learning, and more
- Tap into existing workforce development programs throughout the region by promoting what is currently available and also by partnering with regional organizations who can offer programming/training in Fulton

- Incorporate innovative service delivery models, such as virtual reality training, into workforce training programs to reach a greater number of individuals seeking high quality employment opportunities locally or remotely
- Leverage the partners and broader network of the regional workforce development coalition to create a robust outreach and recruitment campaign
- Design a marketing strategy revolving around success stories to demonstrate how and why individuals can thrive socially and economically in Fulton
- Design workforce development programs with a regional scope to enhance overall competitiveness in federal and state grant applications
- Assess the needs and challenges of employers, job seekers, and workers semi-annually to ensure the workforce development system is keeping up with the demands of the ever-evolving global economy

COORDINATE ECONOMIC AND WORKFORCE DEVELOPMENT STRATEGIES WITH REGIONAL PARTNERS IN KENTUCKY AND TENNESSEE

- Become an active member of the Blue Oval City coalition in Tennessee to keep up with progress of the new Ford automotive complex and forthcoming job opportunities
- Engage with workforce development practitioners involved in the Blue Oval City project to learn more about academic and training programs that are in highest demand for the jobs being offered at the Ford complex
- Meet regularly with local elected officials and economic development practitioners in the Blue Oval City region to learn how Fulton can support supply chain businesses for the automotive industry
- Encourage Purchase Area Development District to partner with other economic development districts in TN on regional projects and grant opportunities
- Leverage the Rural Partners Network regionally – and nationally – to learn best practices for economic development from peer communities and organizations

Partnerships

At a minimum, the following organizations should be substantially engaged in the City of Fulton’s economic development efforts. Together, as a coalition, the leaders from these organizations should determine who else needs to be involved and what their role should be to advance collective priorities, programs and initiatives, and significant projects.

Organization	Potential Role
City of Fulton	Oversee economic development activities in the City of Fulton; Participate as an applicant or partner on federal/state grant applications; Set aside funding each fiscal year to meet cash match requirements for federal/state grants; Engage with partners to learn how the city can help facilitate or support economic development in the area.
Fulton County Commissioners	Oversee economic development activities in Fulton County; Participate as an applicant or partner on federal/state grant applications; Set aside funding each fiscal year to meet cash match requirements for federal/state grants; As appropriate, financially support economic development efforts in Fulton County (ex. allocate funds to the Fulton-Hickman Counties Economic Development Partnership to support specific programming or activities); Engage with partners to learn how the city can help facilitate or support economic development in the area.
Fulton-Hickman Counties Economic Development Partnership	Oversee economic development activities in Fulton and Hickman Counties; Coordinate partnerships with communities and organizations outside of Fulton and Hickman Counties; Assist with fundraising efforts for priority projects, especially to meet cash match requirements for federal/state grants; Assist existing employers with business expansion activities; Market assets in Fulton and Hickman Counties to site selectors.

Twin Cities Chamber of Commerce	Assess employer needs, especially as it relates to workforce; Engage employers regularly to better understand their challenges and opportunities; Provide regular updates to economic development partners regarding the state of the business ecosystem in Fulton County; Coordinate programming and resources for small businesses and entrepreneurs.
Purchase Area Development District	Assist with planning activities and grant development (and potentially, grant administration) for priority projects in Fulton County; Inform partners about upcoming funding opportunities, policy/regulatory changes, and regional economic development activities.
West Kentucky Workforce Board	Inform partners about upcoming funding opportunities, policy/regulatory changes, and resources to support workforce training/ education and career services; Connect individuals to training and wraparound services; Assist individuals with job placement in high-growth industries.
West Kentucky Community & Technical College	Engage with partners to understand what training programs should be developed or expanded to support area employers, especially as it relates to existing industry and the Blue Oval City project.
Fulton City High School	Engage with institutions of higher education, workforce board, chamber, and employers to better understand how local/regional career pathways can be better designed and communicated to students.

Funding Opportunities

Annually, federal and state governments allocate trillions of dollars to various programs that support the physical infrastructure and human capital needs of our country. There are numerous federal and state grant programs – and even philanthropic programs – that can support the City of Fulton’s economic and workforce development efforts. Project prioritization should take into consideration a number of factors, but one of those key factors should be funding availability. The City of Fulton, and strategic partners, should consider the list of federal and state grant programs below when projecting the capital stack for priority projects.

Remember there are many, many grant opportunities available. When assessing grant opportunities, make sure the project you have in mind is not only appropriate, but competitive based on the program’s guidelines. Applying for funding for the sake of applying is a waste of time and resources. Be patient, and pursue the opportunities that make the most sense for the project and the grantmaker.



Federal Agency	Grant Program
Delta Regional Authority	States’ Economic Development Assistance Program Delta Workforce Grant Program
U.S. Department of Labor	Workforce Opportunity for Rural Communities Initiative
U.S. Department of Agriculture - Rural Development	Rural Business Development Grant Distance Learning & Telemedicine Grant Strategic Economic and Community Development
U.S Economic Development Administration	Economic Adjustment Assistance

State Agency	Grant Program
Cabinet for Economic Development	Kentucky Business Investment Program
	Kentucky Enterprise Initiative Act
	Direct Loan Program
	Industrial Revenue Bonds
	Community Development Block Grants
	Kentucky Reinvestment Act
	Kentucky Small Business Tax Credit
	Bluegrass State Skills Corporation Skills Training Investment Credit
	Bluegrass State Skills Corporation Grant Reimbursement Program

As the City of Fulton and strategic partners begin to consider which grant programs to pursue, consider the following strategies and/or actions:

- Confirm the applicant has active and up to date registration profiles on www.SAM.gov and www.Grants.gov when applying for federal grants/loans
- Delineate large priority projects into phases, then match those phases with funding opportunities
- When possible, develop applications with regional scale and support to maximize impact
- Seek out support from appropriate state agencies
 - Keep state agencies informed about current and upcoming projects, and as needed, request state funding (i.e. cash match) and/or letters of support
- Secure letters of support from federal, state, and local elected officials
 - Invite elected officials and/or their staff to visit the project(s) in need of funding



Best Practices & Resources

Organization	Potential Role
<p>Hinds Community College Raymond, MS (pop. 2,115)</p>	<p>Serving Claiborne, Copiah, Hinds, Rankin, and Warren Counties Hinds Community College's (HCC) Workforce Division offers a variety of services for career development, workforce training, assessment/testing, and Adult Basic and Continuing Education. HCC is dedicated to providing current and prospective employers in their district with a trained and educated workforce, enabling the district to retain and grow existing businesses and industries as well as to attract new ones.</p> <p>Logging Academy: HCC offers a Logging Academy Program in partnership with Mississippi Logging Association and Mississippi Forestry Commission. The academy is an 8 to 16-week program designed to equip students with little or no experience to become a logging equipment operator with safety certifications as well as Professional Logging Manager (PLM) status.</p> <p>Deckhand River Barge Training: HCC offers a Deckhand River Barge Training Program which prepares students for careers in marine transportation technology. Students may elect to pursue a Career Certificate and/or Technical Certificate (see Curriculum for download).</p>

Man-Tra-Con supports the economic health of southern Illinois by identifying the needs of local employers and, in response, provides services designed to build a quality of workforce. Man-Tra-Con's primary mission is to collaborate effectively with their workforce partners to create quality workforce solutions throughout Local Workforce Area 25, comprised of Franklin, Jackson, Jefferson, Perry and Williamson counties. In addition, Man-Tra-Con collaborates with innovative partners in economic development, healthcare, community and social service and education to create unique solutions to the workforce challenges faced throughout the region.

[Man-Tra-Con Corporation](#)

Marion, IL (pop. 16,855)

Aviation Technician Program: Man-Tra-Con partnered with [Southern Illinois University's \(SIU\) Aviation Technologies](#) program and [TRANSFRVR](#), a firm that develops simulation-based training, to co-develop virtual reality (VR) software that helps train students in aviation maintenance. SIU offers the training curriculum and the training is delivered through Oculus headsets and hand controllers. The program provides services to various counties throughout Illinois, Kentucky, and Missouri, and is anticipated to impact 600 students with an estimated 370 completing enhanced Aviation Maintenance Technician coursework through VR as a result of a [2020 grant](#) through the U.S. Department of Labor.



MARKETING & PROMOTION

MARKETING & PROMOTION

Overview

The key trend and challenge for Marketing and Promotion that was identified in the project research conducted for the City of Fulton's Community Assessment is reflected in the following statement:

Despite a rich history and unique identity, Fulton suffers from capacity challenges, inadequate tourism infrastructure and a lack of community pride hindering its ability to expand marketing efforts.

In response to this key trend and challenge, the following strategic opportunity areas for the City Fulton emerged.

continued on the next page >

Strategic Opportunity Areas

CULTIVATE A SENSE OF PLACE, IDENTITY AND PRIDE AMONG THE COMMUNITY THROUGH EXPANDED INTERNAL MARKETING AND ENGAGEMENT OPPORTUNITIES

Devote time and resources to cementing a brand identity

It's clear based on community feedback and research that Fulton is well known for its history with bananas and trains, but people should be talking about it more! There are several unique opportunities for the city and its residents to be a part of telling this story. The ultimate goal? Make Fulton bananas about Fulton!

While a brand is more than a name, logo and color palette, they are still important and a good place to start. While full professional branding and marketing (including logo design, website development and PR) can be expensive, communities can get creative and look at their local talent pools.

Alternatively, the City of Fulton could host a logo contest open to the public (this could be open to local, regional or national applicants). There are many examples of programs like this and could really maximize your dollars. Most offer a prize of about \$500 and/or a prize package.



Wait, what's the difference between branding & marketing?

These terms are often used interchangeably, but there are important distinctions between the two. Branding explains the why—it is the being. Marketing is the how—it is the doing. Branding should make people feel something and marketing should make people want to do something.



Introduce a “Fall in Love with Fulton” initiative to increase community pride and encourage cleanup

“Fall in Love with Fulton” is a year-round campaign meant to highlight and brag about Fulton to Fulton. It can follow a dating show or online profile model where Fulton is the subject of “desire” and its points of interest (parks, businesses, events, etc) and

quirks (i.e. history) are promoted throughout the community on the city website and with printed materials such as posters and stickers.

This can also be a two-way street—residents and businesses can compete to be Fulton’s Sweetheart by completing challenges such as cleaning up private yards or public spaces, making storefront facade improvements, or sharing information online. The city should also distribute “I Love Fulton” signs or decals to residents and businesses for them to display in their yards and windows. Each month, a business or individual can be awarded for their efforts and recognized as Fulton’s Sweetheart of the Month.

Expand engagement opportunities for all with “Bananas and Bourbon”

Fulton is known as “The Banana Capital of the World,” and home to the International Banana Festival, but you probably wouldn’t be able to tell when you visit. In fact, one of the core tenets of the festival is a 1-ton banana pudding that is enjoyed after the parade, but according to local feedback you can’t even buy banana pudding year-round in town!

Fulton should be doing more to make bananas prevalent throughout the community with a “Bananas and Bourbon” campaign. Kentucky is already well known for Bourbon and pairing with bananas in Fulton makes sense for a unique and fun culinary adventure.

“Bananas and Bourbon” will engage businesses and residents in the week(s) leading up to the annual International Banana Festival with a series of activities and events, as well as year round with a variety of engagement opportunities. The following suggestions are meant to be a complement/addition to the [existing events of the Banana Festival](#) as a way to build excitement and encourage greater participation outside of the festival.

Businesses

- Window and door decorating: Each year, the city can announce a theme and businesses can “Go Bananas!” in a window and door decorating contest. Prizes can be awarded to the favorites.
- Food and drink specials: Applicable establishments should concoct specials to have on their menu.
- Local businesses should have a “Banana Walk” where adults and children seek to find hidden bananas in or around each local business while checking them off a map. This will engage citizens in entering each location and spark community engagement. Those who find all the bananas could be entered into a prize drawing during the festival.

Residents

- Yard decorating: Following the window and door decorating contest, residents can also participate by decking out their yards to match the theme. Prizes can be awarded to the favorites.
- Banana recipes: the city should open a call for everyone’s favorite banana and/or bourbon recipes to be submitted for a Fulton cookbook.
- T-shirt or sticker design contest
- Coloring contest for kids.

Start a Fulton Ambassador Program

One simple way to drive momentum around the internal strategies is to launch a volunteer ambassador program.. A critical yet often overlooked component of building civic pride is engaging the kids in community development work. We spend a lot of time talking about building the places our kids want to live or return

48 Hours in Fulton



July 28, 2022 / Terra Walker / Food, Drinks

Best Places to Eat in the Twin Cities

The food is delicious about eating your latest meal, serving up dishes in the restaurant latest Menu Bananas and Bourbon challenge, which started in Fulton, KY. It was such a yummy...



July 05, 2022 / Samantha Brown / Trains

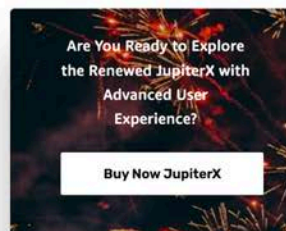
Check out these Historic Treasures: The Trains of Fulton, KY

Sed ut perspiciatis unde omnis iste natus error sit voluptatem accusantium doloremque laudantium, totam rem aperiam, eaque ipsa quae ab illo inventore veritatis et quasi.

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to someday, and yet we fail to invite them into the process. The ambassador program is designed to:

- Connect Fulton's teens with the community, encouraging them to investigate people, places, and events that make Fulton special (and perhaps prepare them for continued service to the community)
- Teach them how to responsibly tell stories using different platforms and mediums (e.g. social media, newspaper, radio, etc)
- Recognize and find value in the small (and big) wins that happen every day in their hometown

INCREASE EXTERNAL MARKETING EFFORTS TO ENCOURAGE YEAR-ROUND TOURISM

Hire a Full-time Marketing/Tourism Director

One of the greatest challenges for Fulton related to marketing is capacity. The Fulton Tourism & Convention Commission is composed of seven members appointed by the mayor, who each serve a term for three years without compensation. Currently, Fulton is without a leader in charge of marketing and tourism. Now is the time to hire a full-time director whose sole purpose is to promote the city. Doing so will instantly increase the capacity of the commission and get members on a path to move forward.

continued on the next page >

Expand your digital footprint

As highlighted by the Community Assessment, there are several considerations to be made to expand Fulton's digital reach, including:

Develop a tourism-focused website

Several states, counties and cities have tourism focused sites, so there's no reason for Fulton not to follow suit. The best part is that the framework already exists, so there's no need to reinvent the wheel!

Social media

Along with a new tourism site, Fulton should launch dedicated social media pages concentrated on tourism specifically. The city can use the talents of their ambassador program to help curate content. Ideas for social media posts include:

- #PhotoFriday: take photos of cool things around the community and share any fun facts or relevant tidbits of history
- #FallInLoveWithFulton: share your new campaigns far and wide!
- #FultonFamous: Highlight downtown businesses and community members worth knowing
- Share events and news articles for things happening in and around Fulton

Yelp, Google Reviews, TripAdvisor, etc.

The city should assist and encourage local businesses and attractions to pay special attention to their own digital footprints.

Incentivize residents to leave honest reviews for the businesses they frequent by holding random monthly drawings for free meals, gift cards or other swag. They can also play their part by adding listings on third party sites like [TripAdvisor](#).

Invite regional influencers to Fulton

Fulton is near several regional assets which should be capitalized on to entice visitors to come to Fulton for a weekend on a whim or stop on their way through town. Invite regional influencers or targeted "outsiders" such as a college student or journalist to come visit Fulton for a weekend and experience all it has to offer.

The experience can be tailored depending on the visitor, and in exchange for accommodations, their experience should be shared online through blog post(s) and social media.

Develop additional programming to support a year-round tourism calendar

It's important to give people a compelling reason to come to Fulton during any point of the year. Hosting community events can be a positive indicator of change and point of pride for residents, but they can also help depict Fulton as a must-see destination for tourists. Below is a list of proposed programming and events in addition to what already exists.

- International Banana Festival (September)
- **Youth summer camps and special games** with the [Savannah Bananas](#) (see more under partnerships)
- **Engaging public art and wayfinding signage**
- **Bananas & Bourbon culinary adventures**
 - On every menu in town - Create a Twin Cities Trail
 - Cookoff - invite regional chefs to participate in a culinary showdown with guest judges
 - 5k, 10k, half marathon





Uniquely themed short term lodging options are on the rise as travelers look for fun, unexpected and weird places to stay on their adventures or staycations. Even remote work during the pandemic is increasing the flexible living trend.

According to Airbnb more than 30,000 unique listings across the world were added in OMG! Category in 2021 yet the demand for more wild and funky options is still insatiable. The crazier the theme, the better. Often these types of stays become the destination themselves. Because of this, Airbnb has even changed their platform to search listings specifically by category and specific amenities.

Airbnb even created a \$10 Million OMG! Fund to award 100 applicants with \$100,000 to turn their crazy ideas into reality and revenue. (If current trends continue, it is likely this will be an annual opportunity).

The company says in 2021 a typical host in the U.S. earned over \$13,800, an 85% increase over 2019. Nights booked at unique OMG!-worthy properties increased by over 49% over the same period.

- Fulton Farmers Market
- Fulton Tourism Commission's Summer Concert series
- **Food truck events** - perhaps challenge trucks to include banana recipes
- **Partner with other regional communities and amenities** to promote shared experiences (Ex: Discovery Park, Murray, Union City)
- **Banana themed short-term lodging**
 - Work with the Meadows to add a Banana Suite, and/ or
 - Encourage local property owners to consider creating a Bananas or Bananas and Bourbon themed Airbnb.

**Bold items indicate proposed additions*

Partnerships

At a minimum, the following organizations should be substantially engaged in the City of Fulton’s marketing efforts. Together, as a coalition, the leaders from these organizations should determine who else needs to be involved and what their role should be to advance collective priorities, programs and initiatives, and significant projects.

Organization	Potential Role
Fulton Tourism Commission	Oversee the hiring of a FT Marketing Director and all marketing/tourism activities; secure and appropriate funds
Banana Festival (Director & Committee)	Assist in the development and execution additional programming that aligns with the mission of the festival; provide additional support and resources; cross promote events
Twin Cities Chamber of Commerce	The Twin Cities Chamber of Commerce has a unique position as the liaison between Fulton, KY and South Fulton, TN for activities in commerce, trade, business, finance and professional interest. As per its mission, the chamber should stimulate, encourage and promote those interests for its membership and for the general welfare of the community of the Twin Cities.
Fulton-Hickman Counties Economic Development Partnership	Support tourism and marketing efforts
West Kentucky Alliance for a Vibrant Economy (WAVE)	Support tourism and marketing efforts, help position Fulton as an important asset to the regional economy
Savannah Bananas baseball team	Potential to become lifelong partners with a shared banana identity, host youth camps and create a unique game experience inside Fulton – Bananas vs. Railroaders
Meadows hotel	Offer specials that align with programming; embrace the banana identity with theme rooms; consider becoming a sponsor for special events

Funding Opportunities

State Agency	Potential Role
Kentucky Tourism	Tourism Development Incentive Program
	Kentucky Tourism Matching Funds Program
	Kentucky Tourism's Co-Op Program

Best Practices & Resources

Community Pride Initiatives	<p>“Take West Monroe to the Next Level” is a community campaign to encourage business owners, residents, nonprofit organizations and others to take greater pride in West Monroe, particularly in the community’s appearance.</p> <p>As part of the campaign businesses and residents are encouraged to display signs in their yards and are recognized for their efforts on social media and presented with awards by the city.</p>
Tourism/Community Blogs	<p>“48 Hours: Weekend City Guides” Des Moines Girl</p>
Public Art as an engagement tool	<p>Okemah, Oklahoma “Made for You and Me” Mural</p> <p>Members of Atlas helped kick off the annual WoodyFest celebration by painting a “Made for You and Me” mural. The public was invited to participate by placing their thumbprint on the place that means the most to them.</p>
Community-led design contests	<p>“I Voted” sticker contest City of Reading Logo Design Contest Finalists unveiled</p>
Short-term lodging	<p>Boise’s Big Idaho Potato Hotel</p> <p>Owner Kristie Wolfe, bought the six-ton spud prop from the Idaho Potato Commission and transformed it into one of Airbnb’s most famous listings. Since 2019, Wolfe has earned over \$208,000, which allowed her to bootstrap her way to four more Airbnb properties in the OMG! Category.</p>

APPENDIX A:

COMMUNITY SNAPSHOT

Community Snapshot

Fulton, KY



Downtown Fulton, KY

Fulton, KY is located in Fulton County. It was founded 1859 and incorporated 1872. The Chickasaw Native Americans were the first known inhabitants of what is now Western Kentucky and Northwestern Tennessee with the name, Pontotoc, which means the “Land of the Hanging Grapes.” In 1811, Andrew Jackson purchased thousands of acres that came to be known as the Jackson Purchase. The earliest records of Fulton were dated back to 1828, when Benjamin Franklin Carr acquired a land grant for 150 acres.

The first railroad deed was sold in 1857, and construction reached Pontotoc in 1859. At that time, Fulton was referred to as the “end of the line” by the United States Government and all mail was addressed to this extent. In 1896, the Illinois Central Railroad owned the two railroad lines that crossed Fulton, which saw 30 passenger trains a day and 3,000 freight cars that picked up or delivered cargo. The freight cars would usually have bananas that would stop in Fulton to be re-iced and then shipped to rest of the country. Through this process, Fulton became known as the “Banana Capital of the World”.

The railroad is still an important part of Fulton moving two thousand cars a day. Today, the interstate system has become the greatest asset to the city. The interstate system has allowed the people of Fulton to diversify and come from all parts of the country to make their homes in Fulton.

Demographic Overview

Fulton has seen a steady decline in population over the past few decades, and is expected to continue decreasing in population. Unfortunately, according to the most recent [2020 Census](#),⁴ Fulton saw a 9% decrease in population from the 2010 census, equating to **2,357 total population**.

Total Population

2,592

People

Fulton, KY

6,130

People

Fulton County, KY

4,449,052

People

Kentucky

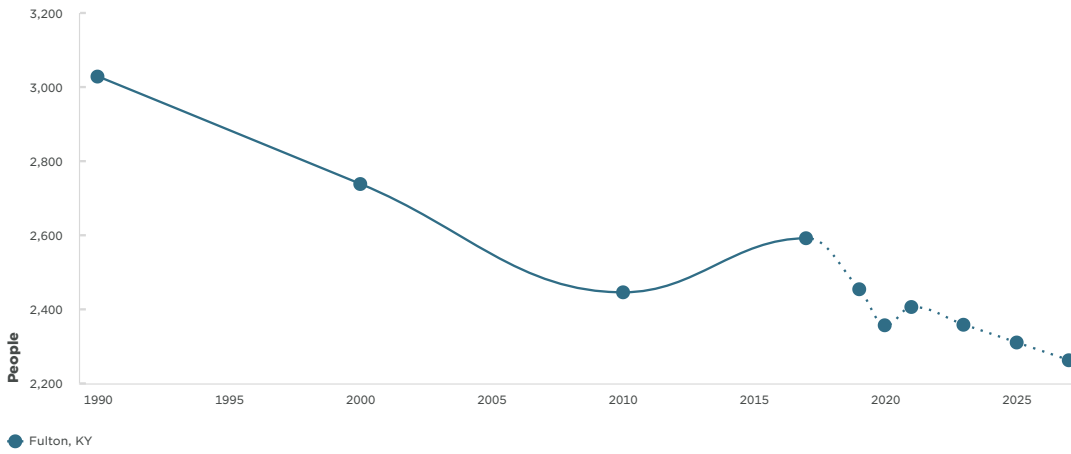
324,697,795

People

United States of America

Sources: US Census Bureau ACS 5-year 2015-2019

Total Population



Sources: US Census Bureau; US Census Bureau ACS 5-year

Median Age

37.4
Years

Fulton, KY

43.5
Years

Fulton County, KY

38.9
Years

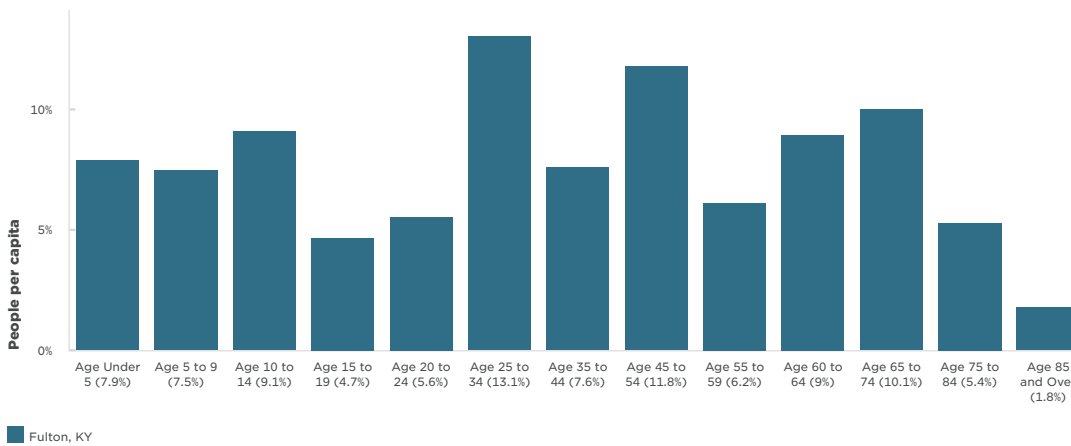
Kentucky

38.1
Years

United States of America

Sources: US Census Bureau ACS 5-year 2015-2019

Age Totals



Sources: US Census Bureau ACS 5-year 2015-2019

37.8%
of total population
People of Color

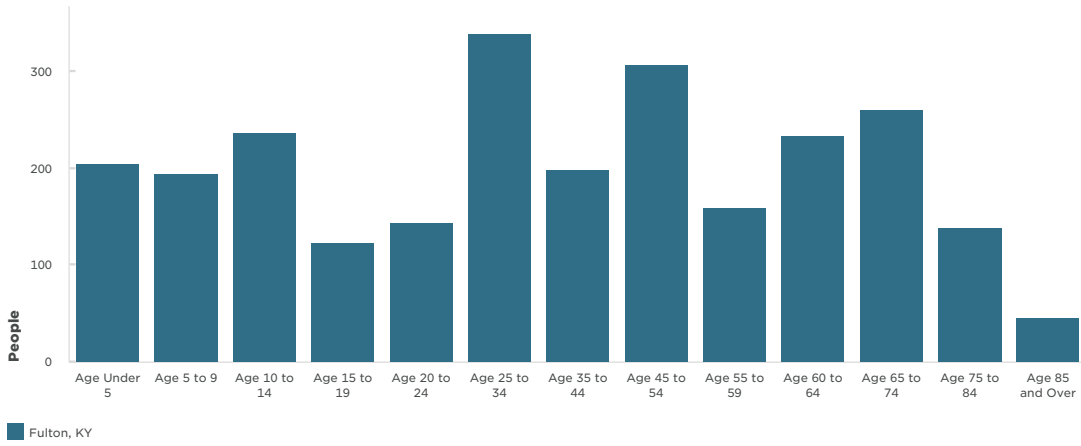
Sources: US Census Bureau ACS 5-year 2015-2019

Fulton, KY

Race/Ethnicity - White (non-Hispanic) per capita	62%
Race/Ethnicity - Black (non-Hispanic) per capita	29.8%
Race/Ethnicity - Two Or More Races Other (non-Hispanic) per capita	3.6%
Race/Ethnicity - Hispanic per capita	3%
Race/Ethnicity - American Indian (non-Hispanic) per capita	1.4%
Race/Ethnicity - Asian (non-Hispanic) per capita	0.2%

Sources: US Census Bureau ACS 5-year 2015-2019

MEDIAN AGE: 37.4 YEARS OLD



Sources: US Census Bureau ACS 5-year 2015-2019

Fulton's **Median Household Income (MHI)** is **very low** when compared at the county and state level. Roughly **50%** of households earns **less than \$25,000** per year.

Median Household Income

\$25,375

USD

Fulton, KY

\$30,114

USD

Fulton County, KY

\$50,589

USD

Kentucky

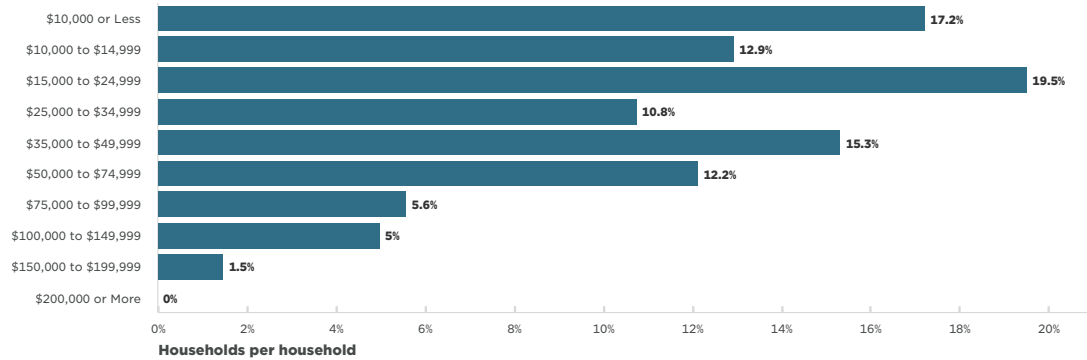
\$62,843

USD

United States of America

Sources: US Census Bureau ACS 5-year 2015-2019

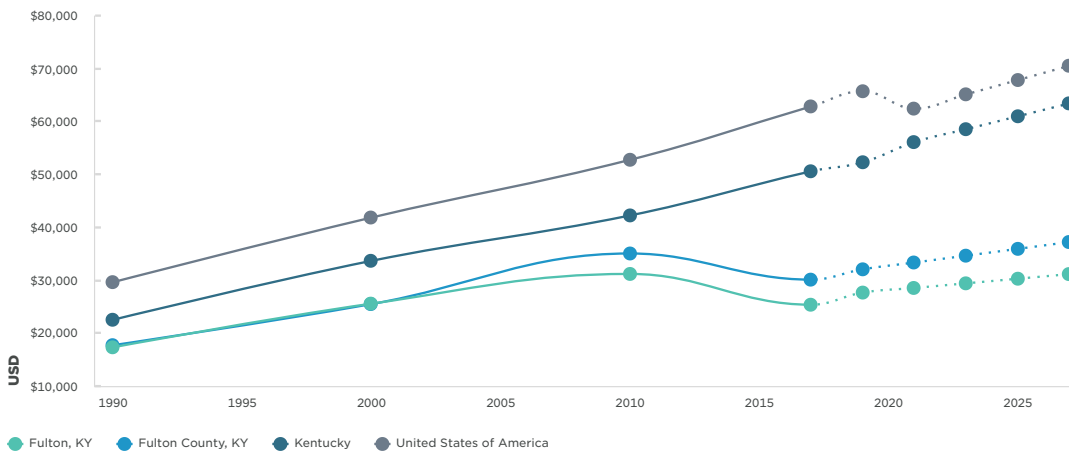
Household Income



Fulton, KY

Sources: US Census Bureau ACS 5-year 2015-2019

Median Household Income



Roughly **33% of Fulton residents** live below the poverty level. This is a significant increase from 24.7% in 2010 and 27% in 2014. Fulton’s rate is **increasingly higher** than **Fulton County** (25.2%), and **more than double** the rate of the state of **Kentucky** (14.9%)

According to the U.S. Census Bureau’s **OnTheMap tool**, in 2019, roughly 147 people both live in and are employed in Fulton. 616 people live in Fulton, but commute outside for work, and **the majority, 886 people**, are employed in Fulton, but **commute in from other nearby areas**.

Fulton, KY

Employment by Occupation - Food Preparation and Serving	19.8%
Employment by Occupation - Production	17.7%
Employment by Occupation - Sales	8%
Employment by Occupation - Arts, Design, Entertainment, Sports and Media	7.8%
Employment by Occupation - Management	7.4%
Employment by Occupation - Office and Administrative Support	7.2%
Employment by Occupation - Business and Finance	5.3%
Employment by Occupation - Material Moving	4.5%
Employment by Occupation - Construction and Extraction	4.3%
Employment by Occupation - Community and Social Service	4.1%
Employment by Occupation - Building, Grounds Cleaning, and Maintenance	3.3%
Employment by Occupation - Education, Training and Library	2.3%
Employment by Occupation - Personal Care and Service	2.3%
Employment by Occupation - Healthcare Support	2%
Employment by Occupation - Installation, Maintenance, and Repair	1%
Employment by Occupation - Transportation	1%
Employment by Occupation - Legal	0.9%
Employment by Occupation - Health Diagnosis and Treating Practitioners	0.6%
Employment by Occupation - Health Technologist and Technicians	0.6%
Employment by Occupation - Computer and Mathematical	0%
Employment by Occupation - Architecture and Engineering per civilian employed	0%
Employment by Occupation - Life, Physical, and Social Science	0%
Employment by Occupation - Fire Fighting and Prevention	0%
Employment by Occupation - Law Enforcement	0%
Employment by Occupation - Farming, Fishing and Forestry	0%

Sources: US Census Bureau ACS 5-year 2015-2019

Housing Overview

KEY TRENDS & CHALLENGES

The following housing trends and challenges have been identified through data included in this report and other collected resources:

- Fulton has **renter-occupied majority**, which could indicate barriers to homeownership for residents
- The **existing housing stock** is very dated (~**60 years old**), with **no new homes** built since 2013
- This report indicates a high rate (**25%**) of **vacant** homes
- Roughly **35%** of the population is **cost-burdened** (homeowners & renters)
- Roughly **50% of renters** are **cost-burdened** (vs. 18% of homeowners), demonstrating a potential need for "affordable" rental units

**Affordable meaning tenants are spending <30% of their income on housing*

Home Value

Median Home Value

\$63,200

USD

Fulton, KY

\$66,100

USD

Fulton County, KY

\$141,000

USD

Kentucky

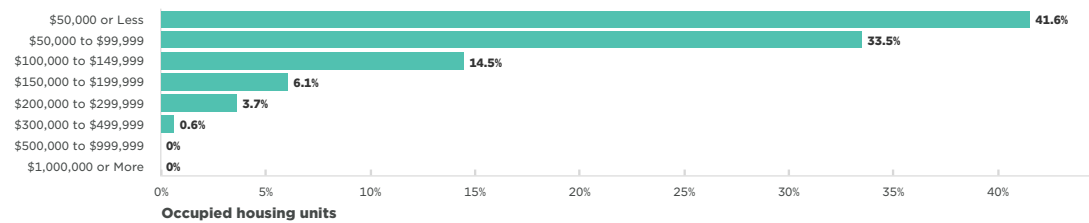
\$217,500

USD

United States of America

Sources: US Census Bureau ACS 5-year 2015-2019

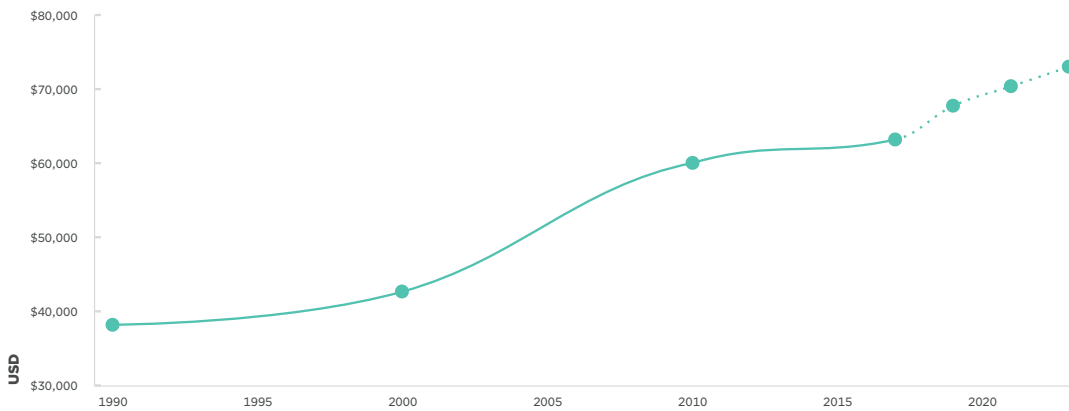
Home Value



Fulton, KY

Sources: US Census Bureau ACS 5-year 2015-2019

Median Home Value (MHV) has slowly increased over time



Fulton, KY

Sources: US Census Bureau; US Census Bureau ACS 5-year

Housing Units

1,336

Housing units

Total Housing Units

Fulton, KY

332

Housing units

Vacant Housing Units

Fulton, KY

1,004

Occupied housing units

Total Occupied Housing Units

Fulton, KY

350

Occupied housing units

Excessive Housing Costs - 30 Percent or More of Income

Fulton, KY

462

Occupied housing units

Owner Occupied Housing Units
Fulton, KY

83

Occupied housing units

Excessive Owner Housing Costs - 30 Percent or More of Income
Fulton, KY

542

Occupied housing units

Total Renter Occupied Housing Units
Fulton, KY

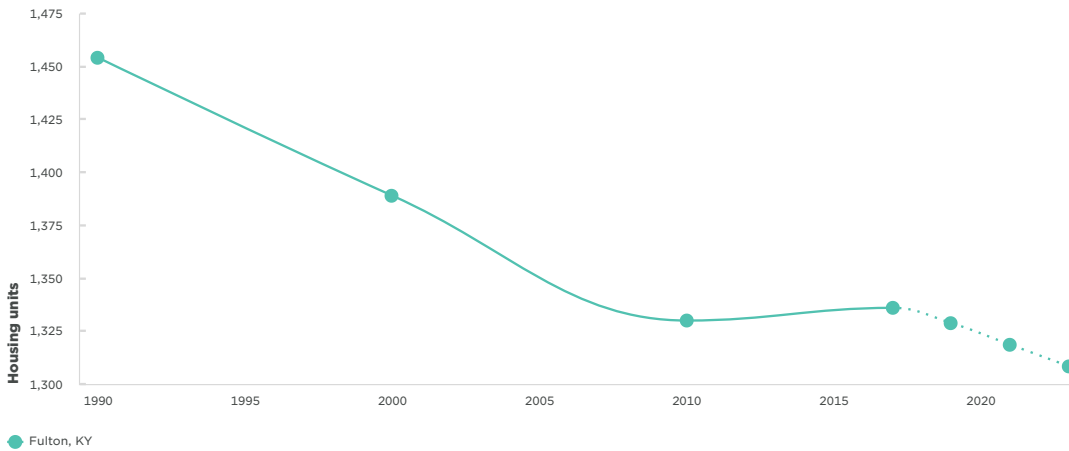
267

Occupied housing units

Excessive Renter Housing Costs - Gross Rent 30 Percent or More of Income
Fulton, KY

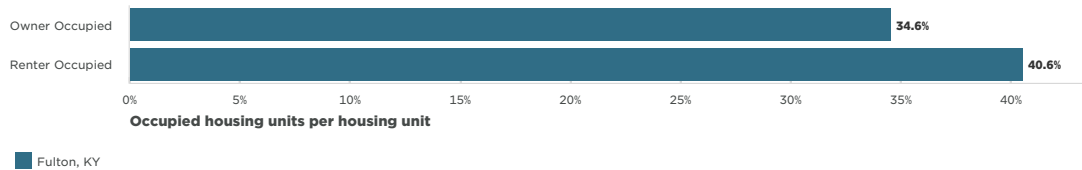
Sources: US Census Bureau ACS 5-year 2015-2019

The # of Housing Units has significantly decreased over time



Sources: US Census Bureau; US Census Bureau ACS 5-year

Owner vs Renter Occupied



Sources: US Census Bureau ACS 5-year 2015-2019

Housing Conditions

Fulton's existing **housing stock is aging**, with most units being 60 years old. Less than **2% of housing units** have been built in the past two decades, indicating a need for new housing developments (both owner and renter occupied).

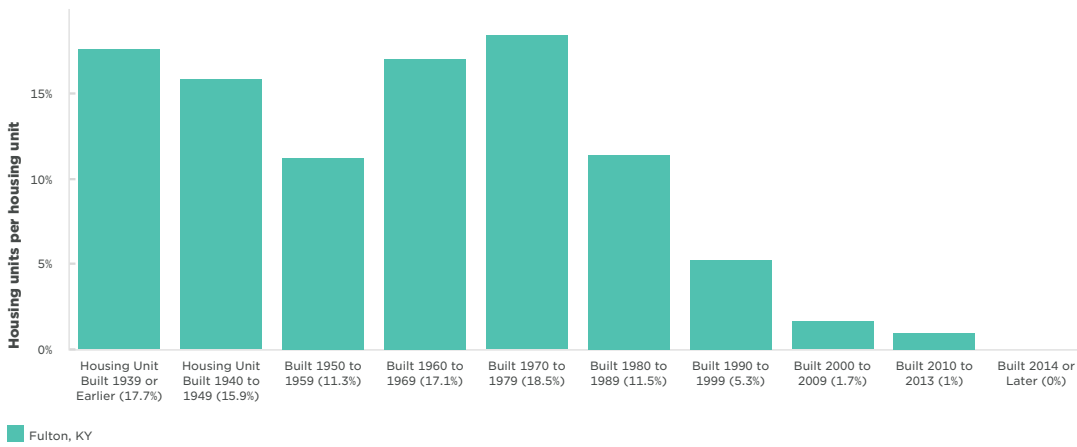
1963

Year

Building Age - Median
Fulton, KY

Sources: US Census Bureau ACS 5-year 2015-2019

Building Age of Housing Units



Sources: US Census Bureau ACS 5-year 2015-2019

Economic Development Overview

-21.2%

Percent Change in Number of Jobs

Fulton, KY

Sources: LODES Version 7.5 Difference 2019-2009

How diverse are occupations in Fulton and how does that compare to other places?

Employment diversity, or the variability of occupations within the job market, can often promote local economic stability. The employment entropy index is expressed as values between 0 and 1. Values closer to **1** indicate a **higher level of employment diversity**, while values closer to **0** indicate a **lack of employment diversity** and fewer employment opportunities.

Employment Entropy Index

0.9

Fulton, KY

0.9

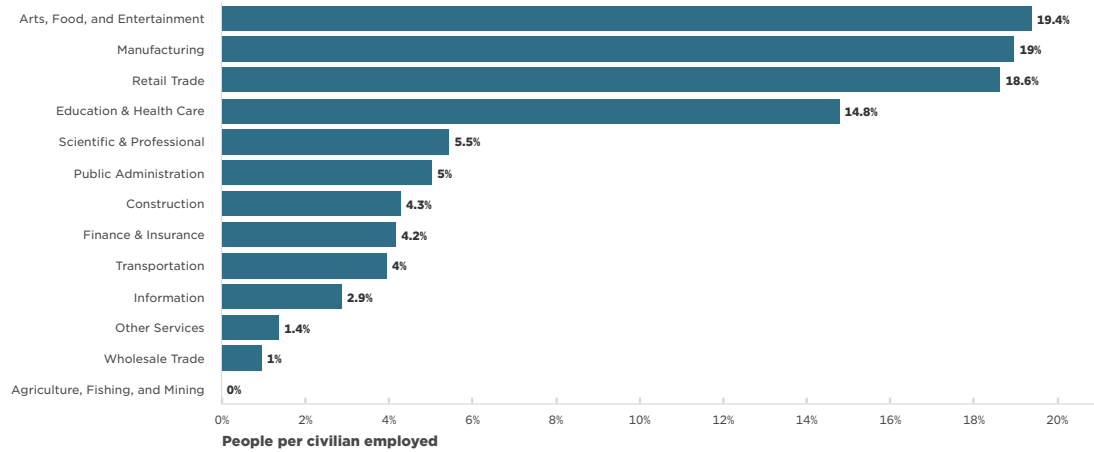
Fulton County, KY

0.9

Kentucky

Sources: LODES Version 7.5 2018

Employment Industry by Home Location



Fulton, KY

Sources: US Census Bureau ACS 5-year 2015-2019

How engaged are residents in Fulton’s local labor market?

The [labor market engagement index](#) (LMEI) measures how engaged residents are in the local labor market. The LMEI is calculated using a formula provided by U.S. Department of Housing and Urban Development, and is based on the level of employment, labor force participation, and educational attainment (percent with a bachelor’s degree or higher) in a geography. The value displayed is the **national** percentile ranking, **higher scores are better**.

Labor Market Engagement Index

28

Fulton, KY

4

Fulton County, KY

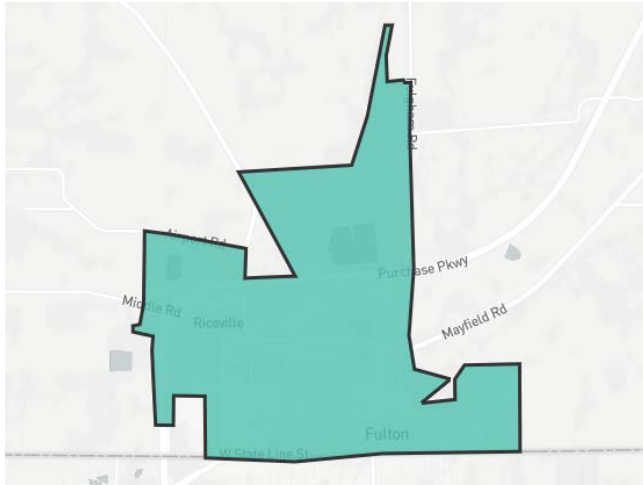
7

Kentucky

Sources: US Census Bureau ACS 5-year 2015-2019

Community Incentives

Fulton is located within an Opportunity Zone and offers a variety of [state and federal incentives](#) to generate and attract business development within the area, including the [Kentucky Small Business Investment Credit](#).



© Mapbox © OpenStreetMap

Fulton also has limited access to broadband internet services, with roughly [29% of households](#) in the county not having access to internet.

Marketing Overview

Banana Festival

Fulton hosts a week long [Banana Festival](#). The highlight of the festival has always been the 1-ton Banana Pudding, deemed the world largest. After traveling in the parade, the pudding is then distributed to hungry festival attendees.

In about 1880 the Illinois Central Gulf Railroad was the first to develop refrigerated cars. Suddenly those not living in tropical regions could have the same fruits year round that others enjoyed. Fulton, at the time, was home to a large railroad facility and became the redistribution point for the railroad because of its central location between New Orleans and Canada. The United Fruit Co, now Chiquita, began shipping bananas from South America by ship to New Orleans. The bananas were loaded onto railcars on top of 162 pound blocks of ice for the trip north. Fulton had the only ice house on the route north to Chicago. The bananas were re-iced with blocks from the Fulton Ice Plant, now closed. Empty railcars were pulled up to the side of the ice house and these large blocks of ice were loaded end up covering the entire box car. The bananas were then laid on top of the ice to continue their journey. At one point, over 70% of the bananas that were consumed in the US passed through Fulton. Fulton became known as "The Banana Capital of the World."

So now that the concept of Bananas in Fulton, Kentucky makes sense why all the fuss? Well we owe that in part to Carolyn Allen Dunavant. When Carolyn was an 8th grade student at Carr Elementary School, she wrote a letter to Chet Huntly, a news anchor for NBC, inviting him to the International Banana Festival. Chet took her up on her offer and sent national news cameras to cover the small town festival. Carolyn was honored as a Top Banana that year and invited to a luncheon with Miss America, Donna Exum.

The International Banana Festival has had many changes over the years. In the early years "Amigos", who ranged in age from 16-20, from South America would come about two weeks before the festival to stay with local families. They would attend parties, churches, schools, and socialize with local teenagers. This provided both groups with a wonderful experience that no textbook could match.

Several distinguished visitors have made appearances at the festival including Miss America, Miss Kentucky, Miss Tennessee, Miss Dairy Princess, officials from the United States State Department, congressmen, senators, and governors. Latin American guests have come from Ecuador, El Salvador, Guatemala, Honduras, Costa Rica, Peru, Columbia, Panama, Nicaragua, Mexico, Argentina, and Venezuela.

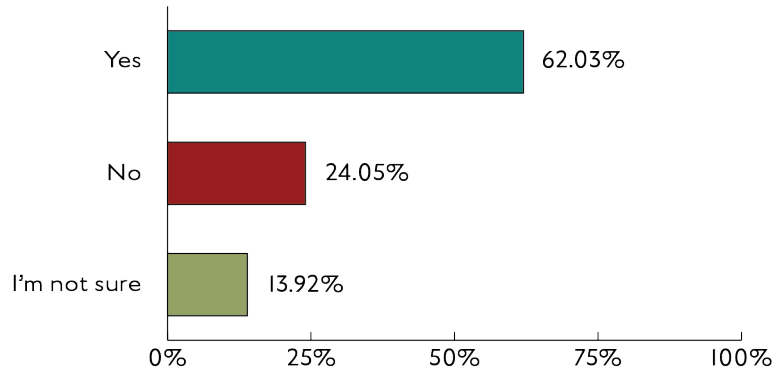
APPENDIX B:

PUBLIC SURVEY RESULTS

**Fulton,
Kentucky
Public
Survey
Results**

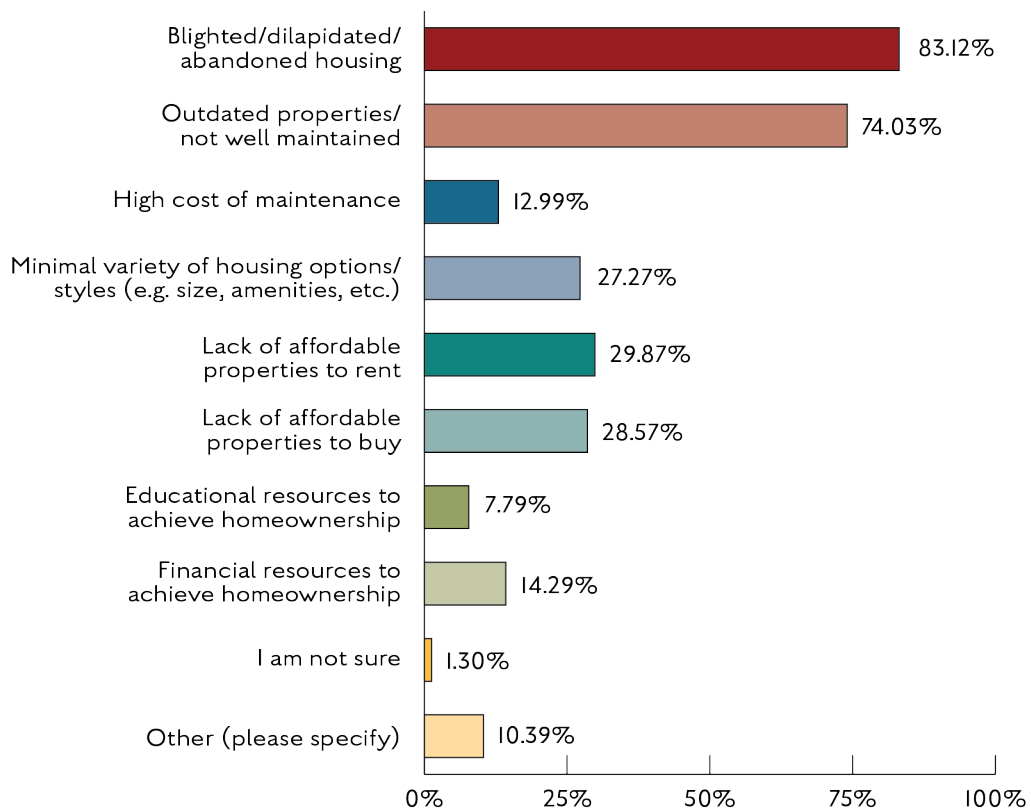
Q1.

Have you, or someone you personally know, struggled to find appropriate housing in Fulton?



Q2.

What are some of the greatest housing challenges in Fulton? Please select up to three (3).



“Other” Responses

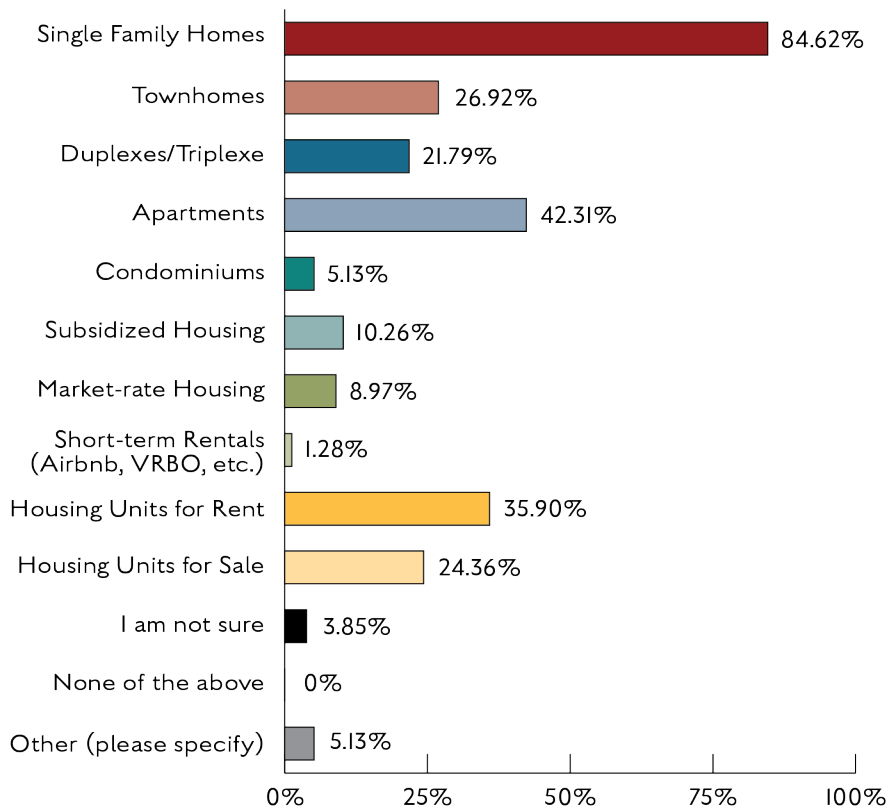
- LACK OF EDUCATION IN SCHOOL SYSTEM
- No resource to maintain existing property - no large pickup except at additional cost and inconvenience

continued on the next page >

- City
- Expensive utilities connection fees
- Need a variety of housing and rentals. No inventory.
- school tax is too high
- funding for assisting homeowners improve their properties. Could be grants or low interest rate financing. In DC they made a huge difference by offering a property tax moratorium for anyone buying a home and fixing it up.
- Taxes

Q3.

In your opinion, what type of housing is most needed in Fulton? Select your top three (3) priorities:



“Other” Responses

- NO MORE PUBLIC HOUSING
- Slim to no housing/rental properties.
- i think the housing stock is here, it just needs a vision for revitalization there are many charming houses that could be amazing.
- Senior living

Q4.

Are there any existing entities in the area that focus on housing challenges for Fulton and/or the region? E.g. Housing Authority, nonprofits, developer coalitions, etc.

- No
- I dont know
- Housing Authority
- NO
- Na
- Yes
- "Fulton Housing authority
- And Habitat for Humanity"
- Housing authority
- None - no incentive for existing homeowners to maintain property - no home pickup for large items (limbs, household goods) newly established procedure calls for extra cost and for homeowners to bring to central location. Home pickup was terminated.
- Yes
- Not that I'm aware of.
- Housing Authority.
- No
- "Fulton Housing Authority
- Kentucky Housing Corporation"
- Housing authority
- Yes Fulton housing authority
- Yes
- No there are not. Fulton Housing Authority focuses on public low income housing but there is nothing for the working class
- na
- No
- Not sure
- N/A
- Housing Authority
- Housing Authority
- Habitat for Humanity, Fulton Housing Authority
- I do not think so.
- I am not sure
- Not currently. We do have a federal housing authority but that is not what is needed.
- Yes, there is a Housing Authority.
- We have a Housing Authority, but outside of that I am not aware of anything.
- Non to my knowledge.
- I don't know
- Housing Authority
- Tear down old vacant houses
- We need to bring more high-end housing and less low rent housing.
- Housing Authority

Q5.

Over the next five years, what are the most important improvements Fulton can make to its housing and neighborhoods?

- Making sure shooting's and or drug's don't harm the kids or the community.
- Hire a grant writer, obtain federal grants to incentivize purchase and rehab of abandoned properties through down payment assistance, programs like liheap, senior care, weatherization, ect.
- Fix up the houses that are falling apart so they can be sold.
- Bulldoze abandoned house, in place of them building housing developments.
- Na
- **BETTER SCHOOL SYSTEM**
- Clean up old properties
- For people to take pride in what they own and to build new homes so that people can move here.
- Removing older abandoned houses and build new single family homes.
- Consider assistance in maintaining existing properties for those who are paying high Fulton City Independent School rates - consider the appearance off Exit I (Cuestr Inn) needs to be torn down huge eyesore - as well as the home across the street.
- Enforce landowners to clean up their properties and force renters to take care of their homes they are renti g.
- Clean up abandoned houses, lots, cars, city property, and streets.
- Affordable housing for working people.
- Having Better maintained housing and affordable housing for those of low income.
- Need more affordable, quality rental homes. We have more than enough subsidized housing which encourages unemployment because the benefit of subsidy is not available if income increases.
- Road maintenance!
- "Clean up
- A major opportunity was missed by not committing to clean up by a benefactor who offered \$1,000,000 to build four single family homes. He has since abandoned any further assistance because of the city officials' complacency. "
- "Sidewalks. The city is missing good sidewalks to walk on or push a stroller.
- some areas of town needs better lights for evening/night walks. "
- Beautification, family friendly parks and recreation, community events.
- Add affordable housing with that cater (incentives) to individuals willing to work in the Fulton / Fulton County area. The key is willing to work.
- Clean up the neighborhoods
- More sustained and affordable rental properties
- Having ready homes available that can be purchased and moved into without months of renovation
- We need to begin to build and back fill on the empty lots where Code Enforcement has demolished houses. We need a laser focus on some target areas. There needs to be some high end patio housing built to allow theses older couple empty nesters the ability to move out of there family oriented housing into something smaller and open up the larger housing to child bearing couples. We also need to focus on the above grade living in the downtown area. Some plan to develop tiney housing. We could also use some niche housing for young professionals.

- require homeowners to maintain property as landlords are
- Remove abandoned/unsafe housing. Enforce ordinances.
- tear down houses that are unrepairable
- Clean up areas in Fulton
- Focus on cleaning up and updating properties. There are few available and they are poorly maintained.
- Repair or demolish to open up property. Reasons for people to locate here
- More housing options and cheaper prices
- Clean up the condemned houses and build new homes there.
- Abandoned homes eliminated
- new housing & repair some of the older homes.
- clean up and built affordable unit with applied grants
- Tear down broken down houses, fix the streets that need to be fixed, fix the bridges that have been down for a year, get us back the special pick-up service we had.
- “Clean up the appearance of the current properties either abandoned or needing a good clean up.
- I would like to see Apartments for residents to rent.”
- address the drug dealing problems in so many neighborhoods
- Demolish the blighted buildings/houses and remove all junk from yards and porches
- Please do something about the sewer system. Every time it rains, water and sewage back up into my basement.
- Build new houses, improve the sidewalks, work with renters to improve their properties.
- Lessen restrictions on zoning laws to allow for different housing types in residential zones.
- Water/waste; roads; traffic flow issues.
- Get rid of uninhabitable properties. Clean up the mess at Northeast and Wells. Bring back the yellow truck or something similar.
- “Clean up and make it easier for homeowners or renter to have a place for debris and trash. When you clean up your property it is difficult for a homeowner as using the public works dumping program is not accommodating. You have to get someone to haul it, it is not open on weekends or after 3:30 in the evenings. Most people are working then.
- Not user friendly. I am sure the cost is high, but how can we not have something. The town is very dirty.
- Roads/Sidewalks and Parking
- Code enforcement.
- Tare down old abandoned buildings and build housing units, that are for larger families.
- Code enforcement, cleanup and property maintenance, new housing/apartment developments
- Clean up the neighborhoods, make them more appealing to people when driving through or looking for a place to live.
- “City mandate owners clean up their property and keep it mowed. City provide for special pick up or provide dumpsters on weekend. Work with the county for inmates for clean up around town.
- Mandate rental property to be maintained or removed.
- Tearing down or renovating unsightly houses.
- improve existing housing to reflect a vision quaint charm that already exists. these things do not need to be extremely costly. Also, adding flowering bushes and trees around town.
- Restaurant and store
- Improve streets and sidewalks where needed, condemn dilapidated houses and structures, require homeowners to clean up their property and yards or fine.
- Clean it up
- Codes doing his job and bring back special pickup
- Make it more affordable, more available, and mor accessible



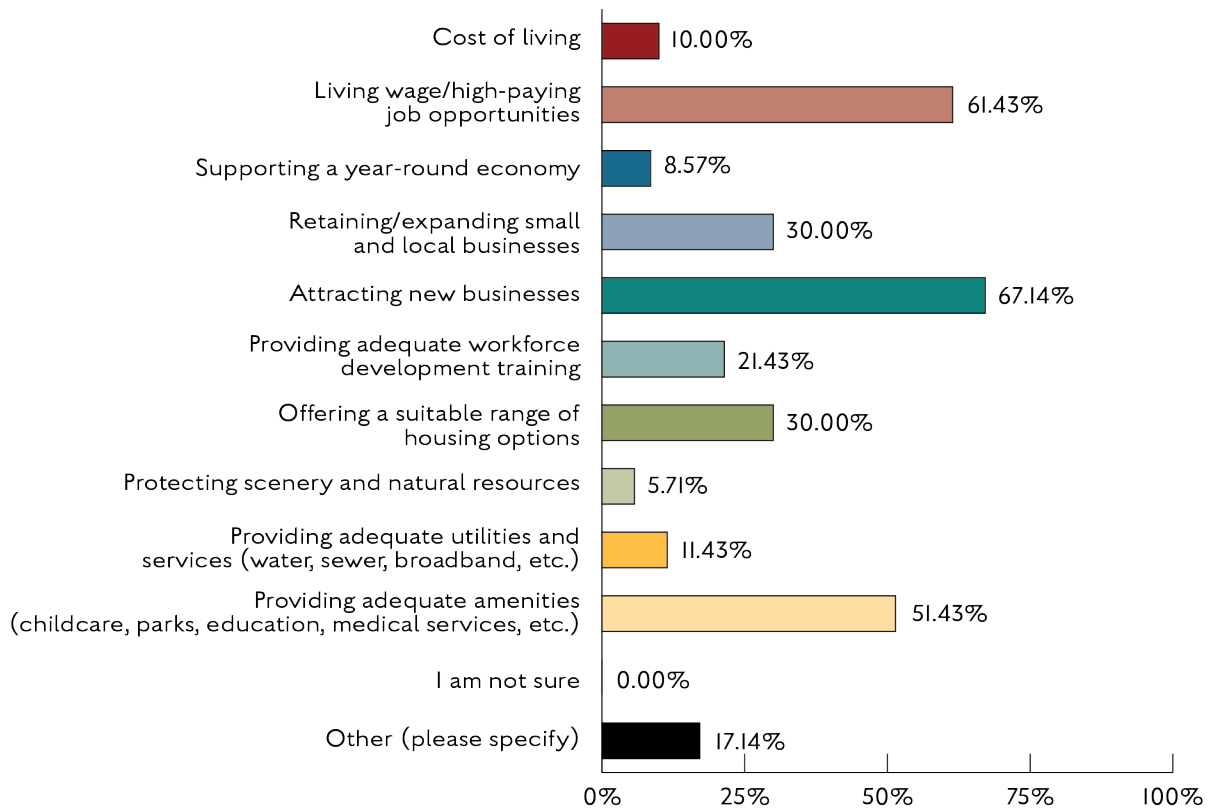
What are Fulton's greatest **STRENGTHS** for economic development?

- I don't know.
- The citizens willingness to work towards a common goal
- N/A
- There is room for the housing developments where the abandoned houses are.
- Proximity to interstate, rail and river
- their central location to many cities
- "1. Public Transportation 2. Amtrack 3. Future I-69 Interstate"
- Within 2 hours you can be to two major Airports. We are centrally located and have many more local attractions including a local amtrac station. The discovery park. College in Martin Tn. We live close to many Rivers and lakes, state parks Etc...
- Location, Railroads, and interstate access in a small community environment.
- Railroad - centrally located to larger areas
- Railroad
- Utilities. Land. Rail.
- Located near 69 and railroad
- Availability of transportation via the Transit Authority.
- "Railroad Premier
- Land
- Affordable, jobs, and close to larger towns.
- Businesses and companies already located in Fulton wanting to expand and grow their business, but does not have the availability of a willing workforce to support growth.
- Right next to a interstate
- With I69 coming through and the local factories there is a lot of potential
- Fulton has been geographically positioned to succeed with transportation services of some sort- Used to be railways. Farming is a great strength as well
- Low cost of living. Available landscape. Proximity to rail, river and interstate. We also are in the heartland of america and are 3 5 hours from large population centers. Fulton is hungry for growth.
- Affordable property; Proximity to rail, river, highway, schools, larger metro areas.
- "location Independent school district quiet, compact community"
- Railroad
- Location, cheap labor
- Interstate and rail
- Not sure
- Rail, major highway access
- "Good Location
- Good Transportation Routes "
- we have lost some much here I guess manpower to live closure to home not moving away
- "Available land Available business locations
- Great location based on the Highway - easy on and off access."
- school system,
- Location, Location, Location. I69, Mississippi River, Railroad,
- I really don't know of any.
- Property availability for development, great location, transportation options.
- Proximity to various infrastructures. Available building lots for commercial development.
- "A professional ED person.

- Location. I-69, Amenities companies need.”
- I am not sure
- We don't have one. Businesses don't stay, there are no opportunities for young people, we have no options except to shop at Walmart or leave town, which some of our seniors can do, or afford transit to get there.
- Low property values, low wages (employers like keeping the cost of business down), transportation i.e. interstate/rail system
- Small welcoming town and very proud of our towns history.
- Friendly community where you get to know your neighbors who support their local community!
- Location
- many charming house styles
- “Location- I69, near river, location
- Unemployment in this area, qualified work force”
- Plenty of land available for building
- At this time I don't see any.
- Low cost of living; small town living; A FEW city officials and residents seeking progress

Q7.

When it comes to growth and development, what are Fulton's greatest challenges? Choose up to three (3).



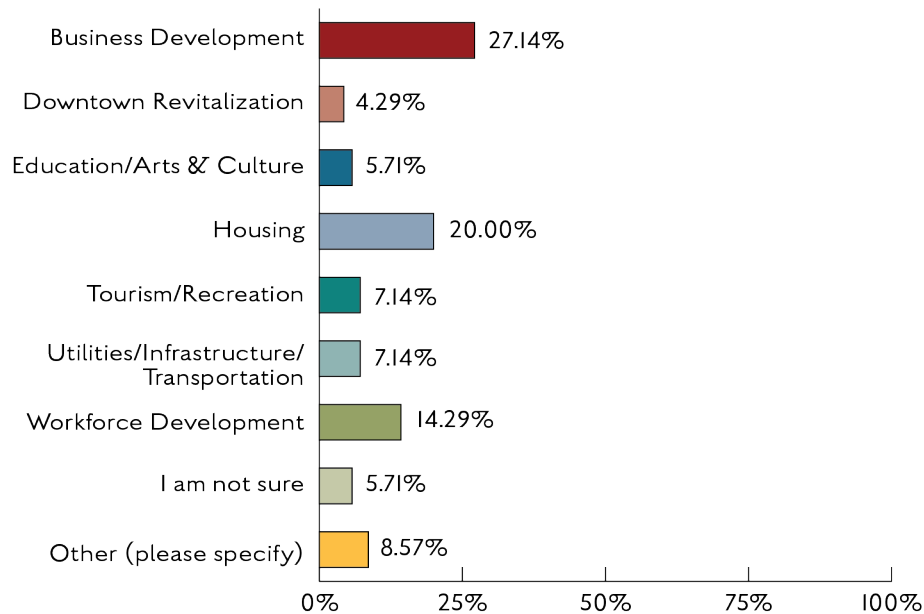
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“Other” Responses

- A LACKING SCHOOL SYSTEM
- No labor pool -
- U
- Having a reliable and hard working, workforce. Apathy
- Too much subsidization already exists enabling a large percentage of residents to not invest in themselves, jobs and the community
- No spaces available for expanding industries and businesses
- School tax keeps families away if they are aware of it.
- people don't want to work
- The independent school district tax.
- Senior living
- Providing reasonable utilities
- Support for local businesses



What do you believe Fulton's first priority for economic development should be?

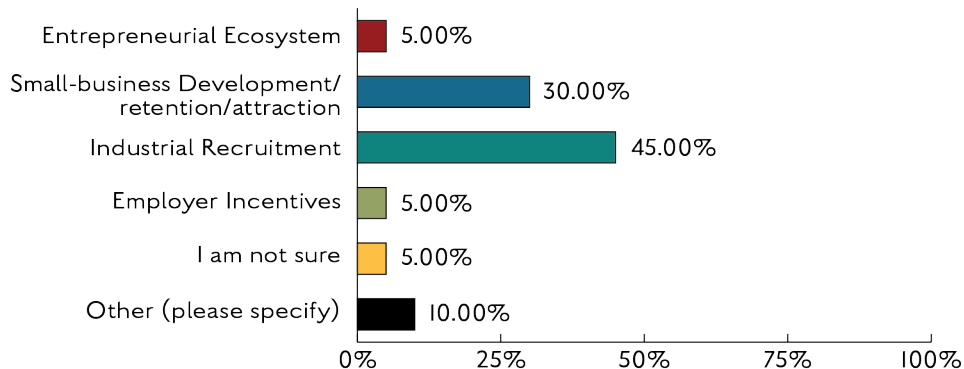


“Other” Responses

- Federal grants are abundant and untapped in Fulton
- Bringing in more restaurants and business
- Medical
- Demolish the blighted buildings/houses and remove all junk from yards and porches
- Consolidation of schools. Clean up city.
- Senior living

Q9.

Based off of your previous answer (Business Development), please choose an idea you think would further Business Development in Fulton:

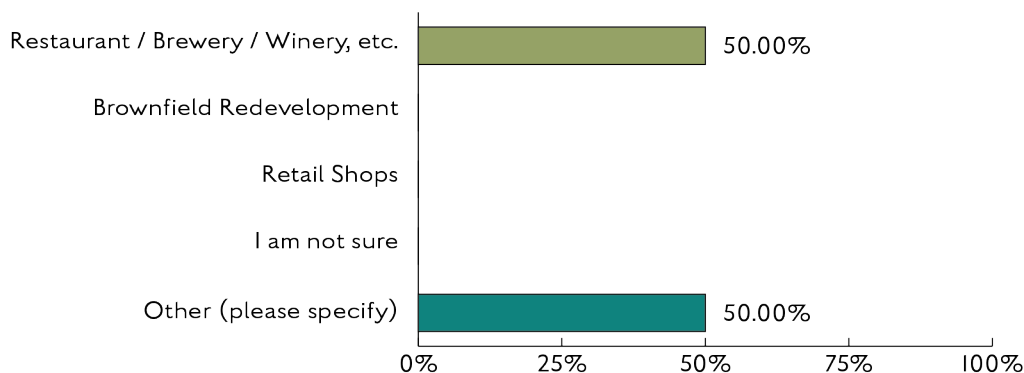


“Other” Responses

- seeking “mission minded” companies willing to invest in efforts to improve the lives of low-income rural residents
- Demolish the blighted buildings/houses and remove all junk from yards and porches

Q10.

Based off of your previous answer (Downtown Revitalization), please choose an idea you think would further Downtown Revitalization in Fulton:

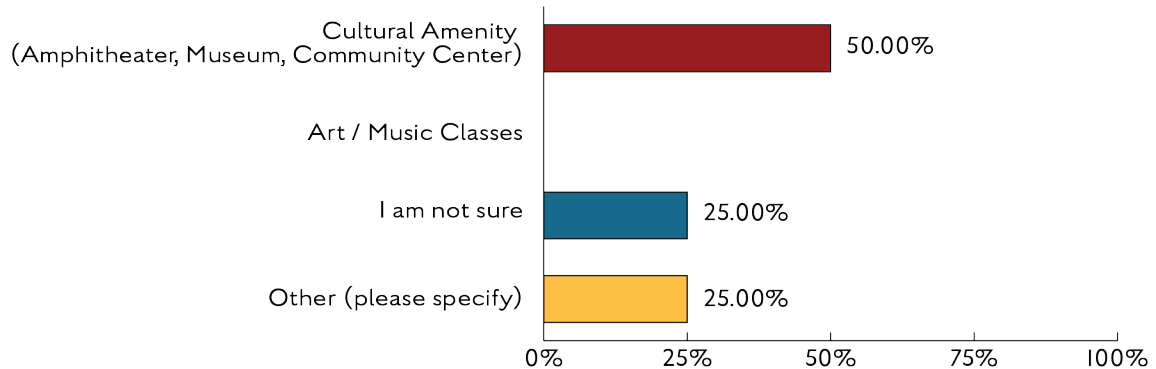


“Other” Responses

- Update looks
- Light in the park trees (solar), murals on old buildings, art work downtown, music in downtown park till 10:00pm. Attract more restaurants, coffee shops, breweries. Make downtown a go to destination.

Q11.

Based off of your previous answer (Education/Arts & Culture), please choose an idea you think would further Education/Arts & Culture in Fulton:

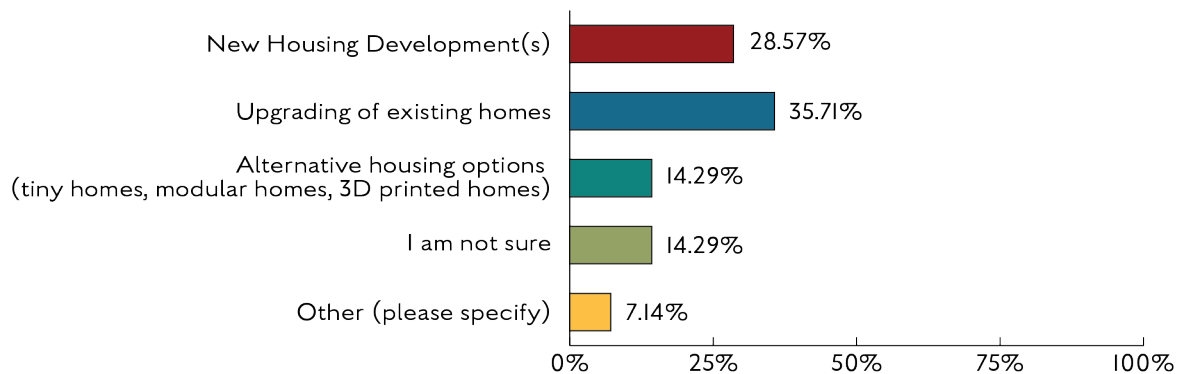


“Other” Responses

- Must have teachers who will prepare students for future.

Q12.

Based off of your previous answer (Housing), please choose an idea you think would further Housing in Fulton:

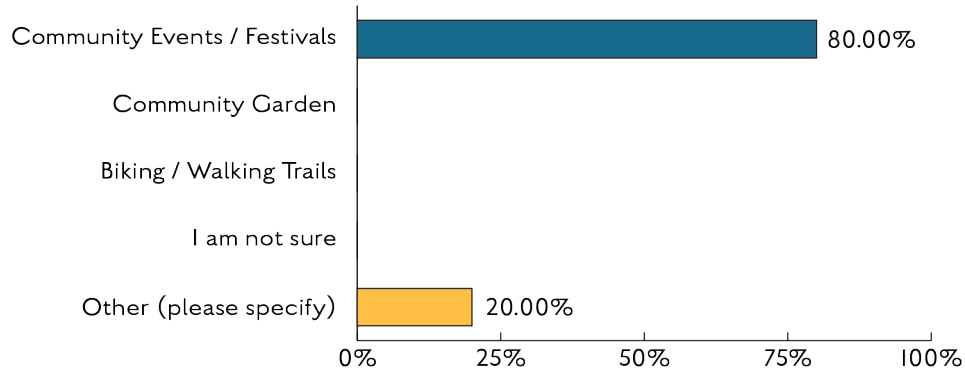


“Other” Responses

- I think some of all of the above apply.

Q13.

Based off of your previous answer (Tourism & Recreation), please choose an idea you think would further Tourism & Recreation in Fulton:



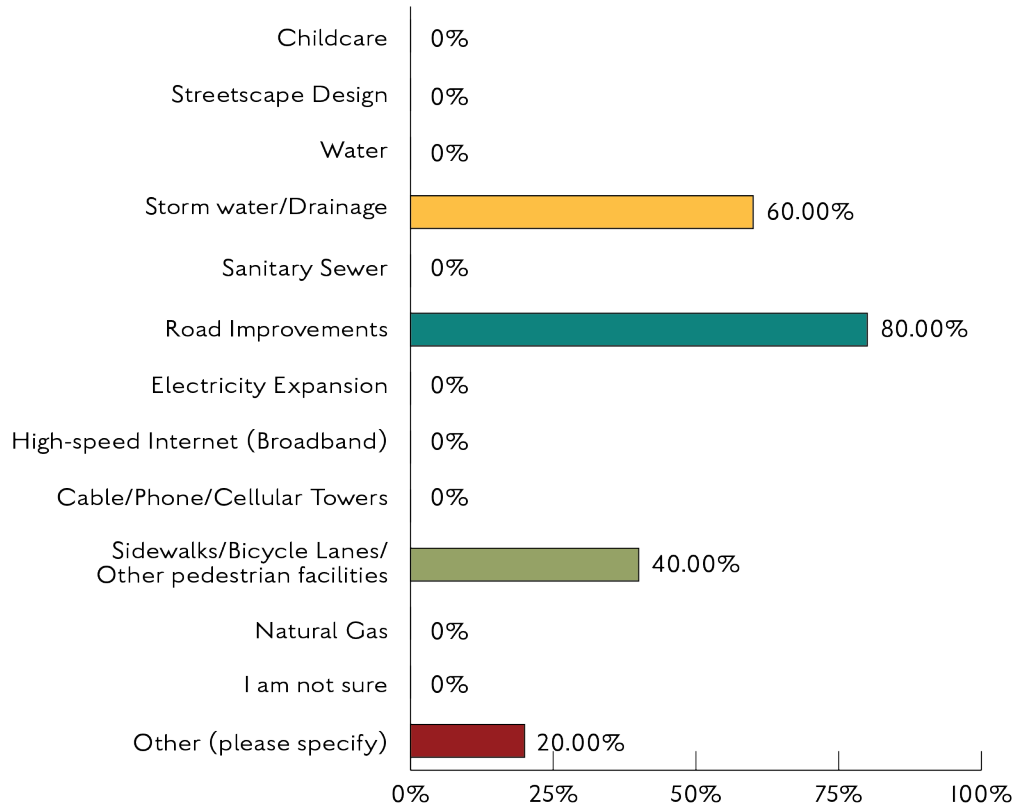
“Other” Responses

- We need tangible tourism attractions. THings that exist year round to attract people to come and experience Fulton and its history.

question 14 is on the next page >

Q14.

Based off of your previous answer (Utilities/ Infrastructure/Transportation), please choose two (2) ideas you think would further Utilities/ Infrastructure/Transportation in Fulton:



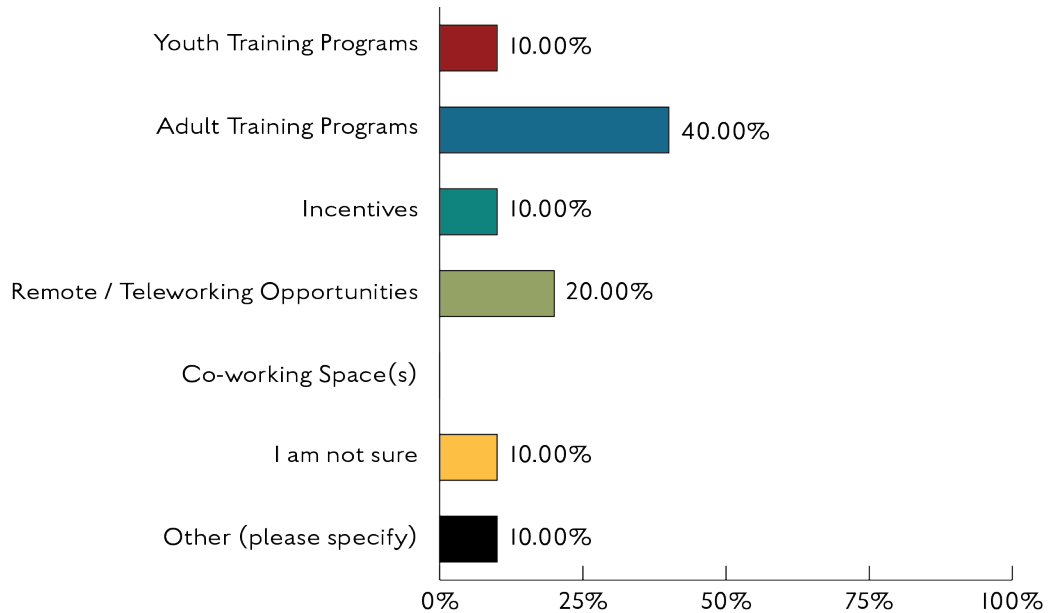
“Other” Responses

- Special pick up

question 15 is on the next page >

Q15.

Based off of your previous answer (Workforce Development), please choose an idea you think would further Workforce Development in Fulton:



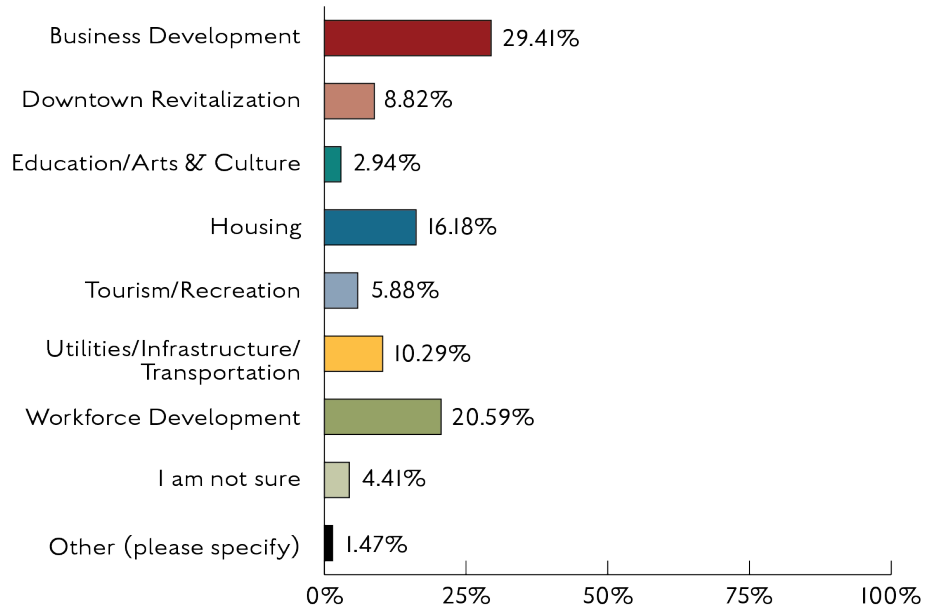
“Other” Responses

- Youth and Adult training programs and then housing incentives to actually work.

question 16 is on the next page >

Q16.

What do you believe Fulton's second priority for economic development should be?

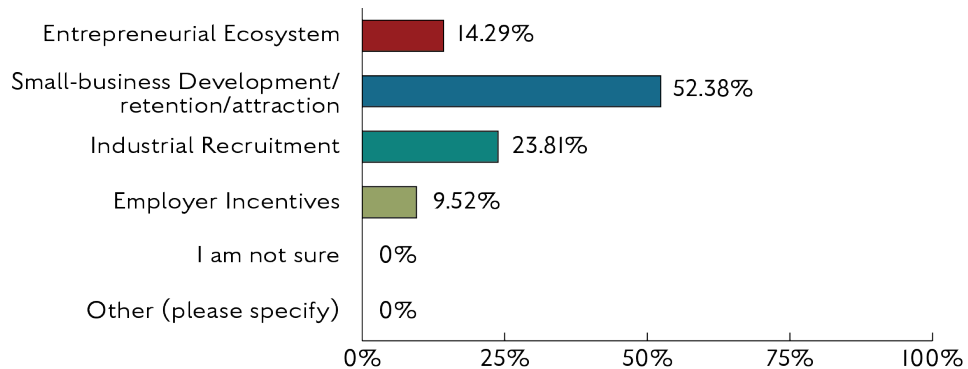


“Other” Responses

- Code enforcement

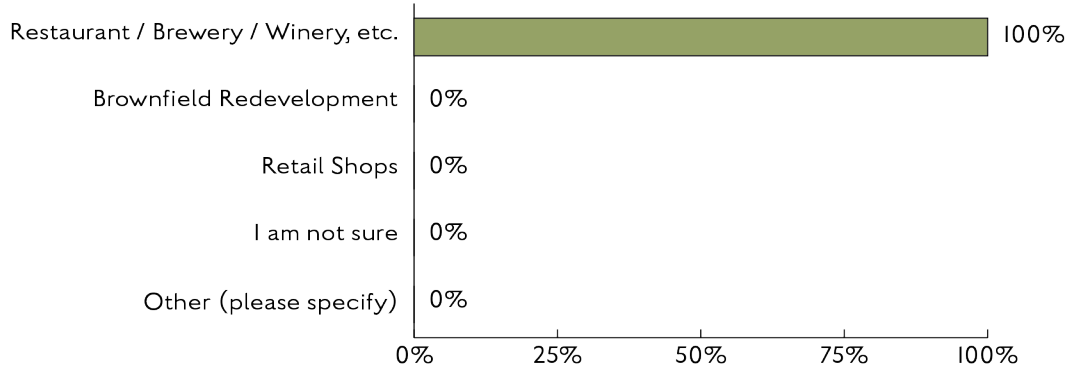
Q17.

Based off of your previous answer (Business Development), please choose an idea you think would further Business Development in Fulton:



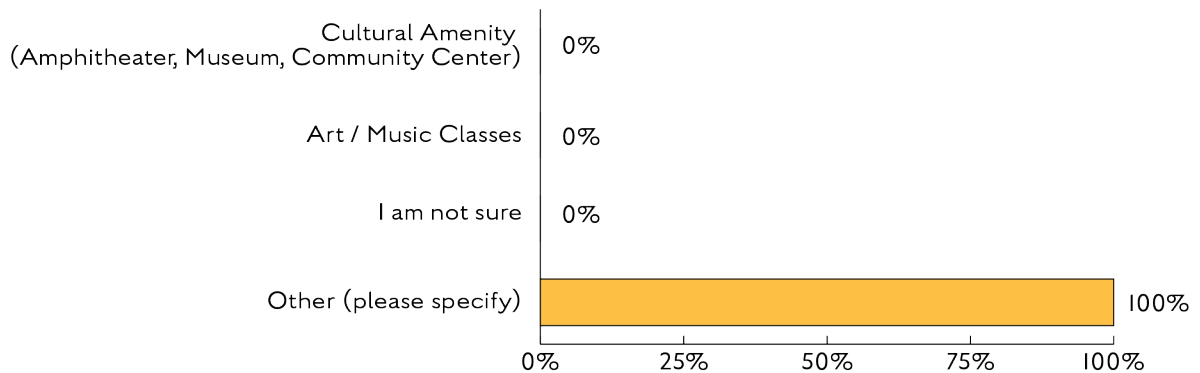
Q18.

Based off of your previous answer (Downtown Revitalization), please choose an idea you think would further Downtown Revitalization in Fulton:



Q19.

Based off of your previous answer (Education/Arts & Culture), please choose an idea you think would further Education/Arts & Culture in Fulton:

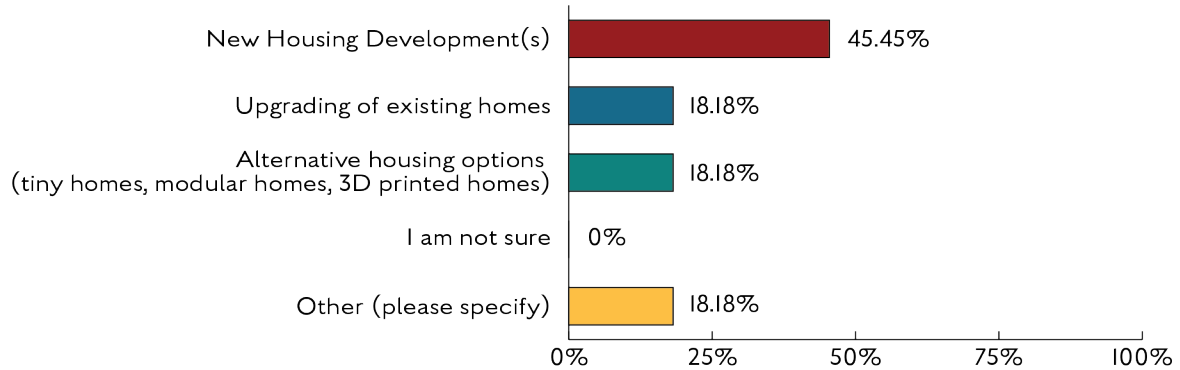


“Other” Responses

- better education for the children and the buses needed to transport them.
- Return to the rule from previous decades: children must attend school in the town they live in

Q20.

Based off of your previous answer (Housing), please choose an idea you think would further Housing in Fulton:

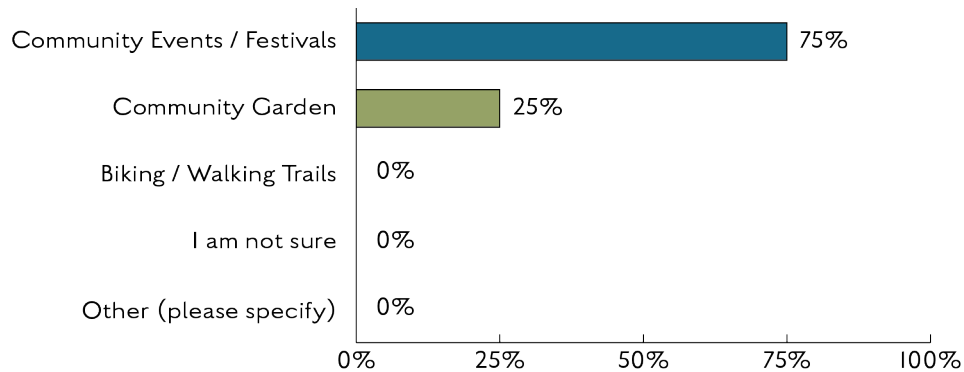


“Other” Responses

- Both new housing developments along with alternative housing options
- If the school tax is dropped.

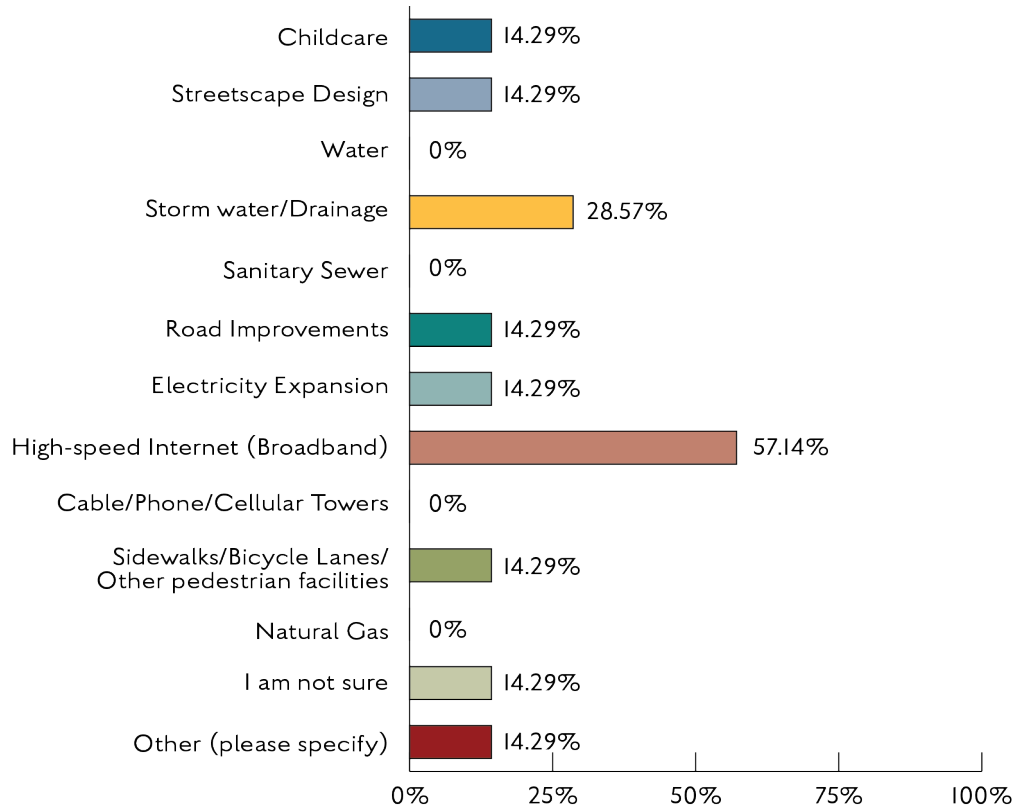
Q21.

Based off of your previous answer (Tourism & Recreation), please choose an idea you think would further Tourism & Recreation in Fulton:





Based off of your previous answer (Utilities/ Infrastructure/Transportation), please choose two (2) ideas you think would further Utilities/ Infrastructure/Transportation in Fulton:



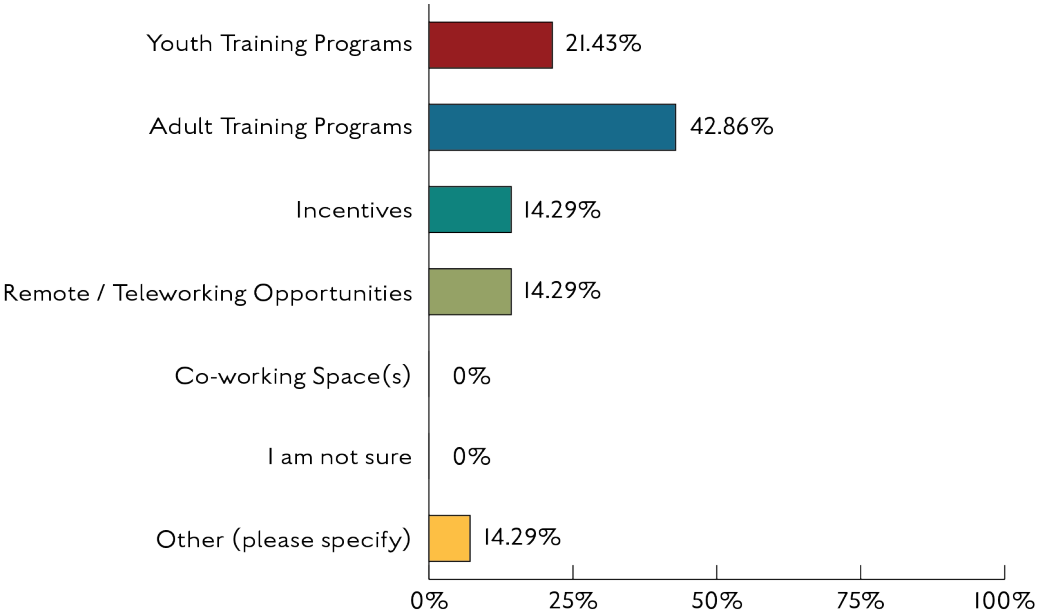
“Other” Responses

- Solid infrastructure is required for growth. Re-surface roads, add sidewalks, resolve flooding areas with sewers including Northeast and Meadowview.

question 23 is on the next page >

Q23.

Based off of your previous answer (Workforce Development), please choose an idea you think would further Workforce Development in Fulton:



“Other” Responses

- Jobs

Q24.

What do you think Fulton is most known for?

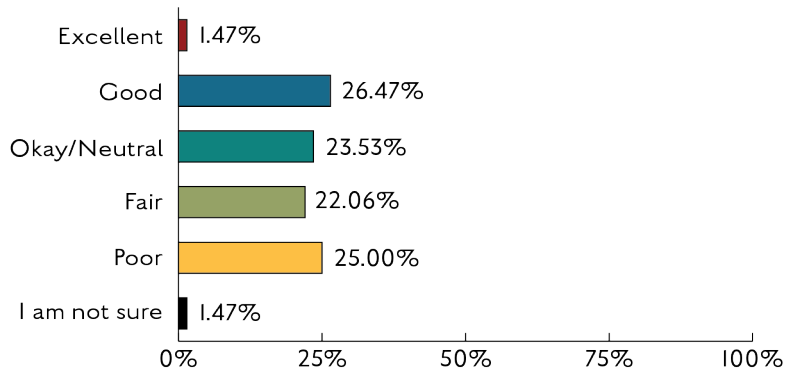
- Walmart
- I have lived here less than 1 year, my assessment of the best this city has to offer is the remarkable people and community
- The Railroad
- Twin City
- Bananas
- BEING A TWIN CITY WITH SOUTH FULTON
- Banana Festival
- Banana Festival
- Railroad, Banana pudding
- Banana Festival
- Banana Festival, Keg and high school taxes that are sucking the life out of the community. Only produces approximately 21 graduates per year
- For letting a nice growing town go down to the point no one wants to come here. People laugh when Fulton is mentioned

continued on the next page >

- Banana Festival
- “restaurants
- premier buildings”
- Banana Festival
- Being less than ideal for raising a family.
- Railroad
- Low income housing
- Banana festival
- No industry. Leaders that want what’s best for them, not the people. No real fire department, terrible ems service. Not many industries want to build in small town turmoil.
- Banana Festival
- Banana Festival
- premier
- Railroad
- The banana festival
- Being the best kept secret in West Ky
- International Banana Festival and World’s Largest Banana Pudding.
- “poverty
- high percentage of Black residents
- Banana Festival”
- Was a community to live in with opportunities for all!!!
- Bananas and railroad
- Festival
- Banana Festival
- Keg
- The Banana Festival
- Bananas
- Retirement community, public housing
- Banana Fest
- amtrak and the trains
- Banana Festival
- Twin Cities/Banana Festival
- The Banana Festival; being known as a “drug town”.
- Banana Festival and Railroads
- Bannana Festival
- Railroad
- It’s past! Banana Festival, Liquor Stores and Railroad.
- Trains
- Banana Festival
- Banana Festival
- Bananas and Trains
- Railroad
- Being on the State Line, Banana festival, no tax on food.
- friendly
- Railroad, Banana Festival
- Banana festival
- Under serving school system and almost nonexistent workforce
- Bananas
- Being a trashy town and the banana festival.
- Banana Festival

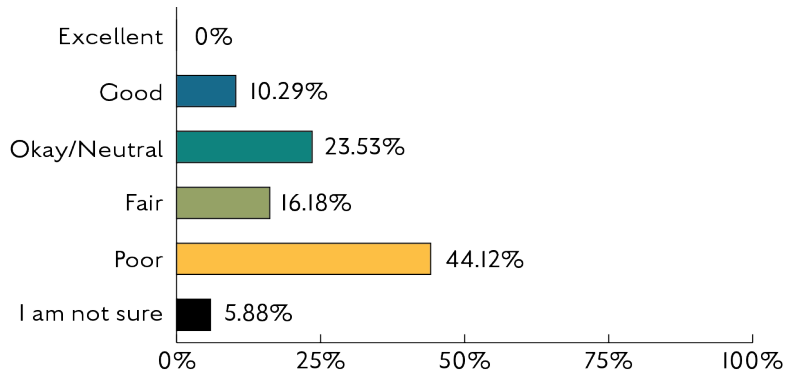
Q25.

How would you rate Fulton's overall sense of community pride?



Q26.

Would you rate Fulton's current marketing efforts?



Q27.

What could be a draw for new residents or tourists but isn't currently celebrated or promoted? Explain.

- New store's
- Lack of online visibility
- Farmers Market/ Downtown environment
- Housing developments, and better maintained parks, with usable restrooms.
- Low crime rate
- Attractive housing

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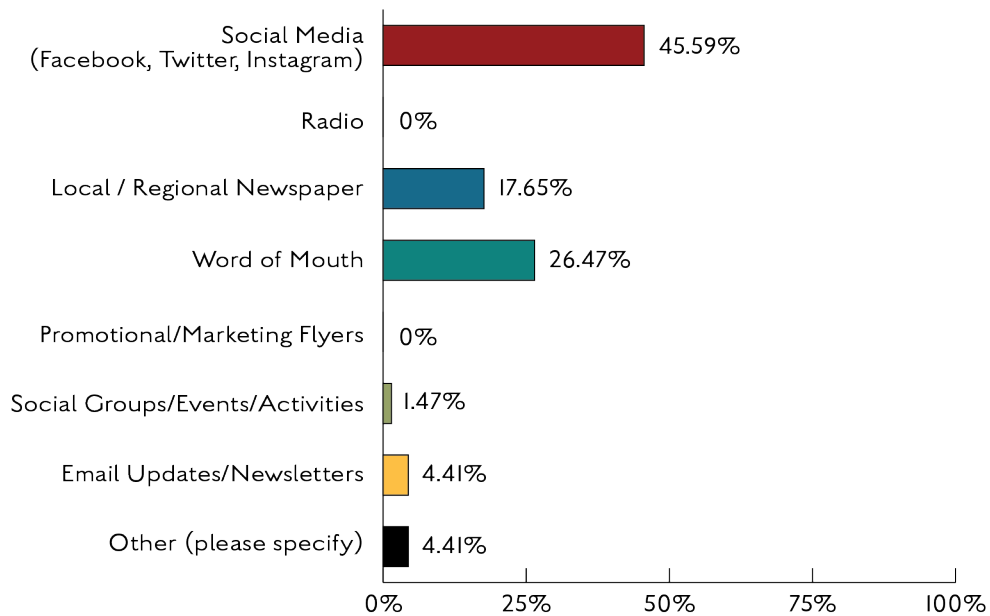
- Great small town close to everything.
- opening a new railroad model train museum to go along with our existing museum and promoting events for railroad modeling groups. Along with promoting our railroaders ball team.
- Celebration of railroad since Fulton's history has been supported by railroad jobs and families
- Lower school tax, clean up town, fix streets
- Golf, Baseball, and other sports
- Shopping and restaurants, more variety
- We had a Country music festival here a few years ago, seemed like it was putting Fulton on the map. Also the Banana Festival is very poorly done compared to how it use to be.
- Cost of living, regional attractions
- Why would tourist want to come to Fulton? We have nothing except the traditional banana festival.
- "Availability of medical care
- Performing school system
- Availability of sources of cultural arts and entertainment
- Historical implications "
- Community Events and Festivals, parks and restaurants, public spaces for gatherings.
- Centrally located between: 2 college towns (Murray, KY & Martin, TN): 2 large natural resources (Reelfoot lake & Kentucky Lake which includes Land Between the Lakes), Small town living and cost of living but minutes away from bigger towns and activities (Paducah & Murray KY, MArtin & Jackson TN).
- Feel like we are still geographically located where we could succeed in catering to commercial transportation and trucking.
- Banana Pudding, Agriculture, Rail Road, Discovery Park, Reelfoot Lake, Land Between The Lake,
- Low cost of living; peaceful atmosphere; family orientation; retirement possibilities.
- "the railroad.
- Many people love trains and train watching. Also, Canadian National is a multi-billion-dollar corporation that uses Fulton 365 days a year but does zero community outreach.
- It makes sense to negotiate some sort of community support from CN.
- And, once that's edtablished, perhaps they'd sponsor an annual Trainwatchers Weekend"
- Must have a reason for people to move here beside seeing houses for sale on internet!!!
- Businesses could be encouraged to come here if they need cheap, unskilled labor
- Festival promotion, other activities or areas to visit or obtain resources
- Not sure
- JOBS, restaurants, extracurricular activities, community garden, walking trails, flowers and trees planted in common areas
- More information about our history and the banana fest history.
- ????????
- Downtown village events type atmosphere.
- Updated or new homes, easy access to affordable housing through Section 8 or other government programs.
- The strengths of the community, the proximity to 69, Martin, and Union City. The baseball team, the amazing people.
- History center
- Railroaders baseball team
- Professional person to market Fulton's past and plan for Fulton's future. A seven day Banana festival is useless. Plan, work with surrounding communities. Look at Martin! They have professional marketing people. What a turn around Martin has made in the past five years.

continued on the next page >

- Revitalize downtown, make it a destination. A place where people want to go and hangout.
- Sorry to say I don't believe we have one.
- Historical aspects.
- Low cost of living
- Railroaders Baseball and our parks
- More community gatherings
- Not sure.
- grants and home purchase and repair incentives.
- Near Reelfoot and Ky and Barkley Lakes, Columbus, Discovery Park, 3 Universities,
- Downtown area and events
- I'm honestly not certain there is anything currently.
- History of Fulton
- Codes taking pride in his job
- The Stateline

Q28.

What source do you rely on most to know what's going on in Fulton?



“Other” Responses

- Newspaper only provides school related functions nothing of importance
- email news letters are what happened the month before from the Chamber of Commerce, a once a week newspaper is just what has already happened and the schools news. A city facebook page from a marketing director with an annual calendar and weekly updates. Marketing and proactivity planning are essential updates are
- News

Q29.

What would you suggest to enhance existing marketing efforts and generate more community pride?

- Make abandon places look more nicer.
- Not to be repetitive, but this city would benefit from grants. The school taxes are high, are the schools getting grant money? The city i came from my sons school recieved 1.2million in federal grants , that money is all of America's, Fulton pays federal taxes and has need for such grants, the police, the fire department...
- Events, social groups
- no
- Spend more
- “Stop badmouthing our town.
- Support local events.
- Stop the negativity.”
- Placing an electronic sign at the Pontotoc park that can post the upcoming events. This would capture all age groups instead of the multimedia generation.
- Market efforts to improve cost of living in Fulton - burdened not only with high KY property tax but with local Fulton Independent School that affects only property owners. Fulton County does not have medical facilities - no doctor in Fulton County. Fulton has become a senior citizens area.
- I think it's too late for that.
- Clean up days. Tear down days. Painting days. CLEAN,CLEAN,CLEAN. Retire some employees who are just drawing a check.
- More music concerts or art shows
- The older generations are too far gone, get the children involved with things. Have them show the adults what it is like to have pride in their community.
- Need to establish Pride of ownership among citizens. Take one neighborhood at a time & try to educate the owners/renters about maintenance, refurbishment and upkeep.
- Utilize the church to share news esp about upcoming events and possibly volunteer on projects.
- “More involvement of community leaders
- Lowering property taxes
- Actually become business friendly”
- Community events and socials. More social media presence.
- Not sure
- More active social media updates
- Be proactive in inviting industry leaders or commercial opportunities to our area
- We need to develop a stratgedy around Banana Pudding as that is unique and interesting. Lots of spin offs to bananas and pudding. Secondly we need to focus on agriculture and the railroad history. We can also be a eco tourism location.
- Public forums; professionally done promo materials; common vision.
- A genuine attitude of loving every single Fulton resident and celebrating their many interests and talents
- Word of mouth by residents who have lived here all of their lives.
- Text messages
- More local advertising
- more events that are family friendly and not expensive
- that's a hard one

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- clean up the community
- Promotional mailer
- Demolish the blighted buildings/houses and remove all junk from yards and porches and promote as it moves along
- I have no idea, honestly.
- Develop a quarterly event that builds from the energy of the Banana Festival. Develop a "something always happening" advertising scheme. Why you want to live in Fulton approach.
- Hire a professional company to market the City of Fulton
- More civic events to draw the community together
- Have an experienced professional marketing person. Someone creative and bringing long range planning, working with regional leaders, building off of area and regional events.
- Bring in more options for young people to do and then maybe their parents won't want to leave, for better opportunities for their children.
- Advertisement (Flyers, word of mouth)
- Create a united front on improvements and start with the small things. The City government tends to be involved in and seek control over everything that takes place. Do the small things to make it easier for someone to start and maintain a business here.
- Community events that showcase small business
- Clean the city back up, hold citizen accountable for their actions.
- A community news letter quarterly
- visual improvements to buildings, homes, street-scapes, landscapes. Main roads first so people driving through are also attracted.
- I don't know how but encourage homeowners and residents to clean up their properties - Murals downtown, condemn dilapidated buildings and homes, lighting on downtown businesses like the Meadows
- City Newsletter/events calendar (separate from chamber/tourism) - needs to be a one stop shop to see all of those events in Fulton/Twin Cities Community
- HGTV or Magnolia Network makeover show set here. There are some gorgeous houses that could be great homes with some attention and elbow grease
- Clean up housing area let community volunteer.



Q30. Is there anything else you'd like to share with us about Fulton?

- No
- I love this town.
- Not really
- no
- No
- Easy living. Safe and affordable.
- Not at this time

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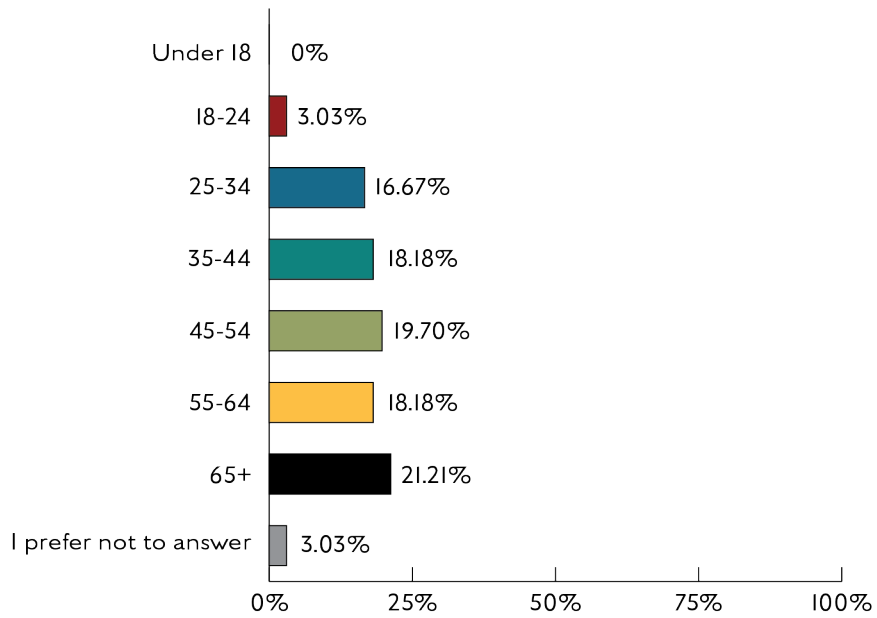
- City of Fulton always raising water and sewer rates - require the purchase of city stickers which no one enforces - senior citizens have no support when it comes to maintaining properties.
- If Fulton is ever going to grow there has to be more opportunity for business and Industry development. New housing and not public. This community is a great place, but too many long term officials in charge. We need NEW leadership, and a commission that will support them.
- Brighter street lights. We look dead at night.
- This town used to be great, a place where everyone had pride, we lack that and everyone seems to want to do something about it but with the generation running the town it's hard to let younger blood into the committees.
- "Too bad we lost the hospital.
- And made the fire dept volunteer. These two things discourage anyone from moving here.
- Flooding! Waiting till there is a problem before anything is done!
- City stickers are ridiculous!!
- Fulton is dying and that makes me sad. The industry that has left over the past 20 years is reflected in business that has left.. the quality and quantity of restaurants.,
- If it weren't for family ties, friends, and church, I would love to move and get away from it.
- We need to get rid of old abandoned commercial buildings, add more colorful signs around town and encourage businesses to keep the area free of litter.
- Great town to raise a family
- Fulton is a ice community to live in. It just needs some TLC
- not at this time
- "There are historical reasons cities are located where they are and sometimes the original location factors no longer exist or at least are not relevant. When highways replaced railroads as the primary means of access some small cities became less of a destination and more of a self-contained community. The travel industry changed and Fulton failed to change with it.
- Here employees can live and work in a less stressful environment and yet be able to enjoy big city amenities when needed.
- In order to grow or even maintain a population base every city must have some type of catalytic attraction. Without a local college, a major recognizable employer who is always creating jobs or some type of tourist attraction a city can be invisible. It is difficult to imagine how a small city can expect to grow without having at least one special feature that outsiders can identify with. We have that story but just aren't telling it.
- Some people drawn to governing positions are not visionaries and believe that change is something to fear and not encourage. Once a no growth reputation is born, developers and business owners will often take the course of least resistance. Fulton has had this and must reverse that image.
- We must get into it for the long haul. Citizens want good schools for their children, sufficient retail shopping and services and good quality housing they can afford. These same issues are as critical to attracting and keeping businesses as they are to keeping home grown residents. Any city not perceived to be providing a high quality of life for its residents and businesses is not likely to survive over the long haul.
- Businesses create jobs and often need a little help from the City. However, when tax revenues are insufficient to fund incentives and/or the needed infrastructure improvements that business want - it's hard to be competitive. No one wants to pay higher taxes and any benefits to be derived can take years to materialize. However, if the City wants to grow and become proactive in stimulating economic development, finding creative and acceptable ways to increase the tax base may be required. "

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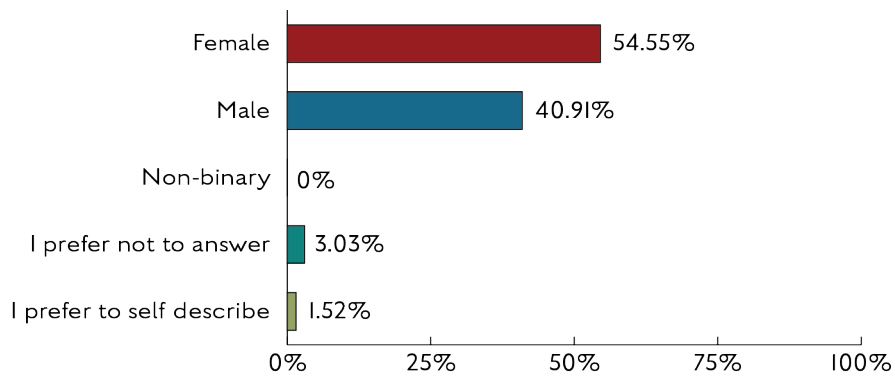
- “Fulton is a canary in America’s economic and racial coal mine. As our country grows more economically and racially stratified, Fulton grows poorer and smaller.
- Fulton’s strengths are split twice -- by the TN state line, and by the 18 miles separating the county’s two towns. Hickman has more family wealth, and the courthouse / county seat location gives it more “power”. But Fulton itself is the only town in the four river counties with chainstores and restaurants and the only one located on I-69.
- We have more potential than any other river county town. We just need industry.”
- Too many of the same people running our small town, not using knowledgeable homeowners who have always lived here!!!
- No
- Not sure
- There are drug deals in several neighborhoods where you wouldn’t expect them. People aren’t sure they can trust the police to report and get the problem resolved.
- If you wear a pair of shoes out after you move there, you most likely will stay.
- No, thank you.
- I love it. I think it has untapped potential, but its time we do more to tap it!
- Fulton has great potential. It needs professional qualified, leaders who can market and promote. We do not need this same old attitude and the same old thing that has been carried out the last decade. Fulton can be better than ever with the right marketing.
- Fulton could be a lovely small town with some effort. Suggest city principles visit towns like Delta, CO or Sulfer Springs, TX and other small towns that are very attractive to get ideas.
- If you want to keep it a retirement town, than take care of our seniors. If you want it to be better, fix the drainage problems and the sink holes, then bring in more opportunities for those of us that are here. Than as our children have their own families they too will stay.
- Great City to live in!
- Overall tax burden in the city limits continues to be a hindrance to growth considering the option across the state line.
- It’s a good place to live and the people are friendly
- We need all the help we can get to bring others to town.
- Architectural review. There are so many beautiful houses that have been made to look cheap by people putting too small of windows in when replacing the old. A windows and exterior finishes grant may help... After a great many years in new construction, i know charm sells. This is true if you are in Washington, DC or a small rural town.
- A lot of great friendly caring people have and continue to live here.
- Downtown growth and development, starting with the farmer’s market will hopefully come to fruition soon... this may be perfect time for this project to continue expanding/marketing new ventures.
- Get community involved. Volunteer work, citizens on patrol, help in anyway they can.
- Fulton has so much potential. But the lack of an excellent, over-achieving school system and an eager to produce workforce, it’s a difficult task to entice industries and businesses here. Many residents want free meals and hand outs. Sadly it’s a generational thought process and Fulton will have a tough time with progress until that welfare mentality is broken!
- If our current town staff would treat everyone one equally and not cater to one person we would be a much better town.



How old are you?



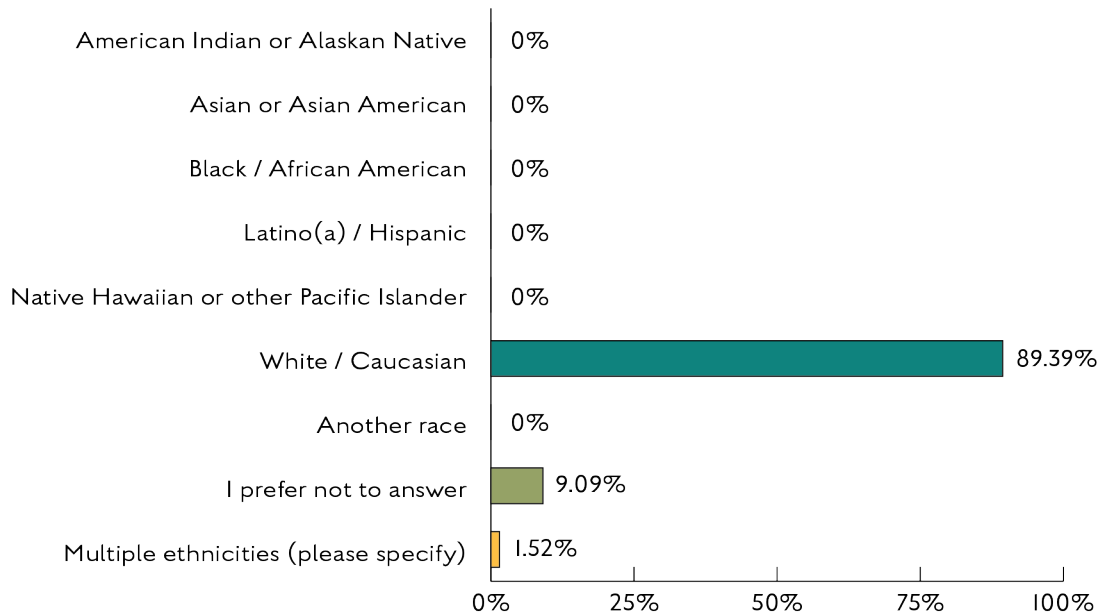
What gender do you identify as?



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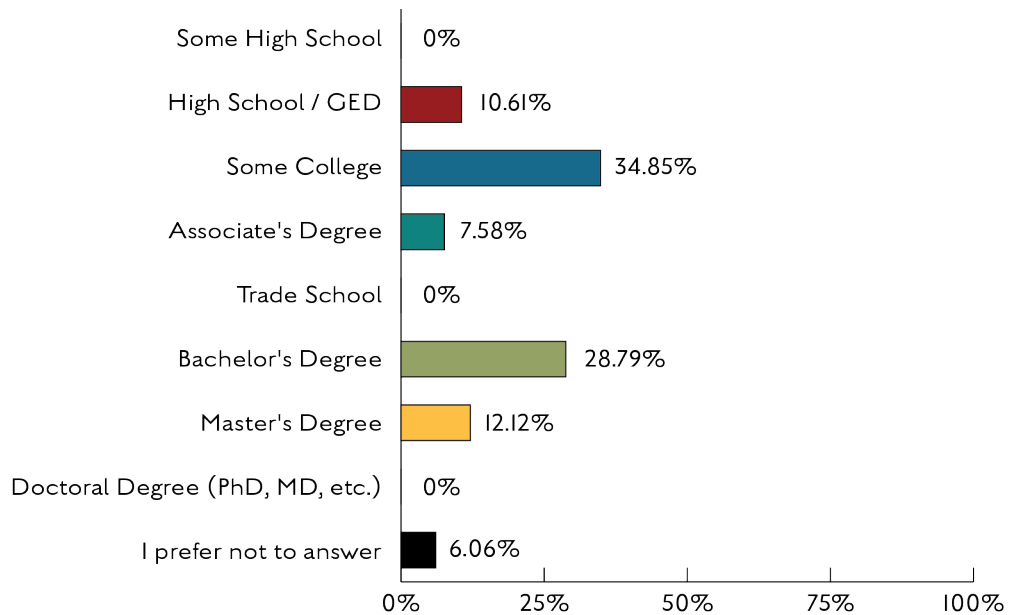
Q33.

What race/ethnicity best describes you?



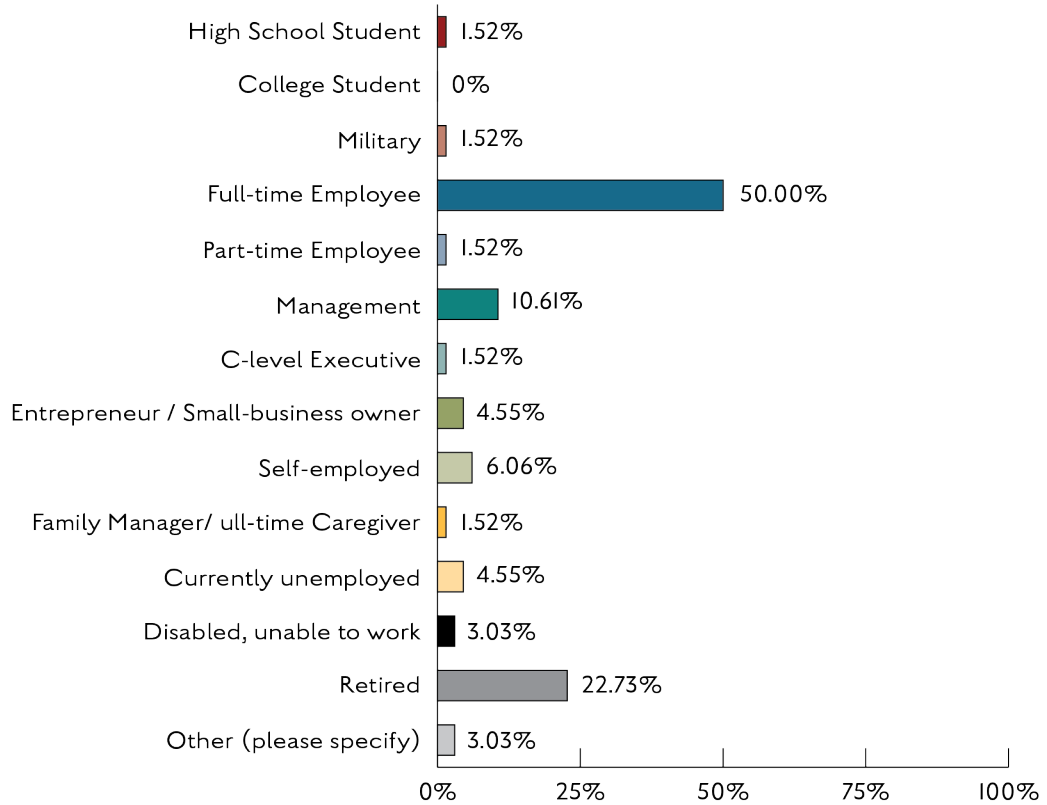
Q34.

What is the highest degree or level of education you have completed?



Q35.

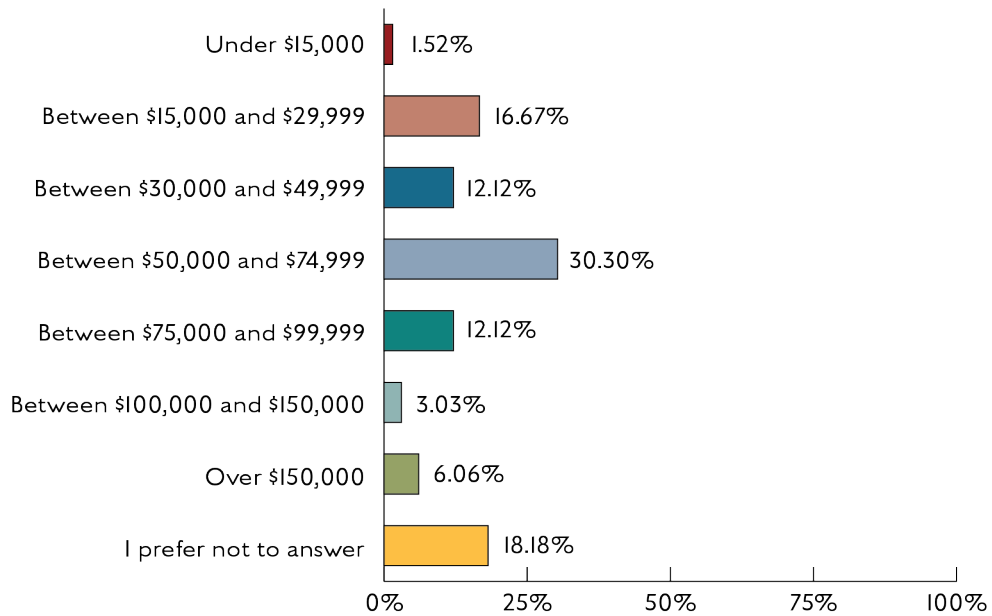
Please select the answer(s) that most accurately describes your current employment status (select all that apply):



question 36 is on the next page >

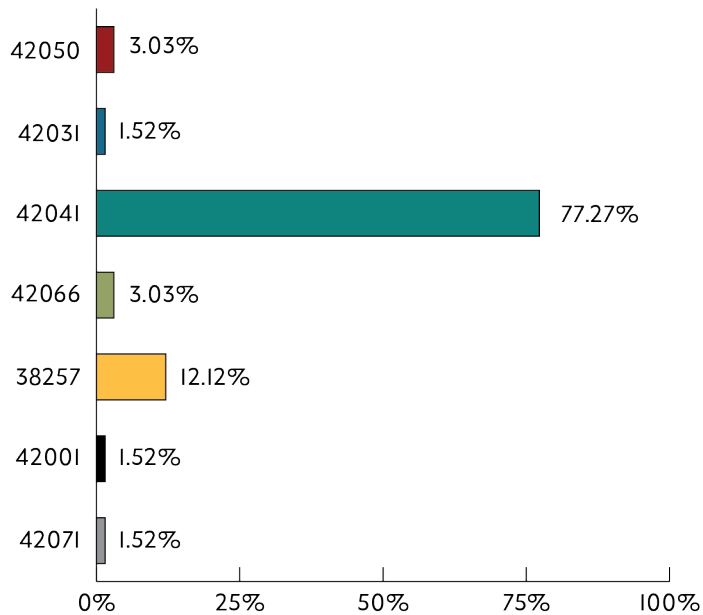
Q36.

What is your average annual income?



Q37.

What is your 5-digit zip code?



APPENDIX C:

VISIONING SESSION RESULTS

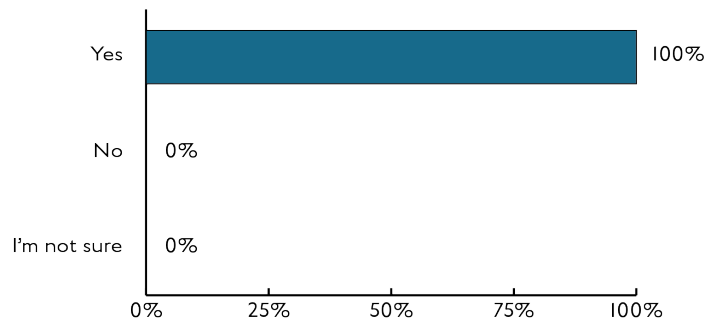
Fulton, Kentucky Visioning Results

Note: The first section is the Steering Committee visioning report and the second is the Public visioning report. The two have been combined for accessibility.

Steering Committee Visioning

Q1.

Have you, or someone you personally know, struggled to find appropriate housing in Fulton?



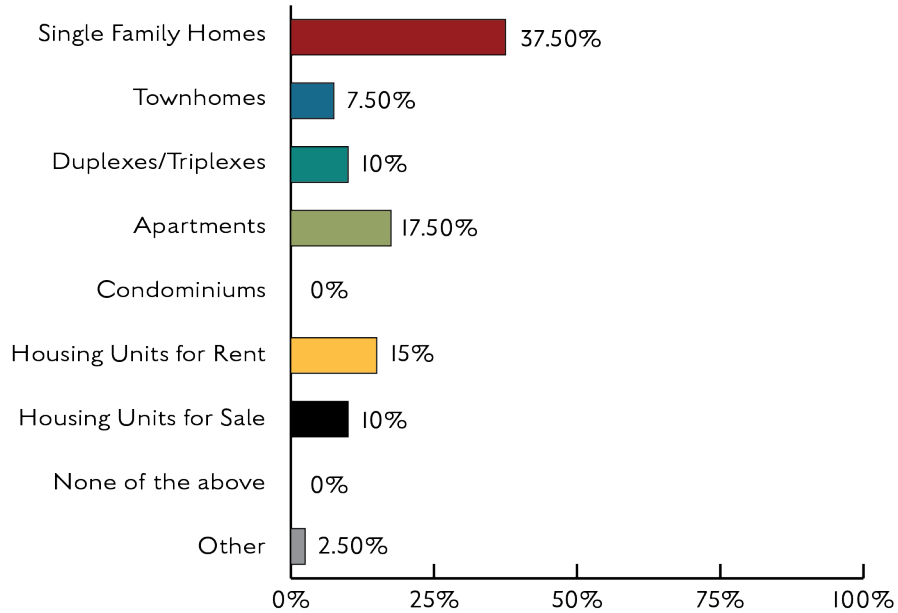
Q2.

Historically, what are the major challenges related to housing in Fulton?

- Declining population
- Update current housing
- Many empty lots
- Ready to build property
- No construction availability
- Not available housing
- no new construction
- Various economic ranges and availability. Many houses are very old and need updates and repairs.
- Incentives
- Availability
- Cash
- Availability, affordability
- Builders
- chance takers
- Availability and Funding
- availability of homes
- Availability
- Availability
- Lack of availability, price pint
- Available land/builders/developers
- Skilled labor to build
- Not enough housing
- Funding
- Availability
- Finding developers/builders
- Not sure

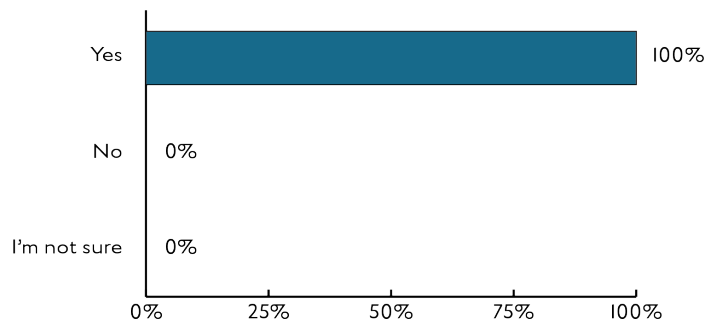
Q3.

In your opinion, what type of housing is most needed in Fulton? Select all that apply:



Q4.

In your opinion, does Fulton have a disproportionate number of blighted homes?



Q5.

What are Fulton's greatest STRENGTHS for economic development?

- Great Electrical System
- Good People
- Tax rates are lower
- easy rail and highway access
- Low sales tax no sales tax on food
- Will to work together
- Railway interstate river
- Property availability for facilities
- Great small airport
- We have a good transportation network
- Access to Highways, River, and Rail
- River Rail Interstate
- Central location
- Location and transportation
- Geographical location
- Central location
- Middle of I69 corridor
- City willing to work with new businesses and supportive
- I69
- Access to Rail
- central location
- We have property to buildnon
- 3 hours from everywhere
- Location
- Transportation assets, geographic location
- Development of I 69
- transportation
- Center of country

Q6.

What are Fulton's greatest WEAKNESSES hindering economic development?

- Negative view of change
- No hospital
- Medical facilities
- lack of development opportunities
- Coffee shops.
- Lack of developers in community
- Loss of the hospital
- Need to improve reputation and investment from state
- Quality of life.
- Work Force

question 6 continued on the next page >

- Depressed mindset
- Slow internet
- Jobs
- Lack of coordinated planning, workforce,
- No housing for new workers
- Creative arts to get younger people to move to fulton
- No child care facilities
- Workforce
- Unskilled workforce
- Workforce
- more broadband options
- lack of work force
- Housing
- Housing
- Lack of work force
- Poverty level
- Population
- Job opportunities
- Housing
- Land locked
- lack of housing
- Workforce
- High property tax
- Jobs
- Workforce & housing

Q7.

What are Fulton's greatest OPPORTUNITIES for economic development?

- A convention center
- Youth
- Agriculture activity
- Activity for yourh
- Agriculture business
- Low crime community
- Quality of "small town" life; retirement possibilities,
- Continued economic quest for new business in the area.
- Improve tourism
- Transportation hub
- Safe place to raise a family. Great community.
- Banana Mueseum tourism
- Change the mindset of the community for postive reinforcement
- Developing a greater tourism base community
- I69 offers many options
- Completion of I-69, position between planned major manufacturing hubs in KY and TV
- A new dream for building on the past
- Coffee shops

question 7 continued on the next page >

- Housing retail shops for home decor
- Marketing to attract youth such as Seattle and Austin.
- Quality of life
- Transportation access
- Community motivated to attract business
- Food, entertainment services
- Capitalize on agriculture activity on area
- Transportation routes
- developing electric vehicle market



What are Fulton's greatest THREATS for economic development?

- No youth investment
- Not accepting Base hits and only wanting home runs
- competitive communities
- Stop negative view of not being the town of the 50s and be a town of the new age with old age fill
- Morale
- Hopelessness
- Quality of life. Nothing to do without driving some distance.
- Shrinking- aging demographic, unskilled workforce, jobs
- lack of medical facilities
- Retaining community residents
- Nearby communities with more development capital potential
- lack of skilled labor
- Lack of restaurants, entertainment
- Parks need improving
- Negative perspective of leadership in our community
- Quality of life issues
- Lack of energy
- Unskilled workforce
- Declining population
- Lack of housing
- Funding to accomplish goals.
- Unskilled labor force
- Lack of property development
- Not enough places to eat
- Competition from nearby communities
- Willingness to take risk
- Resistance to change
- Negative view of community
- Aging population
- Lack of vision or willingness to take risks
- High property tax
- Declining and aging population
- Permanent tourism

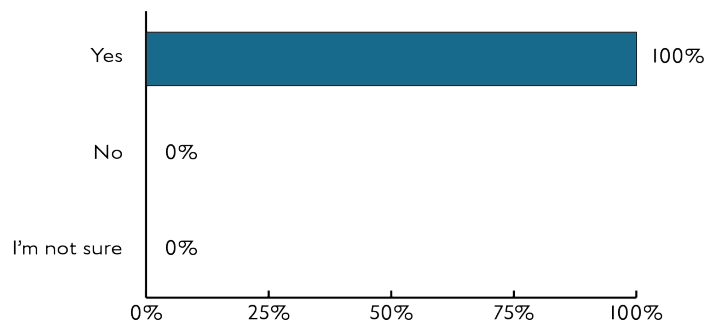


If Fulton was a product, how would you sell it?

- Great People
- Turn the banana building into arts and housing.
- Favorable cost-benefit ratio, peaceful, proximity to/ yet separate from larger populations
- Affordable
- We have an unexpected history and uncommon opportunities
- Twin Cities
- Banana Capital
- Great weather. Affordable compared to other towns.
- Good community to raise children
- Best of 2 Towns, 2 States
- No traffic
- People. We have some of the most compassionate people. Once they take you in, you will never want to leave.
- Fulton Hallmark. Family friends support.
- small town vibe
- It's like living in Mayberry!
- Keg, largest pork chop
- relaxed atmosphere
- Railroad history
- The dream of who we can become...
- Guinness record holder for largest banana pudding
- Banana Capital of World



If Fulton was a product, would you buy it?



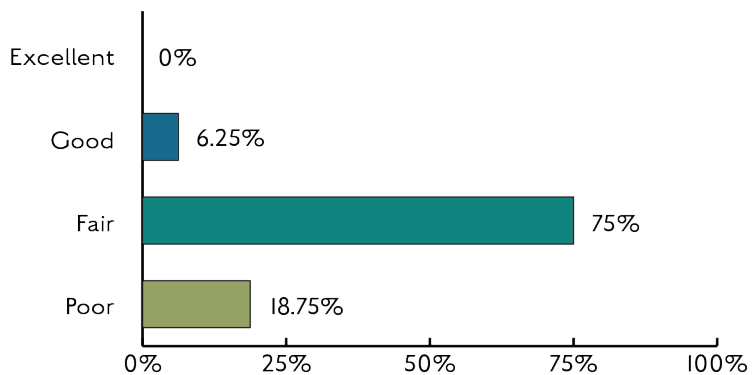
Q11.

What do you wish Fulton was known for?

- Inclusive
- Full of youthful activities and jobs
- Friendly
- A city that honors God.
- Family community
- great old feel downtown thriving
- City that cares for its citizens and its history. Great place to live, work, and raise a family.
- Small town living with big time opportunities
- 3 hours from everywhere
- Beautiful place to enjoy the great outdoors
- Heartland of country
- Great place to live
- Dining entertainment retail shopping
- Cool attractions
- A great peaceful, safe, clean , affordable place to live.
- Opportunities to live, work and play, providing activities in the community
- Great place to live
- Thriving
- Traditional values; progressive mindset
- Walking tourism. The stores downtown with the new farmers market and one day the small business village.
- Great work and beautiful homes. Arts and fun events.
- Small town kuvi
- great people
- Growing
- Awesome place to live
- Being progressive
- Best town to raise a family
- Prosperity

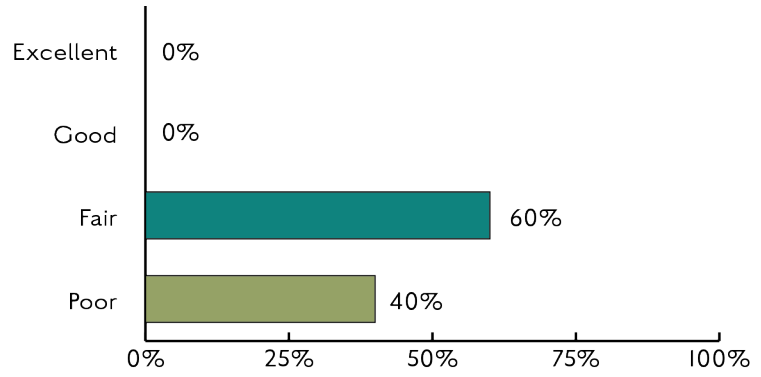
Q12.

How would you rate the overall sense of community pride?



Q13.

How would you rate Fulton's current marketing efforts?



Public Visioning

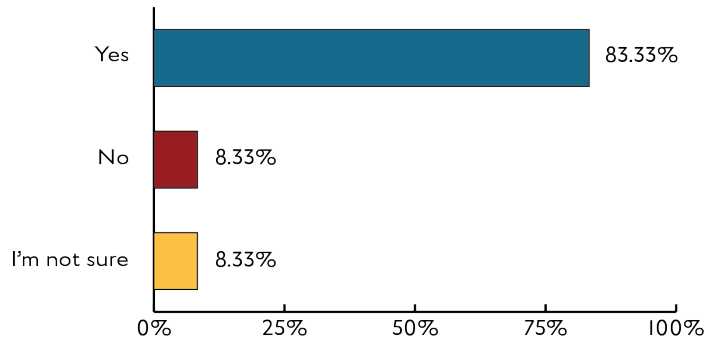
Q1.

How would you describe Fulton today?

- Unique small town.
- Positive community declaiming population
- It's a lovely town not living up to its potential.
- Deteriorating
- Struggling
- Small family community
- Playing it safe
- It's a lovely town not living into its potential
- A warm and nice small town
- Stuck in the past
- Narrow minded.
- Tired

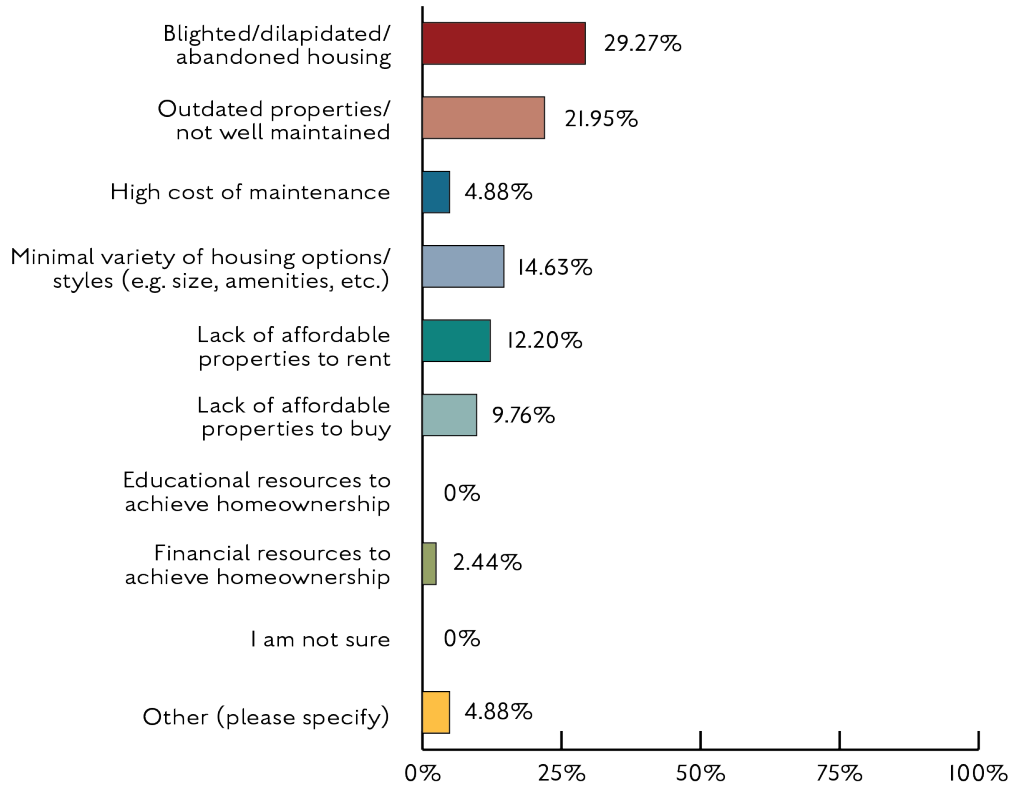
Q2.

Have you, or someone you personally know, struggled to find appropriate housing in Fulton?



Q3.

What are some of the greatest housing challenges in Fulton? Please select up to three (3).



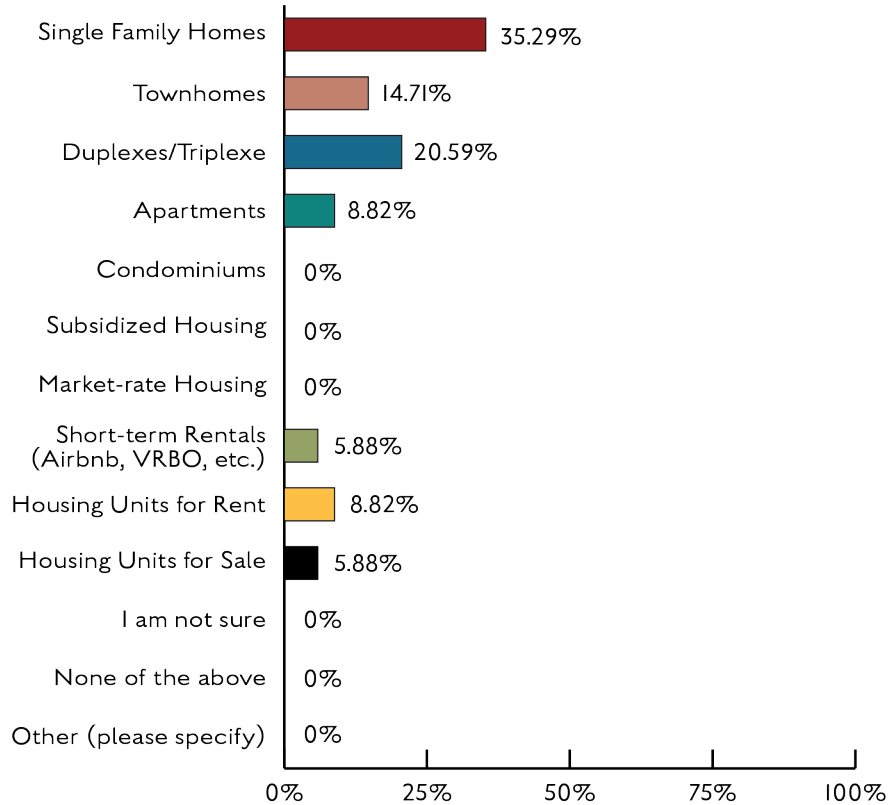
Q4.

Now let's get specific - elaborate on the greatest housing challenges facing Fulton?

- Lack of jobs
- Unrealistic expectaton about costs
- Lack of skilled tradesmen
- City infrastructure doesn't support existing homes
- I've had 2 children move to other communities due to lack of decent retrial property
- Depressed housing values are compounding many issues
- New houses need to be constructed on empty lots. Rental property needs to be improved.

Q5.

In your opinion, what type of housing is most needed in Fulton? Select your top three (3) priorities:



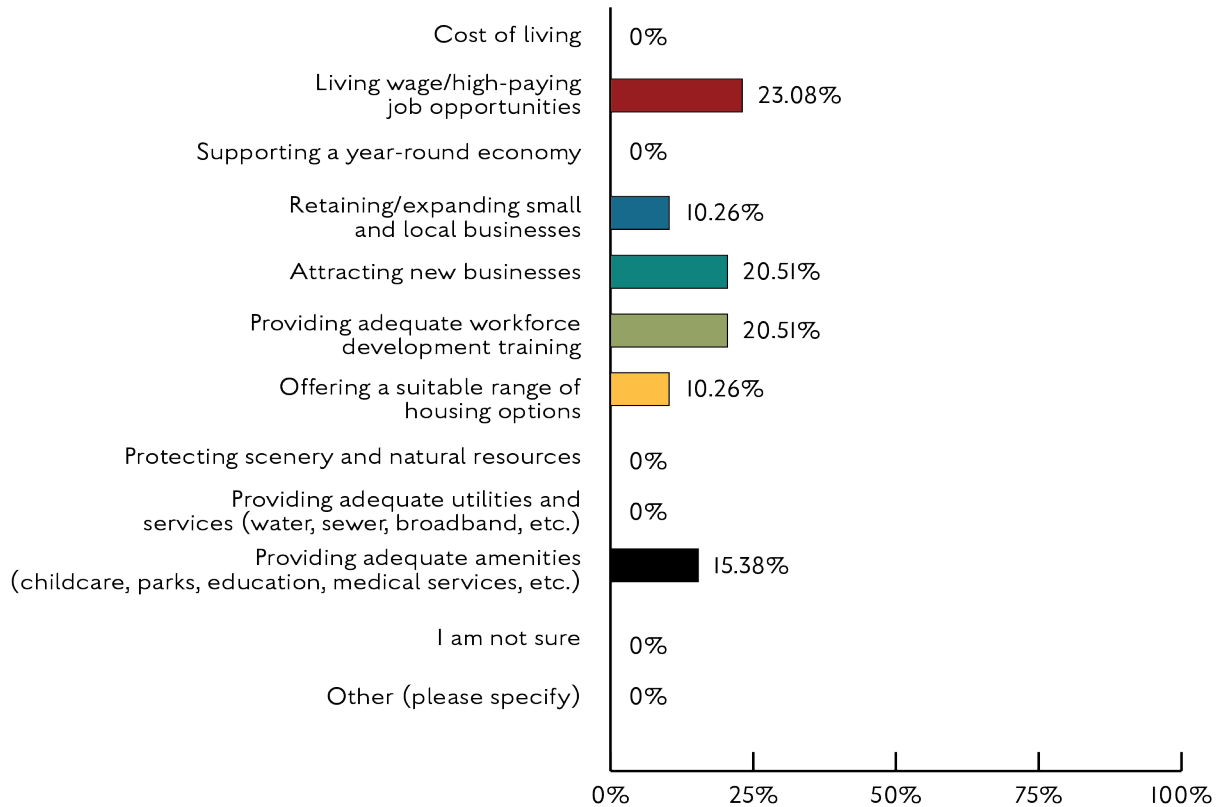
Q6.

What are Fulton's greatest STRENGTHS for economic development?

- Young successful growing co
- Quality of life
- I 69, rail, Mississippi River
- Road ways Rail
- Location in the country
- Available acreage
- River, rail, interstate
- Multi/modal assets

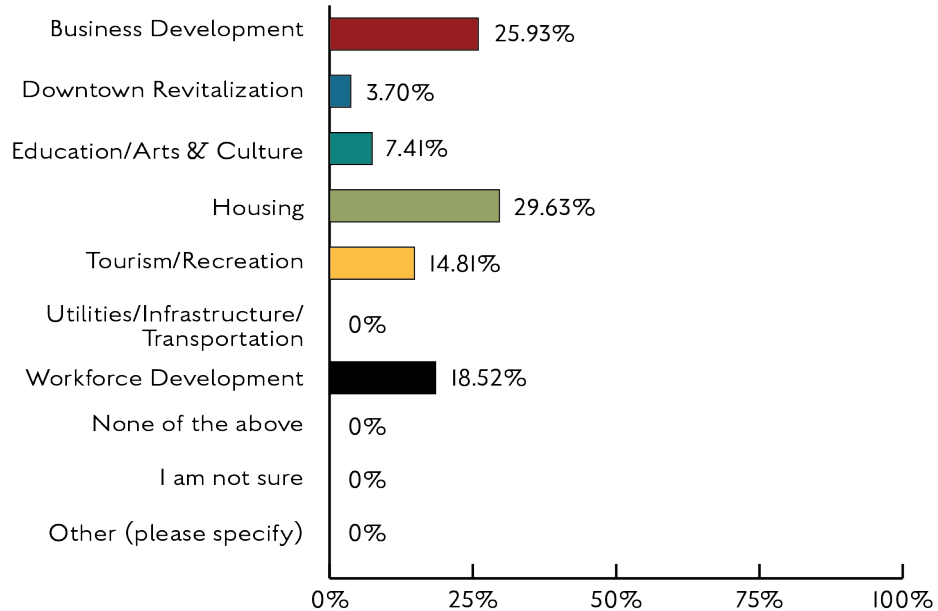
Q7.

When it comes to growth and development, what are Fulton's greatest challenges? Choose up to three (3).



Q8.

What do you believe Fulton's top priority(ies) for economic development should be? Choose up to two (2).



Q9.

If this plan is successful, what does economic development look like in Fulton in the future?

- Active
- Vibrant
- New industry coming to town. It is a little gem and many citizens don't realize just how good it is and can be in the future.
- Booming business opportunities, more people remain in the area after school, a growth in the student population, healthier neighborhoods
- Very positive
- More of a full living experience.
- We develop the tools to be the best version of ourselves

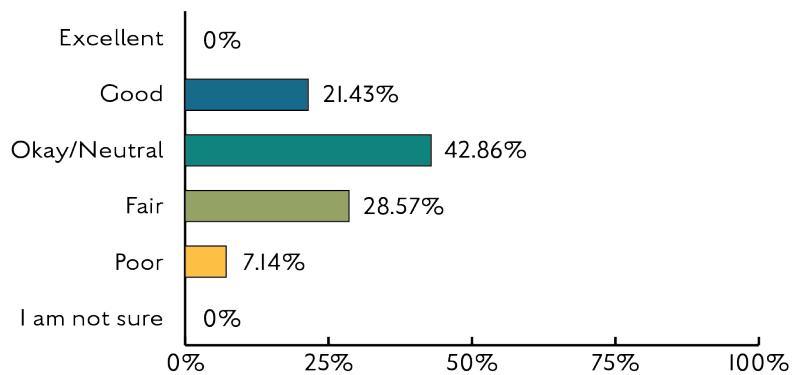


What do you think Fulton is most known for?

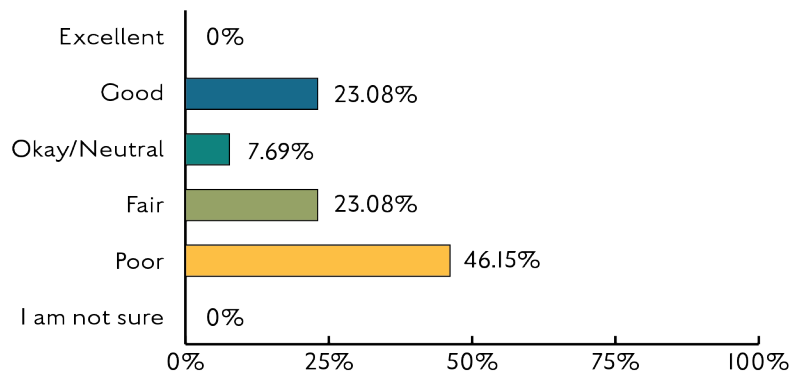
- Re icing bananas, the Keg restaurant, railroad
- Railroad , banana festival
- Boutique hotel
- It's past
- Banana Festival and The Keg
- Banana festival
- The PEOPLE!!
- The Railroad
- The Keg
- Banana Festival
- International Banana Festival!
- The Banana Festival



How would you rate the overall sense of community pride?



How would you rate Fulton's current marketing efforts?



Q13.

What could be a draw for new residents or tourists but isn't currently celebrated or promoted? Explain.

- Railroad museum
- Strong spiritual community
- The beautiful churches
- Come up with a "Brand" for promoting the town year round.
- Rail Road History
- The amazing people. The proximity to great places to visit.
- Live better here!
- Not sure
- walking /biking paths
- Historical properties

Q14.

How do you hope to describe Fulton in the future?

- A great place to visit or live a great community
- A community focused on the future.
- Growing
- a place where people want to come back
- Changing
- Revitalized
- Growing
- Thriving in it's unique way
- Vibrant growing community
- Growing
- Survivor
- Competitive property taxes

APPENDIX D:

HOUSING NEEDS ASSESSMENT REPORT



Local Housing Solutions

Housing Needs Assessment Report

February 1, 2022

Fulton (City) is located in Fulton County, in the state of Kentucky.

[See a report for the Union City, TN-KY Micro Area.](#)

Indicators in this report use data from various geographies, depending on availability. Check the citation note for each section.



Demographics Rental Affordability Homeownership Affordability Dedicated Affordable Housing Alignment of Housing Supply and Demand Housing Stock Characteristics Neighborhood Variations Housing Stock for Older Adults

About This Report

This report aggregates nationally available data to document and illustrate local housing needs. Visualizations provide comparable data for broader geographic areas including at the state and national level. Reports for the metropolitan area are also available.

Much of the national data is from the American Community Survey (ACS) which is conducted annually, and published roughly one year after collection. This report uses the Census's 5-year estimates which average five years of ACS survey data and so may not fully reflect the latest trends. Annual ACS estimates may be more current, although they are subject to larger margins of error. Local data sources can also help illuminate short-term trends not apparent in Census surveys. [Learn more about Using Locally Available Data, Interviews, and surveys to Supplement Nationally Available Data in a Housing Needs Assessment.](#)

Each of the visualizations in the report are downloadable in chart or image form. Most visualizations in this report are interactive, and will display additional detail when users tap or hover over bars or data points. In some cases, this detail includes percentage changes to provide trend information.

Demographics ¹

Examining the demographics of your locality is key to understanding and addressing the housing needs of your community. Data on age, racial composition, disability, and socioeconomic status can provide insight into who lives in the jurisdiction and inform decisions about how to meet diverse needs and allocate resources where most needed. Examining demographic data is also important for identifying mobility trends among different populations into and out of the jurisdiction.

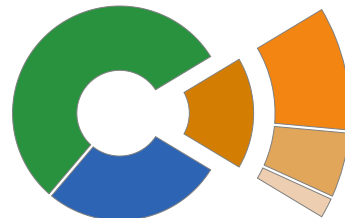
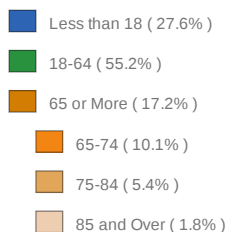
Estimated Population 2019

Total Population

2,592

▼ 8.1% Since 2000

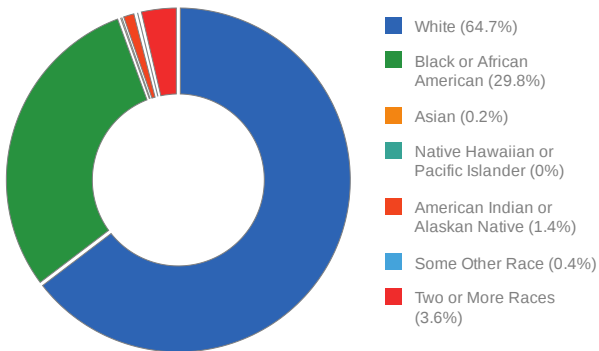
Population By Age



Source: [Census](#) ¹
2000 - 2015-2019 Data Contains: 1 City

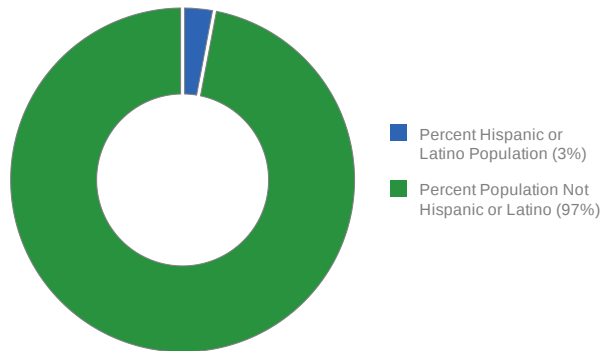
Race and Ethnicity 2019

Racial Composition



Source: [Census](#) ¹
2000 - 2015-2019 Data Contains: 1 City

Ethnic Composition

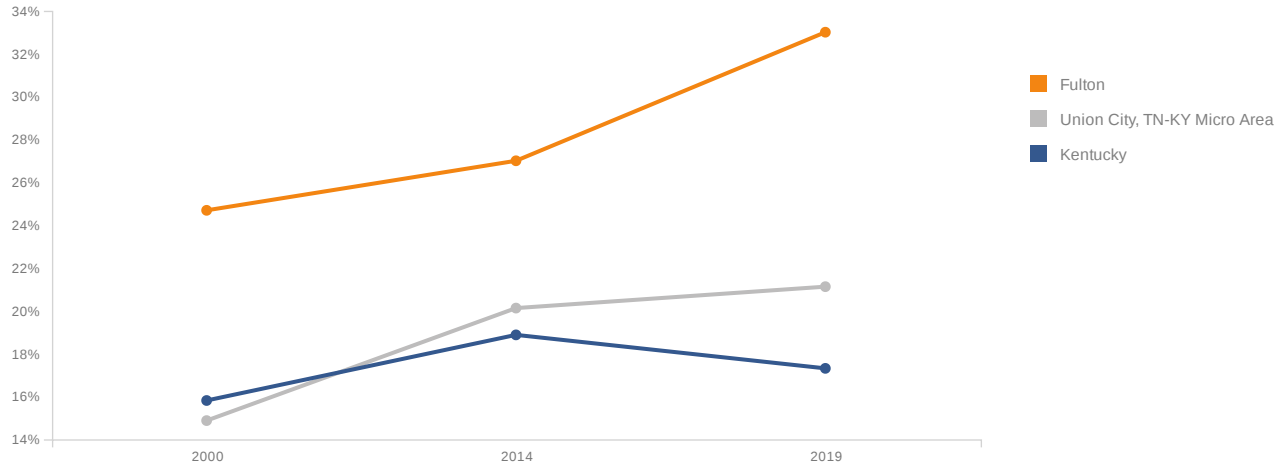


Source: [Census](#) ¹
2000 - 2015-2019 Data Contains: 1 City

Poverty Level and Trend 2000 to 2019

Monitoring the poverty rate over time is critical for assessing community needs and considering policy responses. A substantial change in the poverty rate over time can be a sign of an important trend, such as a deepening or amelioration of economic distress, or changes in the composition of an area's population due to shortages of affordable housing. In **Fulton**, the share of people in poverty **increased** from **24.7%** in 2000 to **33%** by 2019.

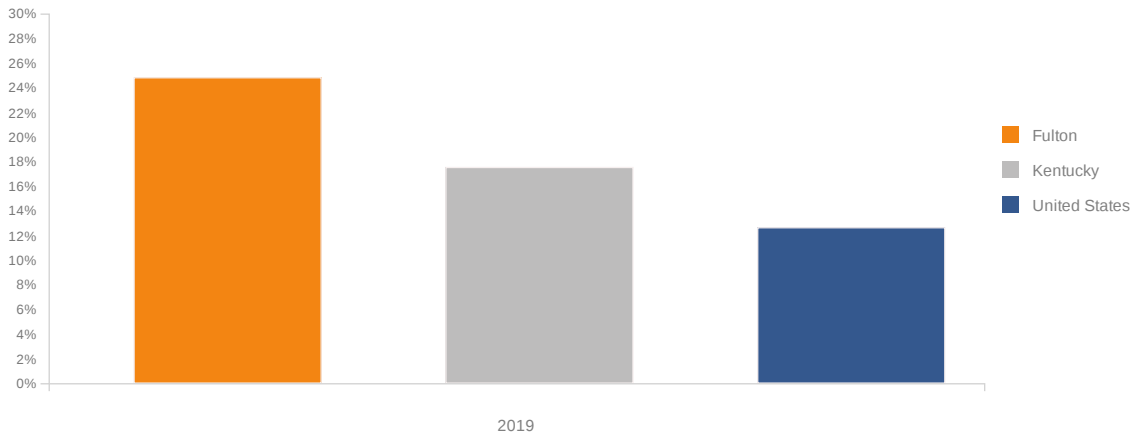
It's also important to compare the poverty rate in the jurisdiction to that of the state as a whole. Higher poverty rates can mean higher affordability challenges unless offset by lower housing costs. In 2019, the share of people in poverty in **Fulton** was **higher** than in **Kentucky** and **higher** than the **United States** as a whole.



Source: [Census](#)
2000 - 2015-2019 Data Contains: 1 City

Share of Population With A Disability 2019

Some people with physical disabilities require housing with special features, such as wider doorways or easy-entry showers. The overall share of people with disabilities can be a helpful marker of the need for housing adaptations and services, but the category is broad and different people with disabilities, including developmental and other non-physical disabilities, have different needs. In **Fulton** in 2019, the share of population with one or more disabilities was **24.8%**, **higher** than the share for the state of **Kentucky (17.5%)** and **higher** than the **United States** as a whole (**12.6%**)



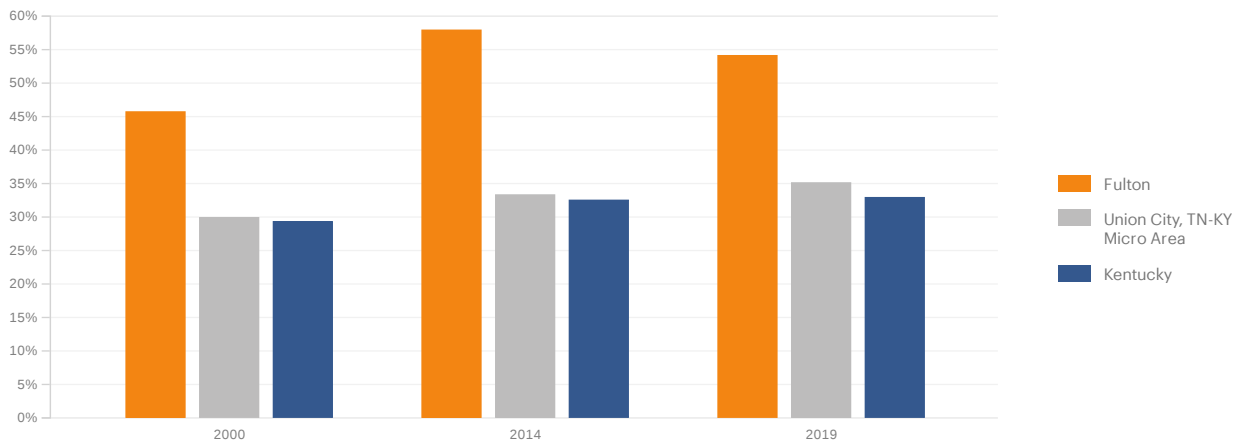
Source: [Census](#)
Data Contains: 1 City

Rental Affordability

A healthy housing market provides a diverse range of housing options, including rental and for-sale homes and homes affordable to people of different incomes. An examination of the percentage of households that rent their homes, and the characteristics of these renter households (age, income, and cost-burden) can help jurisdictions understand the needs of renters and the extent to which policy changes may be needed to help ensure those needs are met. By examining how the data change over time, jurisdictions can spot trends, such as increased or decreased rental affordability. Data at the MSA and state levels provide benchmarks that can be helpful for interpreting the jurisdiction's data. [Learn how to use the tools on LocalHousingSolutions.org to increase the affordability of rental housing.](#) In addition to developing new dedicated affordable rental homes, it is important to consider how both to [preserve existing dedicated affordable rental homes](#) and to [preserve unsubsidized rental homes that are nevertheless affordable](#). Since the overall supply of homes for rent can affect rent levels, localities interested in making rental homes more affordable also may wish to focus on reducing barriers to the creation of new supply using tools included within the "[reducing development costs and barriers](#)" section of the [Local Housing Solutions policy framework](#).

Share of Households Who Rent 2000 to 2019

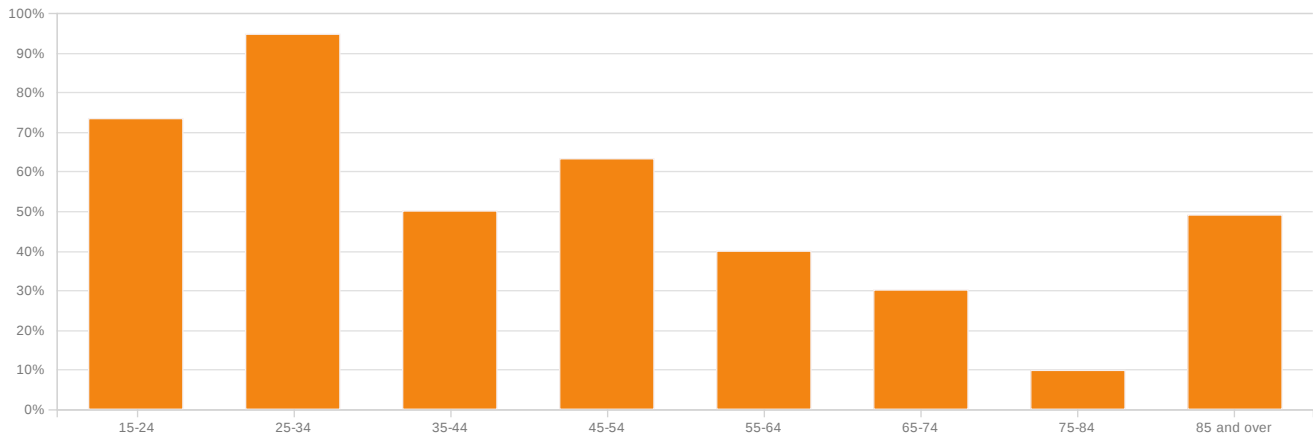
In most localities, a significant share of households rent, underscoring the importance of quality affordable rental housing. Localities where few households rent compared to the state may want to consider increasing the stock of rental housing in the jurisdiction. As of 2019, **54%** of households in **Fulton** were renters, **higher** than the renter percentage in **Kentucky (32.8%)** and **higher** than the renter percentage in the U.S. (**36%**). The share of **Fulton** households who rent **increased** from **45.7%** in 2000 to **54%** in 2019.



Source: [Census](#) 
2000 - 2015-2019 Data Contains: 1 City

Share of Renters By Age 2019

The share of households who rent varies substantially by age and so renters of different ages and household sizes may be interested in different forms and sizes of rental homes. In **Fulton**, as of 2019, households headed by an individual aged **25-34** were the most likely to rent (**94.6%** rented) while households headed by an individual aged **75-84** were the least likely to rent (**9.9%** rented). Jurisdictions should compare these percentages to the numbers of households in each age category to determine how many renter households there are in each category.



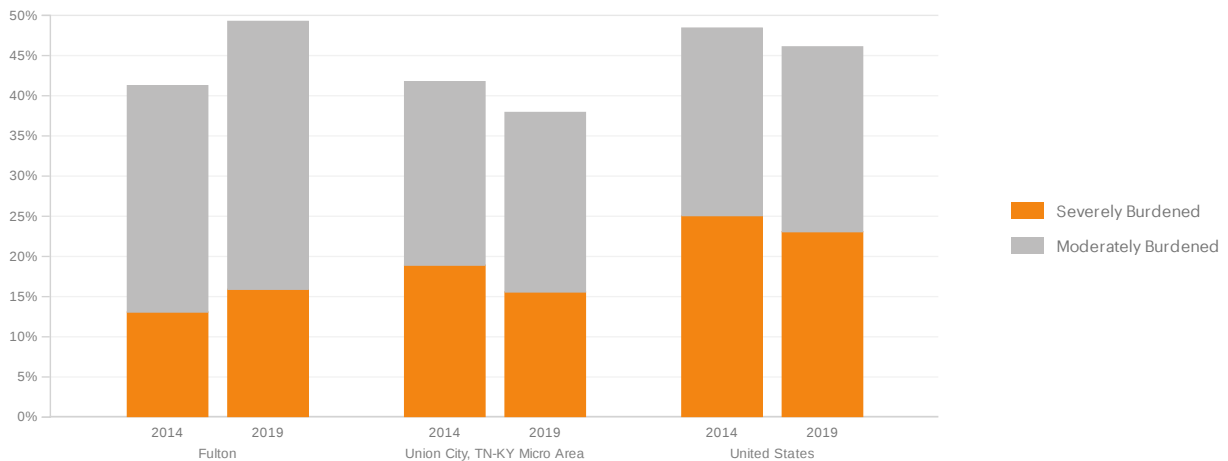
Source: [Census](#)
 2010-2014 - 2015-2019 Data Contains: 1 City

Share of Renter Households Moderately or Severely Cost Burdened 2014 to 2019

Examining how the share of renter households that are cost-burdened changes over time can help jurisdictions understand whether affordability problems are easing or worsening. In **Fulton**, the share of renter households that are moderately or severely cost burdened **increased** from **41.3%** in 2014 to **49.3%** in 2019.

Data on the share of households that are cost-burdened at the regional and national levels can provide a useful context for understanding the extent to which the jurisdiction's affordability challenges are more or less severe than these benchmarks. The share of renter households in **Fulton** that were moderately or severely cost-burdened in 2019 (**49.3%**) was **higher** than the share in the **Union City, TN-KY Micro Area**, (**37.8%**), and **higher** the share in the **United States**, (**46%**).

In reviewing these charts, pay attention to the level of severe cost-burden as well as the combined level of moderate- and severe cost-burden.



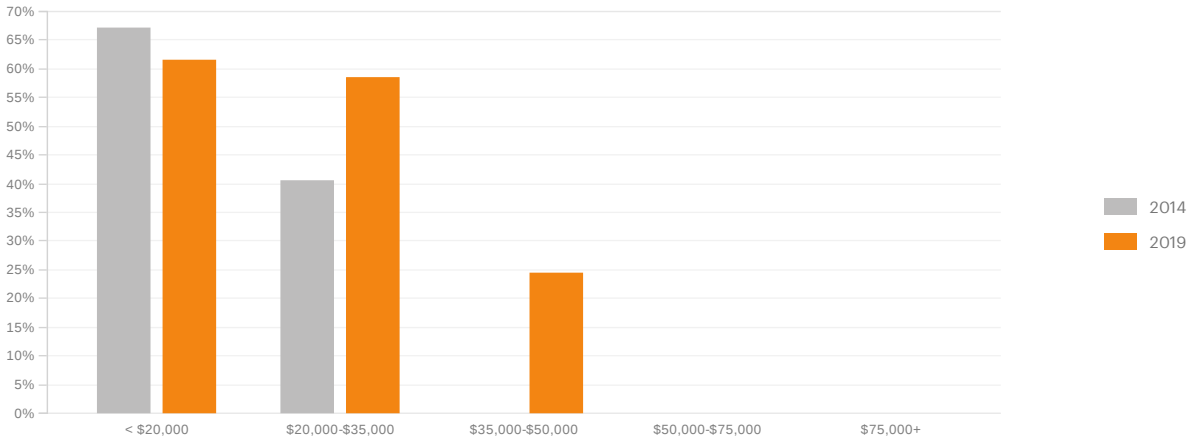
Source: [Census](#)
 2010-2014 - 2015-2019 Data Contains: 1 City

Share of Renter Households that are Cost Burdened across Income Ranges 2014 to 2019

The incidence of housing cost burdens is generally highest for unassisted renter households with the lowest incomes, a key reason why federal housing vouchers and federally-funded public housing are targeted primarily toward extremely low-income renters. In developing a local housing strategy, it is important to consider both the incidence of moderate- and severe housing cost burdens among households of different income levels and the absolute number of renter households with these problems within each income category. It is also important to consider whether the incidence of housing problems is rising among certain income groups as well as whether there are important gaps not targeted by federal assistance. [Learn how to set income eligibility levels.](#)

In reviewing this chart, keep in mind that it includes households receiving rental assistance, which may have the effect of reducing the share of households in the lowest income bracket(s) that are cost-burdened. In addition, the income categories are based on nominal incomes in each year and are not adjusted for inflation.

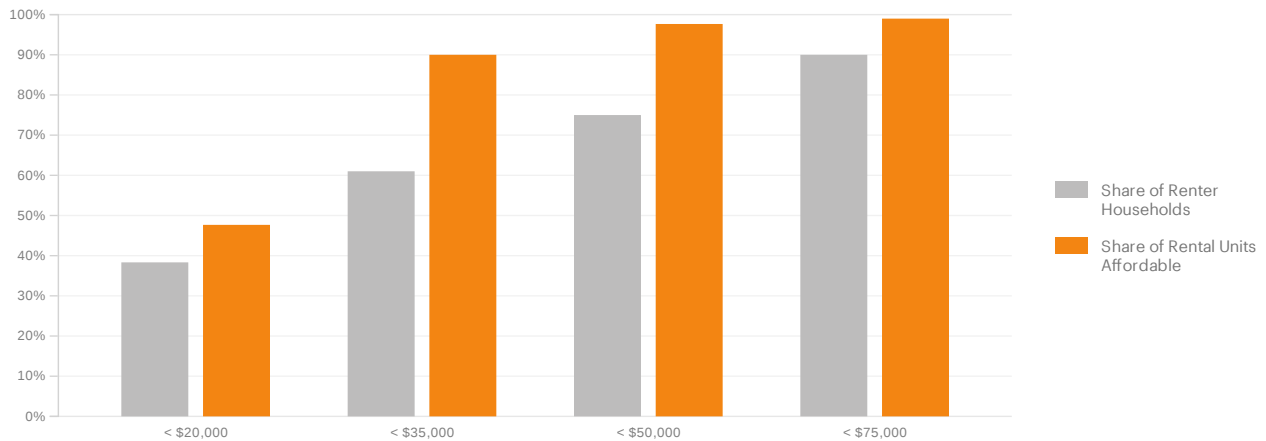
In **Fulton**, renter households with incomes of **less than \$20,000** had the highest incidence of cost burden in 2019 (**61.4%**). As shown in the previous visualization, the share of households rent burdened in **Fulton increased** overall from 2014 to 2019.



Source: [Census](#)
Data Contains: 1 City

Distribution of Renter Households and Affordable Rental Units by Income 2019

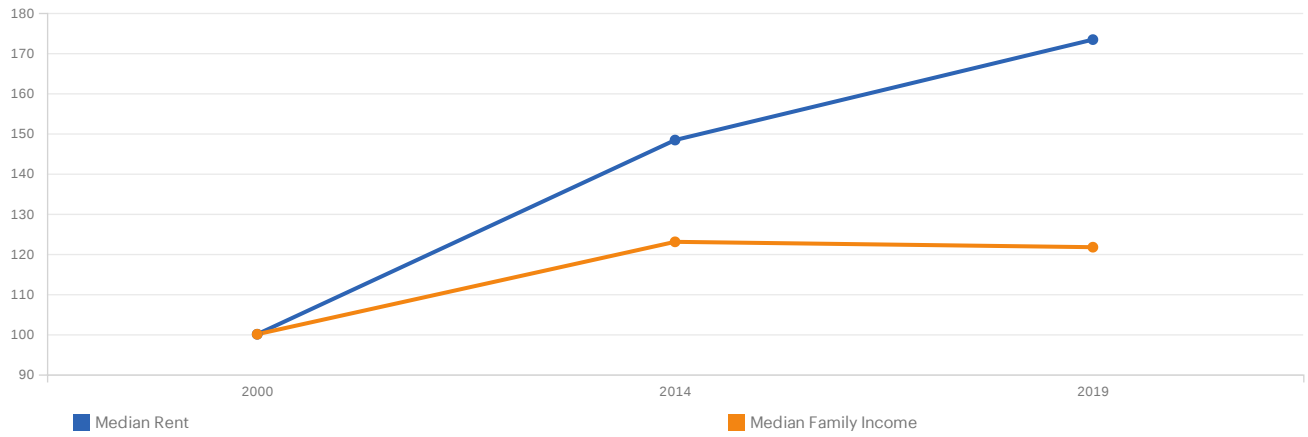
This chart compares the cumulative share of renters below specified income levels to the share of the rental stock affordable to households with these incomes. This can be helpful for identifying supply shortages at different income levels. Keep in mind that some of the units identified as affordable to people of a particular income level may in fact be occupied by households with higher incomes, reducing the stock available for lower income households. There are deficits in affordable supply for the lowest income households in nearly all markets (note: visualization includes public housing which mainly serves those lowest incomes). One issue to examine is how far up the income spectrum the deficit extends.



Source: [Census PUMS](#)
Data Contains: 1 City

Comparison of Trends in Rent and Income (Indexed) 2000 to 2019

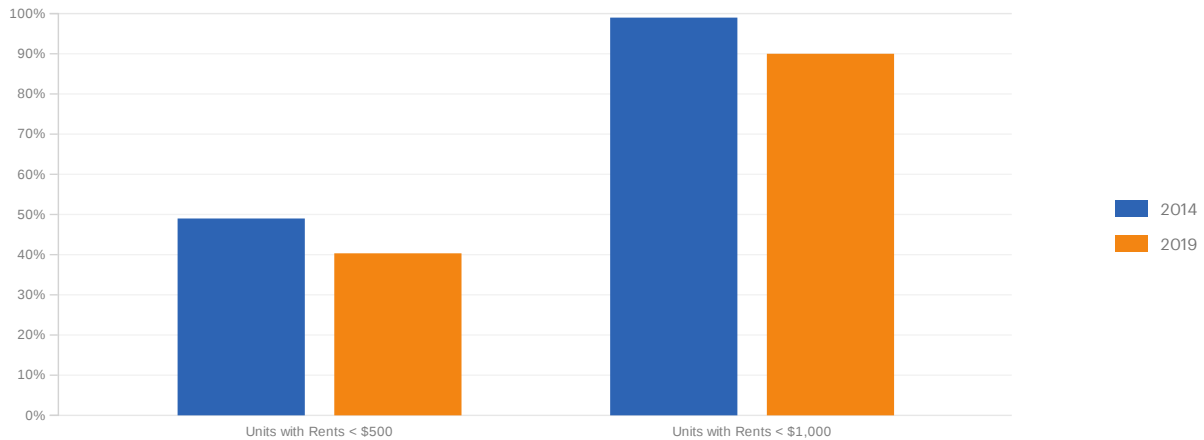
In many localities and regions, rents are rising faster than incomes, leading to decreased affordability. In other localities and regions, incomes are increasing faster than rents, leading to increased affordability. The monthly median rent in **Fulton rose** from **\$343** in 2000 to **\$595** in 2019 (**growth of 73.5%**). During this same period, the annual median family income in **Fulton rose** from **\$27,625** to **\$33,571** (**growth of 21.5%**). (Both monthly median rent and annual median family income have been turned into index numbers with their year 2000 values set to 100; dollar amounts are nominal and have not been adjusted for inflation).



Source: [Census](#)
 2010-2014 - 2015-2019 Data Contains: 1 City

Change in Stock of Rental Units below \$500 and \$1,000 a Month 2014 to 2019

Some localities are experiencing a reduction in the stock of units with low rents as owners renovate housing or simply align rents with a rising market. In **Fulton**, **40%** of rental units in 2019 had a monthly rent of \$500 or less, and **89.6%** of units rented for \$1,000 or less monthly. This is a **smaller** share than in 2014, when **98.8%** of rented units in **Fulton** had a gross rent of \$1,000 or less. Note that these figures reflect nominal dollars and have not been adjusted for inflation. Based on affordability standards defining an affordable rent at or below 30% of income, monthly rent levels at \$500 and \$1,000 are affordable to households with annual incomes of \$20,000 and \$40,000, respectively.



Source: [Census](#)
 2010-2014 - 2015-2019 Data Contains: 1 City

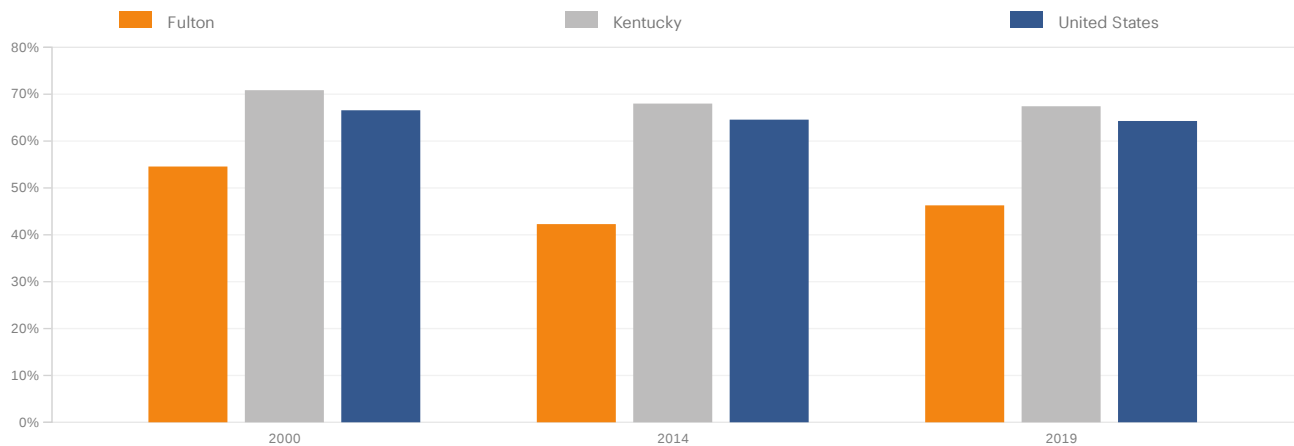
Homeownership Affordability

An examination of the homeownership rate and affordability of owner-occupied homes is important for developing a strategic approach to homeownership. Localities with homeownership rates that are low relative to the region or state may want to consider [policies to encourage homeownership](#). There are also several policy options to bring homeownership within reach of low- and moderate-income households, such as [community land trusts](#), [deed-restricted homeownership](#), [housing counseling](#), [downpayment assistance](#), and [shared appreciation mortgages](#). In addition to helping renters become homeowners, many localities focus on helping existing homeowners stay in their homes through policies including [foreclosure prevention](#) and [property tax relief](#). Since the overall supply of homes for sale can affect home prices, localities interested in making homes more affordable also may wish to focus on reducing barriers to the creation of new supply using tools included within the "[reducing development costs and barriers](#)" section of the [Local Housing Solutions policy framework](#).

Homeownership Rate 2000 to 2019

The state and national averages provide useful context for understanding a locality's homeownership rate and the change over time in that rate. In 2019, **46%** of households in **Fulton** owned their homes. This is **lower** than the state of **Kentucky (67.2%)** and **lower** than the homeownership rate in the United States (**64%**). Between 2000 and 2019, the homeownership rate in **Fulton fell by 31.7%**.

Localities that experience a rate of change in the homeownership rate that is substantially different from that of the state and/or nation should consider the local and regional context to determine whether this is a welcome, distressing, or neutral development. [Learn how to balance the goals of promoting homeownership and increasing the supply of affordable rental housing.](#)

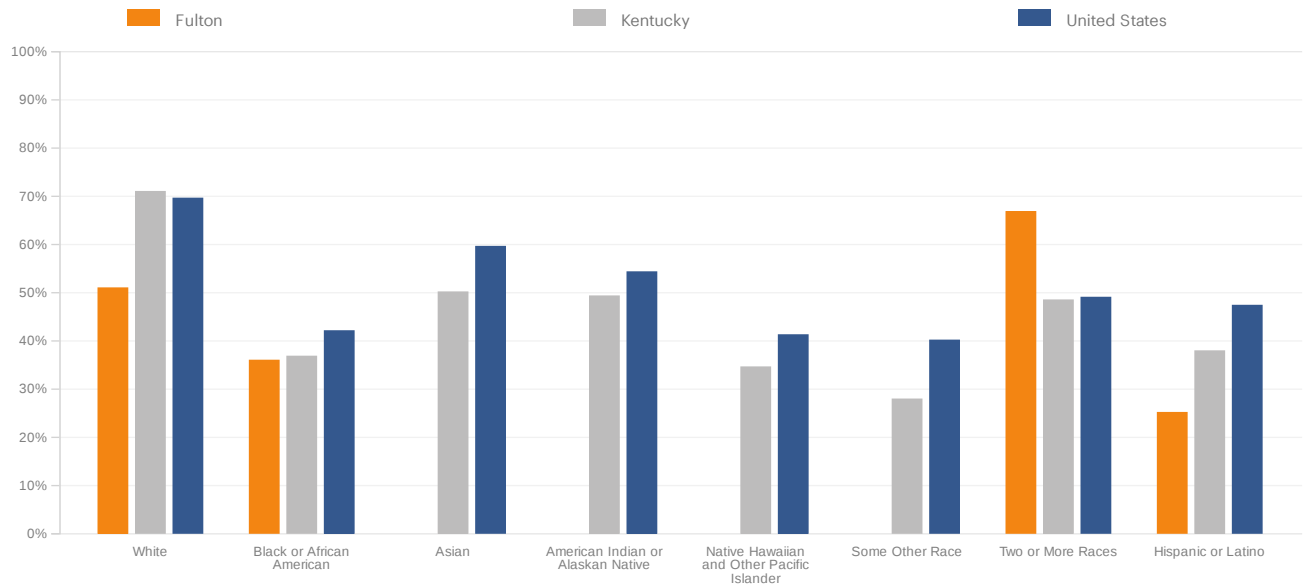


Source: [Census](#) ⓘ
2000 - 2015-2019 Data Contains: 1 City

Homeownership Rate by Race/Ethnicity 2019

Across the U.S., there are significant disparities in the homeownership rate by race and ethnicity. Localities can use this chart to understand how the homeownership rate varies by demographics within their jurisdiction and compare the racial and ethnic homeownership gaps to those of the state and the U.S. as a whole.

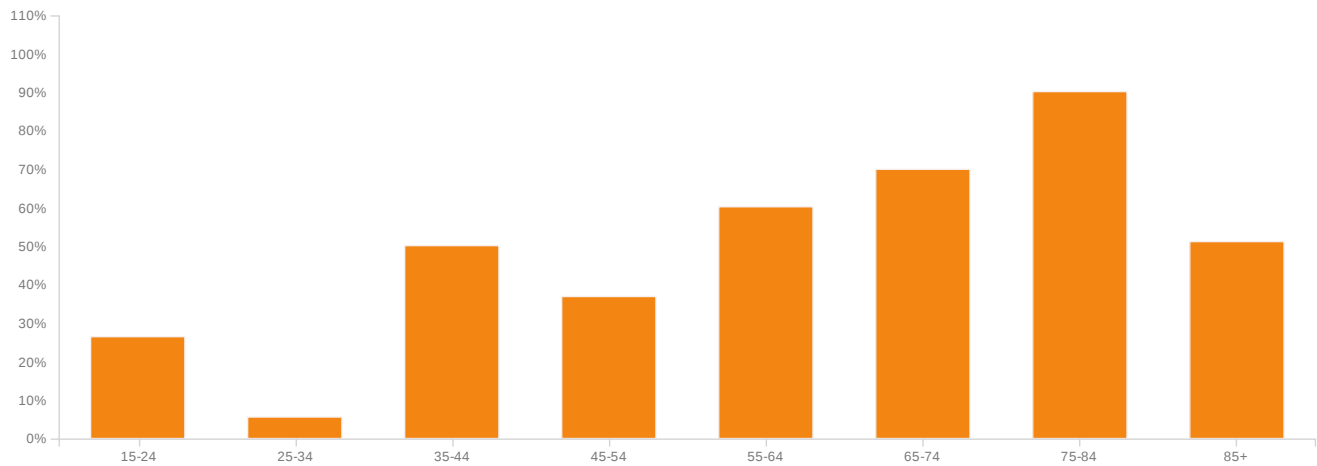
In **Fulton**, as of 2019, the homeownership rate for white householders was **50.9%**, compared to **70.8%** in **Kentucky** and **69.5%** in the **United States** as a whole. During this same time period, the **Fulton** homeownership rate for Black or African American householders was **36%**, **lower** than **Kentucky's 36.6%**, and **lower** than the **United States** rate of **41.8%**. See the chart for the homeownership rates of other racial and ethnic groups.



Source: [Census](#) ⓘ
 2015-2019 Data Contains: 1 City

Homeownership Rate by Age 2019

The homeownership rate generally rises with age as household income and wealth increases, though in some areas the rate declines for the very oldest households as some choose to downsize or move into assisted living or other arrangements. In **Fulton**, as of 2019, households headed by an individual aged **75-84** were most likely to own their homes (**90.1%** own), while households headed by an individual aged **25-34** were least likely to be owners (**5.4%** own). If the homeownership rate does not steadily increase with age, it may be useful to consider why and whether additional assistance might be needed to help households in this age group overcome barriers to ownership. For example, the homeownership rate of an age cohort can be affected by an economic crisis or rising student debt levels. On the other hand, in some cases, the changes represent generational shifts in housing choices.



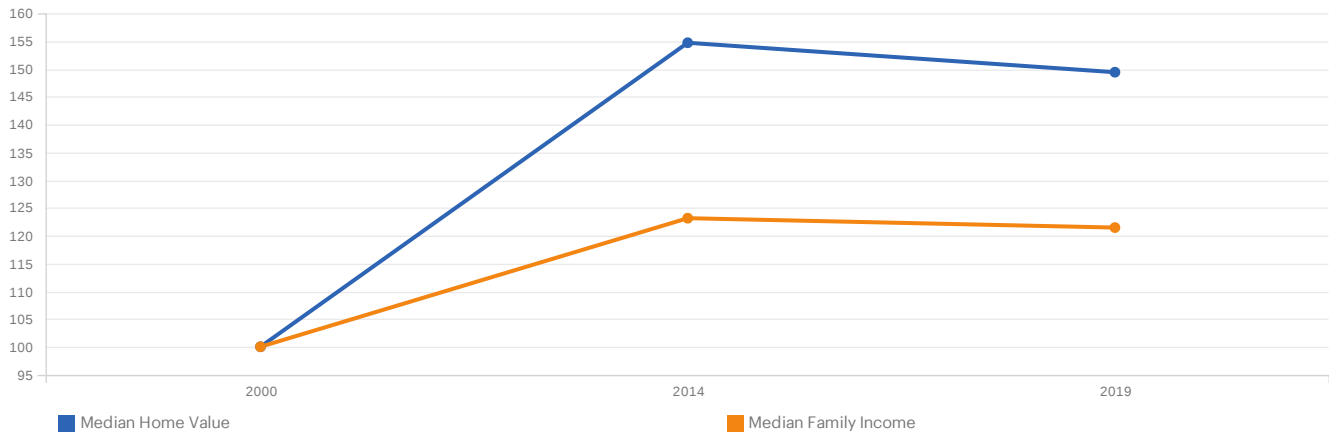
Source: [Census](#) ⓘ
 2010-2014 - 2015-2019 Data Contains: 1 City

Comparison of Trends in Median Home Values and Median Family Incomes 2000 to 2019

Median home values in **Fulton** have **risen \$20,900** in nominal dollars since 2000. As of 2019, a median home value in **Fulton** was **\$63,200** (increase of **49.4%** since 2000). During the period between 2000 and 2019, median family income in **Fulton** has **grown** from **\$27,625** (2000) to **\$33,571** (2019), a **growth of 21.5%**.

(Both median home value and median family income have been turned into index numbers with their year 2000 values set to 100; dollar amounts are nominal and have not been adjusted for inflation.)

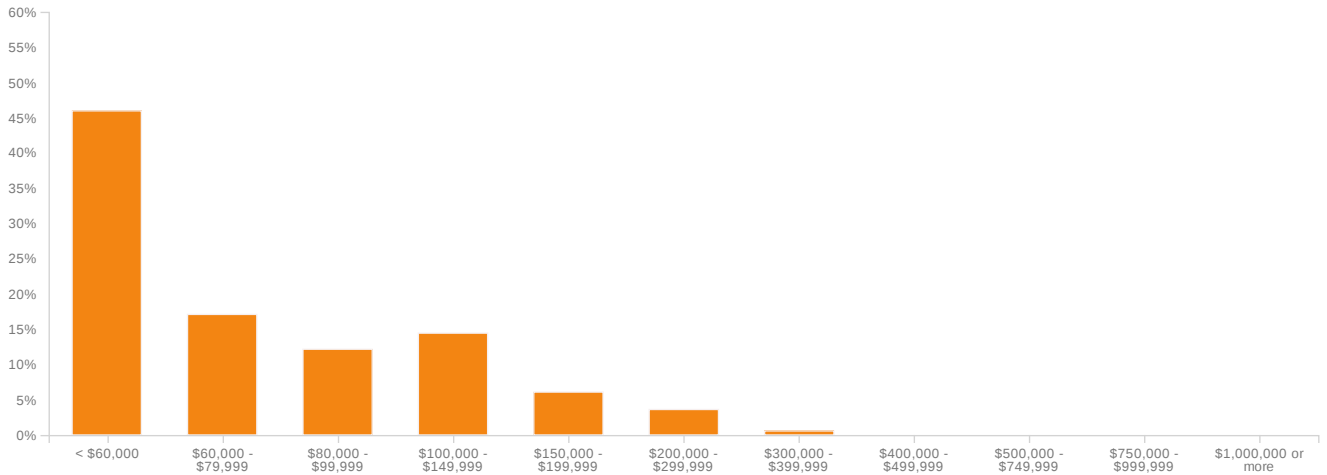
Median Home Value Versus Median Family Income (Indexed) 2000 to 2019



Source: [Census](#)
 2000 - 2015-2019 Data Contains: 1 City

Distribution of Reported Home Values 2019

This chart shows the distribution of reported home values of owner-occupied homes in **Fulton**. The area median income (AMI) for **Fulton** was **N/A** in 2021. Using a general rule of thumb, households at 60%, 80%, 100% and 120% of the AMI in **Fulton** could afford homes of about **N/A**, **N/A**, **N/A**, and **N/A**, respectively.

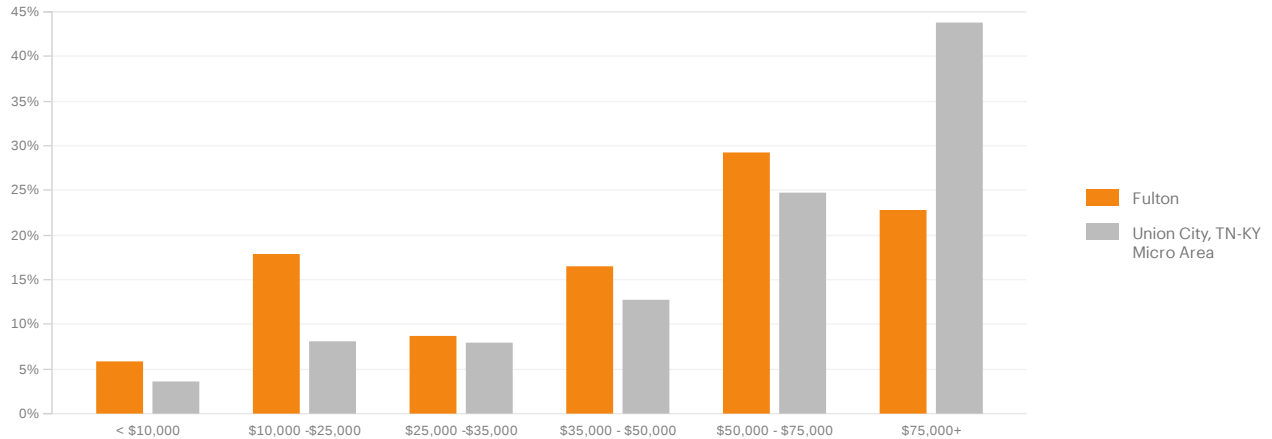


Source: [Census, HUD](#)
 2015-2019 Data Contains: 1 City

Distribution of Homeowners with Mortgages by Income 2019

This chart indicates the relative incomes of homeowners with mortgages in **Fulton** compared to those in **Union City, TN-KY Micro Area**. When the incomes of homeowners with mortgages are lower in the jurisdiction than in the broader region, homes in the jurisdiction are generally more affordable than in the region.

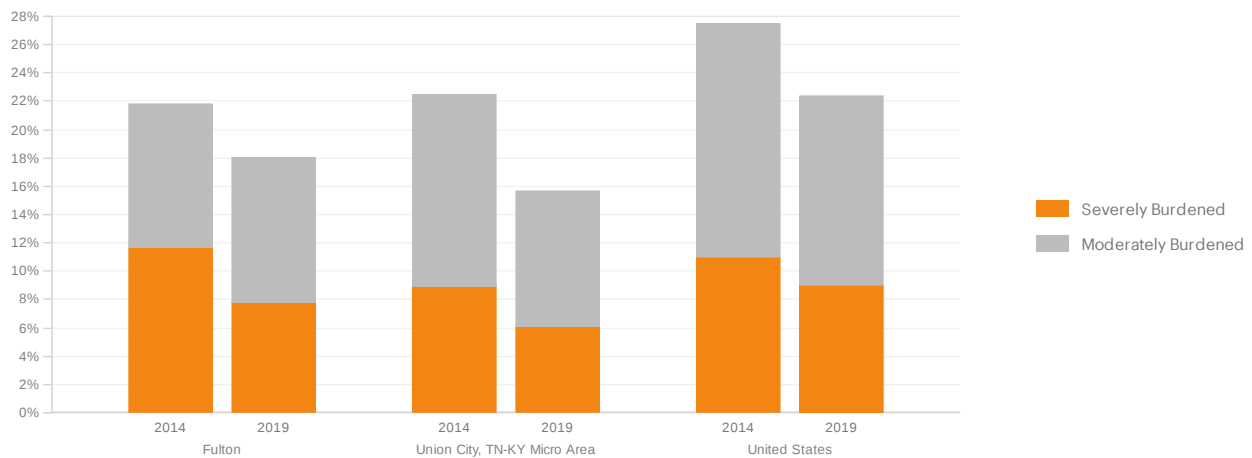
In **Fulton**, as of 2019, **23.4%** of homeowners with a mortgage earned under \$25,000 annually, compared with **11.4%** of homeowners in **Union City, TN-KY Micro Area**. Homeowners with mortgages earning over \$75,000 annually make up **22.7%** of this share in **Fulton**, lower than **43.6%** for **Union City, TN-KY Micro Area**.



Source: [Census](#) ⓘ
Data Contains: 1 City

Share of Owner Households Moderately or Severely Cost Burdened ⓘ 2014 to 2019

In **Fulton**, the share of owner households that were moderately or severely cost burdened **decreased** from **21.8%** in 2014 to **18%** in 2019. This share is **higher** than the **Union City, TN-KY Micro Area's 15.6%**, and **lower** than the **United States** as a whole, where **22.3%** of homeowners were cost burdened in 2019.



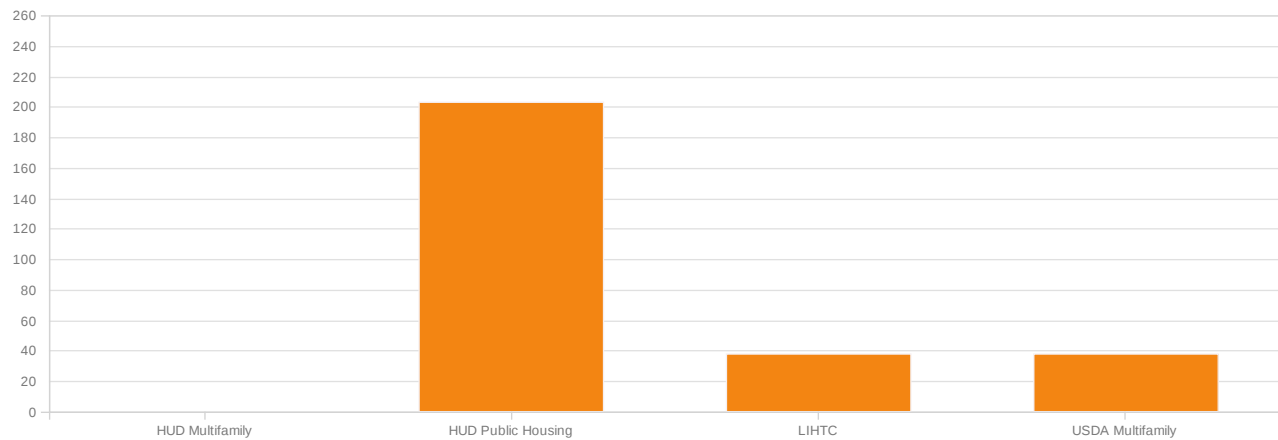
Source: [Census](#) ⓘ
2010-2014 - 2015-2019 Data Contains: 1 City

Dedicated Affordable Housing

There are two main types of affordable housing: (a) dedicated affordable housing that comes with binding rent and/or income restrictions to ensure it is occupied by low-income households and (b) market affordable housing – units that rent or sell at an affordable price but have no binding restrictions. This section focuses on the first type, providing information about the amount and location of dedicated affordable housing in the jurisdiction. Surveying the landscape of existing affordable housing in the jurisdiction can help clarify gaps left by federal subsidies and identify the extent to which existing dedicated affordable housing units may be at risk of loss from the subsidized inventory as federal regulatory agreements expire. The first of the four pillars within the [Local Housing Solutions policy framework](#) focuses on policies that seek to create or preserve dedicated affordable housing.

Federally Subsidized Housing Units 2018

In 2018, the inventory of federally subsidized rental housing in **Fulton** included **279** units and comprised **51.5%** of **Fulton's** total rental stock. Of these subsidized units, **203** are HUD public housing units. Remaining units are privately owned. In addition to the federally subsidized rental units tracked here, some jurisdictions also have rental units that are subsidized by state or local sources and not included in this count.

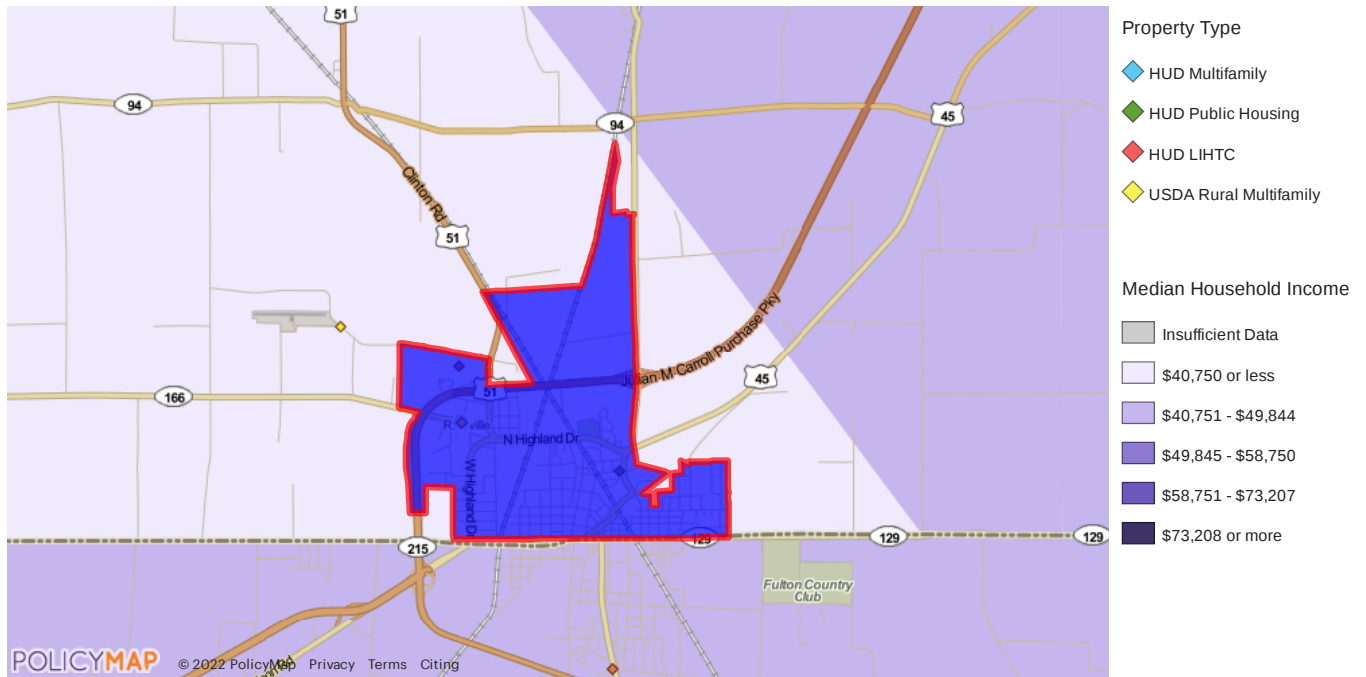


Source: [HUD Multifamily DB](#), [HUD's Picture of Subsidized Households](#), [LIHTC](#), [USDA](#)

Source: [Census](#) ⓘ
2015-2019 Data Contains: 1 City

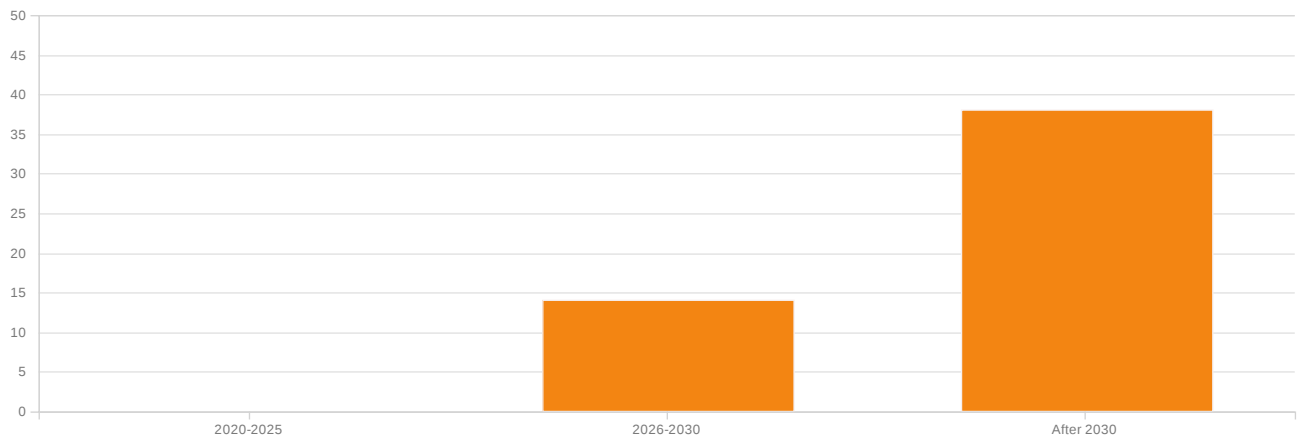
Location of Federally Subsidized Properties 2018

The map below shows the location of federally subsidized properties in **Fulton** by property type . Find out more about each property by clicking on it. This map also displays median household income by census tract in **Fulton**, as of 2019. The median household income in **Fulton** overall in 2019 was **\$25,375**. [Explore this map on PolicyMap.](#)



Federally Subsidized Housing Units by Expiration 2018

By 2025, the affordability restrictions on **0** units of federally subsidized housing in **Fulton** are set to expire. Restrictions on an additional **14** units are set to expire by 2030. Some of these units will remain within the subsidized inventory as owners elect to renew their rent subsidy contracts or recapitalize the properties using new federal subsidies. In other cases, the units may remain affordable even after the restrictions expire due to a soft rental market. In still other cases, however, the lifting of the affordability restrictions will allow for rents to rise substantially, reducing the stock of units renting at an affordable level. [Learn how to preserve the affordability of the existing stock of dedicated affordable rental housing.](#)



Alignment of Housing Supply and Demand

Increasing the overall supply of housing so that it keeps pace with rising demand is an important strategy for promoting affordability. The second pillar of the [Local Housing Solutions policy framework](#) features policies that can help localities reduce barriers to new development and increase supply. These policies include, for example, zoning changes to [increase residential density](#) or [facilitate the use of lower-cost housing types](#), such as accessory dwelling units, micro-units, multifamily housing and manufactured housing, [streamlining of the permitting processes](#) for development approval, and [tax incentives for new construction and substantial rehabilitations](#).

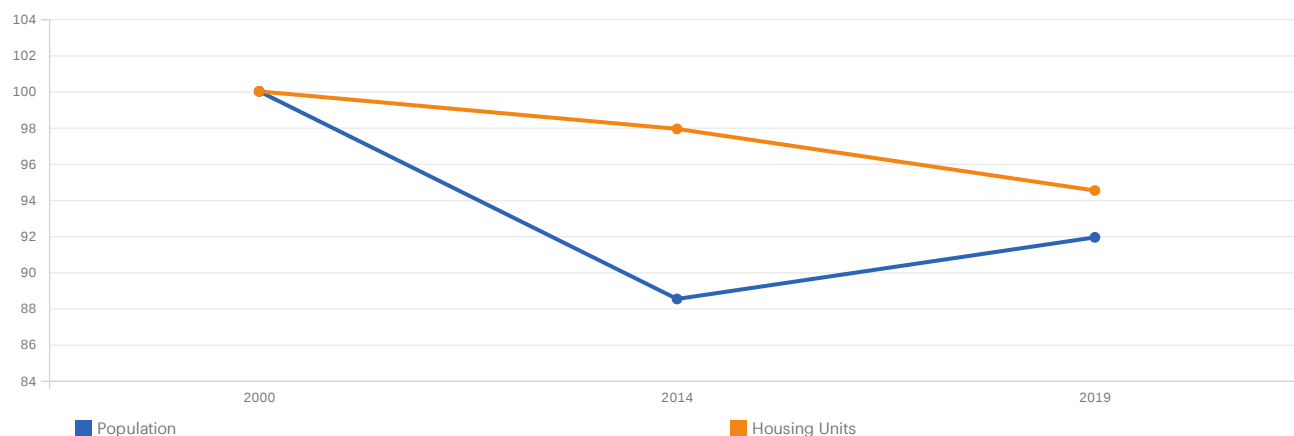
Local data on housing starts are needed to understand the extent to which new construction is keeping pace with job growth. Lacking access to this type of local administrative data, this section focuses on nationally available data that provide clues regarding the extent to which the production of housing is keeping pace with demand.

Relative Growth of Population, Employment and Housing Stock (Indexed) 2000 to 2019

This chart, and accompanying text, are designed to help jurisdictions understand whether the supply of housing is keeping pace with population and employment growth. If the population is falling faster than the housing stock, the resulting surplus of housing units can depress property values and result in increased vacancy, abandonment, and a general decline in the quality of the low-priced housing stock. In contrast, when the population is growing faster than the housing stock, generally the vacancy rate is declining (as vacant units become occupied) or crowding is increasing. A third factor to consider is the number of jobs in the locality. When the number of jobs is rising faster than the housing stock is expanding, the excess demand pressure can cause housing prices and rents to rise and traffic congestion to increase as employees locate outside the city.

In **Fulton**, between 2000 and 2019, change in the total number of housing units of **-5.5% exceeded** the **-8.1% decrease** in the population. Over a similar period, from 2002 to 2017, the number of jobs in **Fulton decreased** by **-49%**.

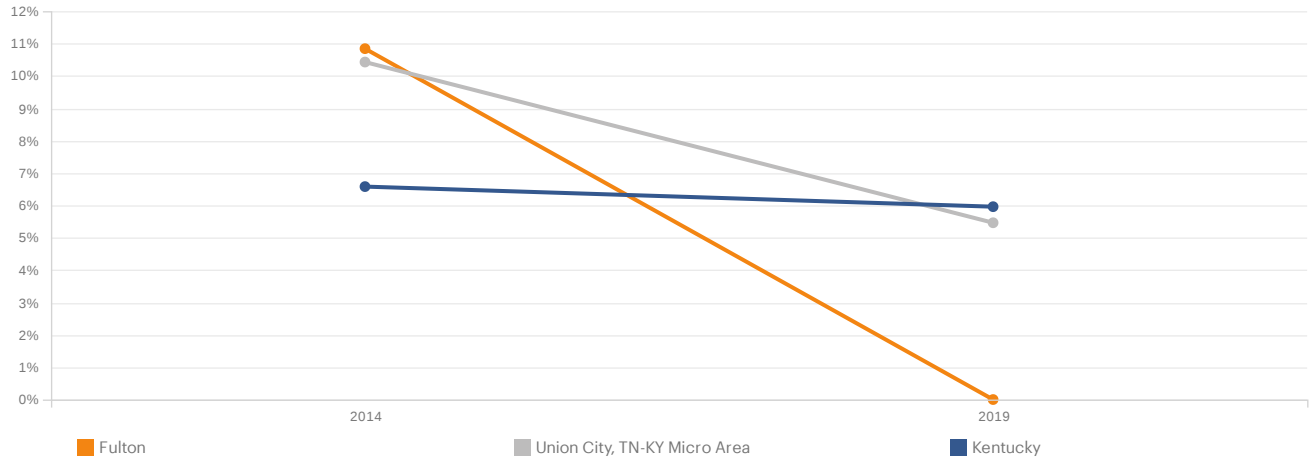
(Relative changes in population and housing units have been turned into index numbers with their year 2000 values set to 100.)



Source: [Census, LEHD](#)
2000 - 2015-2019 Data Contains: 1 City
2002 - 2017 Data Contains: 1 City

Change in Rental Vacancy Rates 2014 to 2019

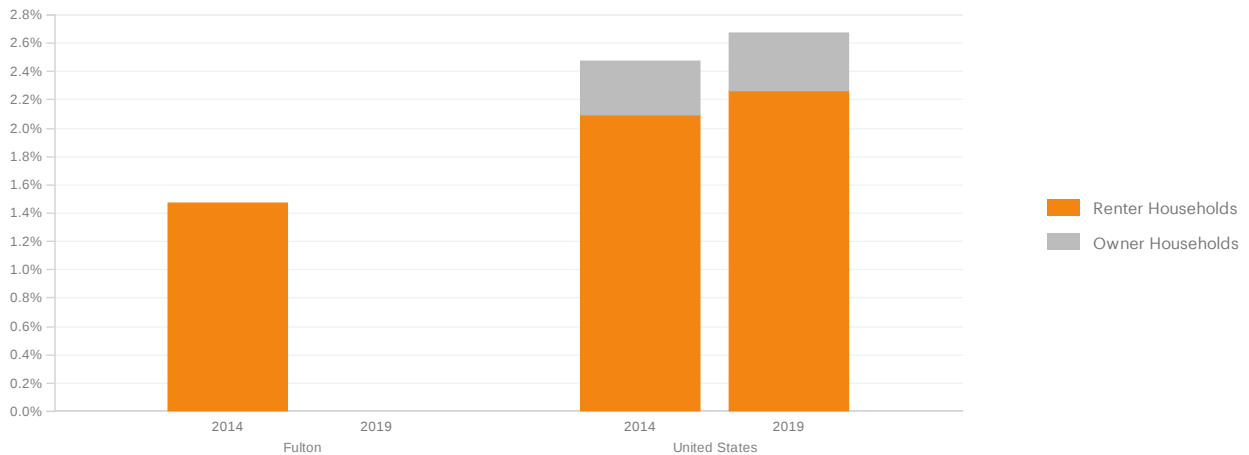
Since 2014, the share of vacant rental units in **Fulton** has **dropped** by **100%**. As of 2019, the rental unit vacancy rate in **Fulton** was **0%**, and has been **lower** than the state of **Kentucky's** rate, which was **6%** in 2019. All else being equal, higher vacancy rates are a sign of a softer housing market, in which there are fewer signs of supply limitations. Dropping rental vacancy rates may indicate increasing pressure on a local jurisdiction's rental housing supply.



Source: [Census](#)
 2010-2014 - 2015-2019 Data Contains: 1 City

Severely Crowded Households 2014 to 2019

Crowding can be a sign of an inadequate housing supply, as individuals and families crowd into a single unit, rather than renting or purchasing their own units. According to the U.S. Census, a severely crowded home is one in which there are more than 1.5 persons per bedroom, on average. As of 2019, the share of households reporting living in a severely crowded home in **Fulton** was **0%**, a **decrease** from the **0.8%** level in 2014. In the **United States**, **1.1%** of all households reported living in a severely crowded home in 2019. This chart also shows the split of severe crowding between renter and owner households.



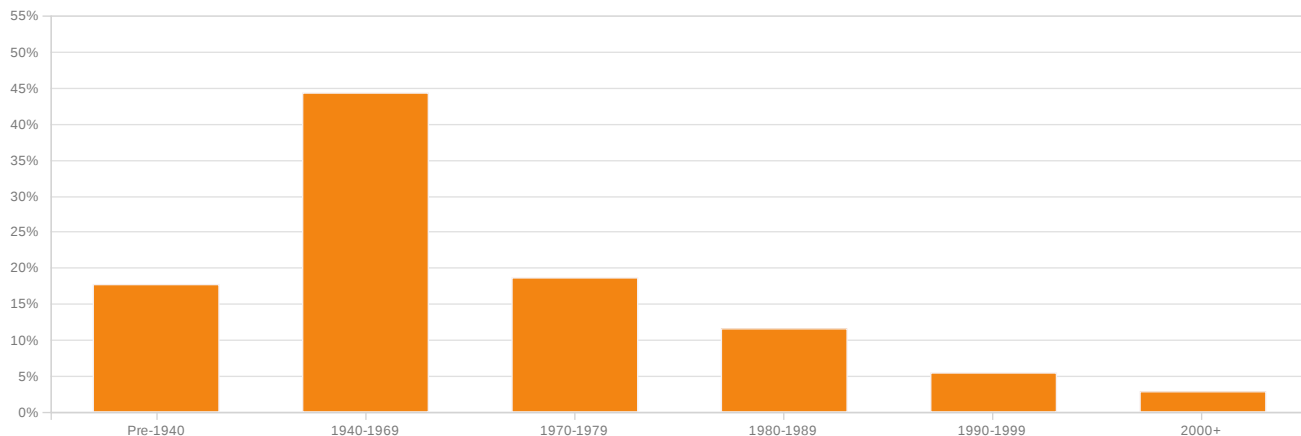
Source: [Census](#)
 Data Contains: 1 City

Housing Stock Characteristics

A thorough understanding of the characteristics of the housing stock can help jurisdictions identify and anticipate issues with the stock that may need to be addressed, such as poor housing quality or flooding risks, and identify mismatches between the types of housing units available and the needs of the population. [Learn how to improve housing quality and safety.](#)

Age of Housing Stock 2019

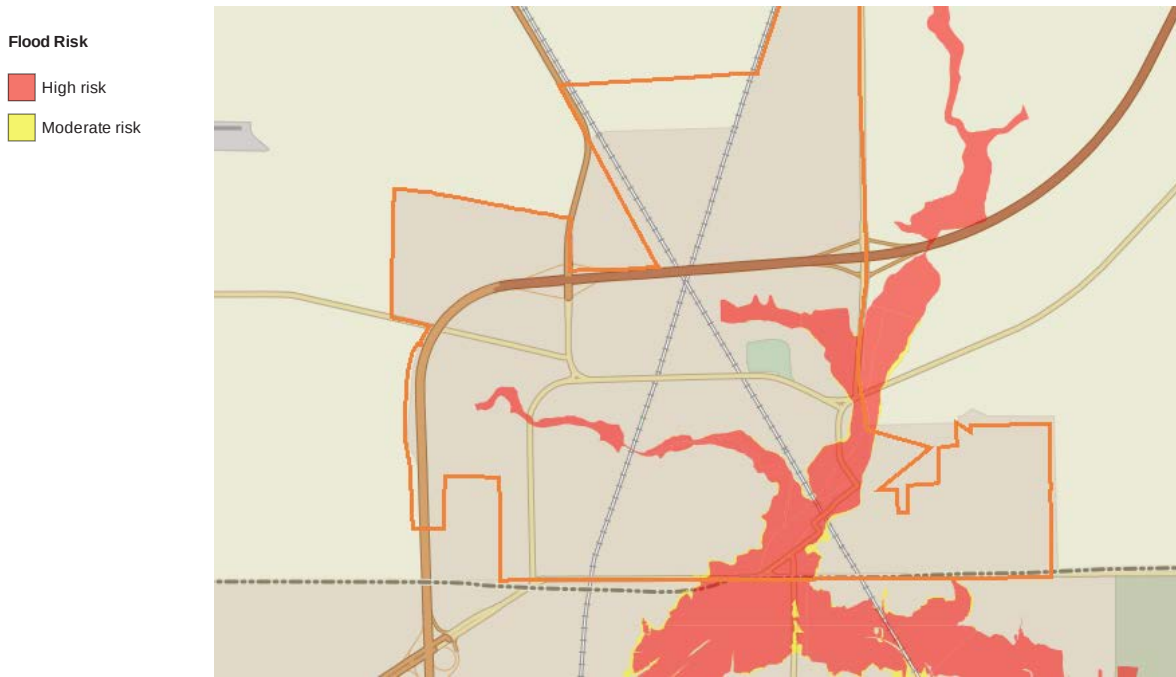
All else being equal, older homes tend to require major capital investment or to exhibit lower quality more generally than newer homes, and so it can be helpful to examine the age of the stock. The median year a housing unit was built in **Fulton** is **1963** (**1978** for the **U.S.** as a whole). In **Fulton**, **17.7%** of the housing units were built before 1940 and **44.3%** more between 1940 and 1969. More recently, **2.8%** of the housing units have been built since 2000. (The respective percentages for the **U.S.** as a whole are **12.6%**, **25.8%** and **19.1%**). Jurisdictions can use housing code violation data and windshield surveys to bolster their understanding of housing quality to determine the nature and extent of quality issues that should be addressed.



Source: [Census](#)
2000 - 2015-2019 Data Contains: 1 City

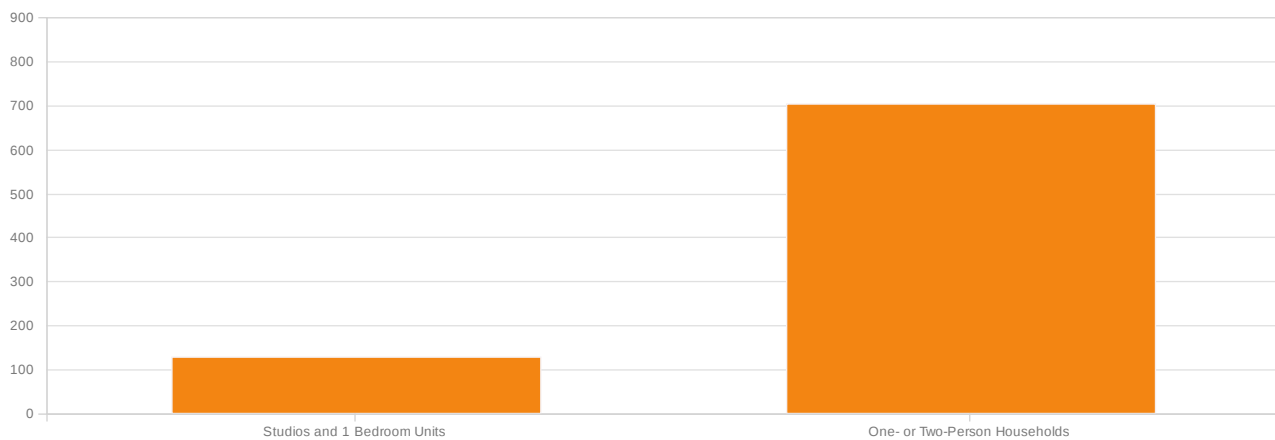
Flood Risk 2019

The map below illustrates areas of high and moderate flood risk in the report area. 'High Flood Risk' translates to a 1.0% annual chance flood risk, while 'Moderate Flood Risk' indicates 0.2% annual chance flood event. These maps are built from the most recent Federal Emergency Management Agency (FEMA) flood risk data. [Explore ways to enhance resilience to flooding and other climate-related threats.](#)



Comparison of Counts of Small Units and One- to Two-Person Households 2019

This chart compares the number of studio or one-bedroom units in the jurisdiction to the number of one- and two-person households. In areas with a tight housing supply and a larger number of households than units in this comparison, there may be opportunities to improve affordability by developing new studio or one-bedroom units. In addition to being less expensive to develop than larger units, the development of such units could free up larger units by encouraging more one- and two-person households to move out of their larger units and into the smaller ones. In 2019, there were **128** studio or 1-bedroom units (**23.6%** of all rented units) and **703** one- and two-person households in **Fulton (70%** of all households).

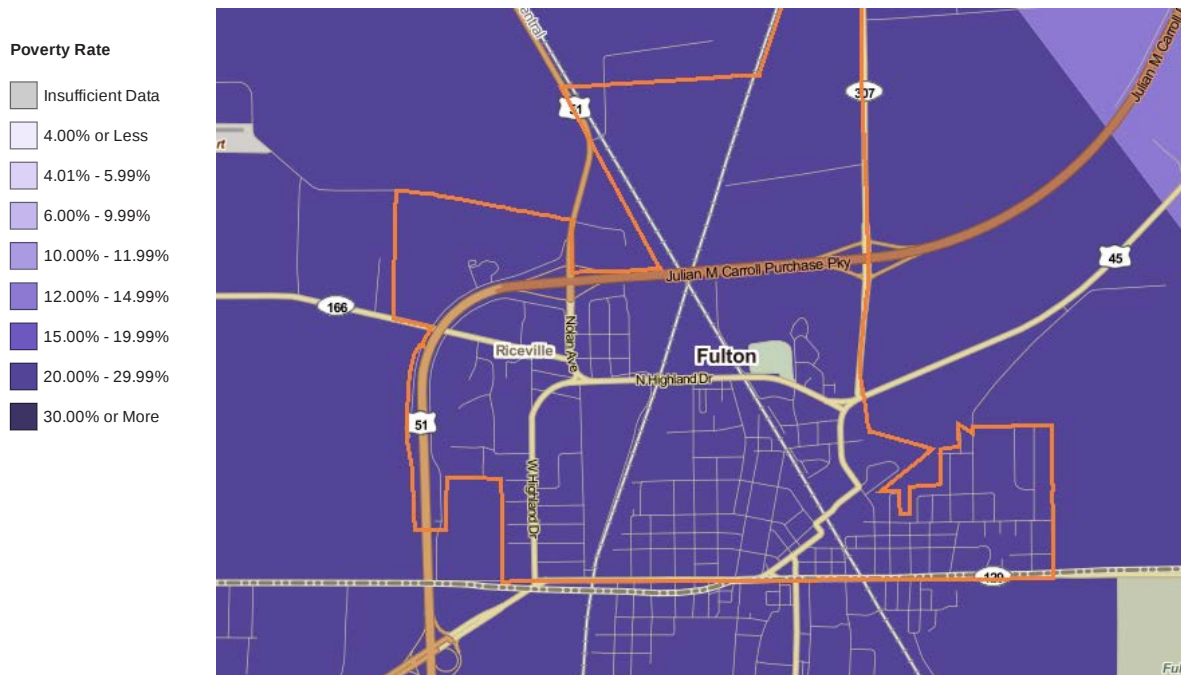


Neighborhood Variations

Neighborhood-level data can illuminate patterns of poverty, segregation, and access to resources that are important to consider and address as part of an overall community development strategy and in order to affirmatively further fair housing. [Learn more about the importance of analyzing neighborhood disparities and how to address them.](#) Also, [read about how to affirmatively further fair housing](#) by, for example, increasing affordable housing in resource-rich areas and boosting investments in low-income neighborhoods.

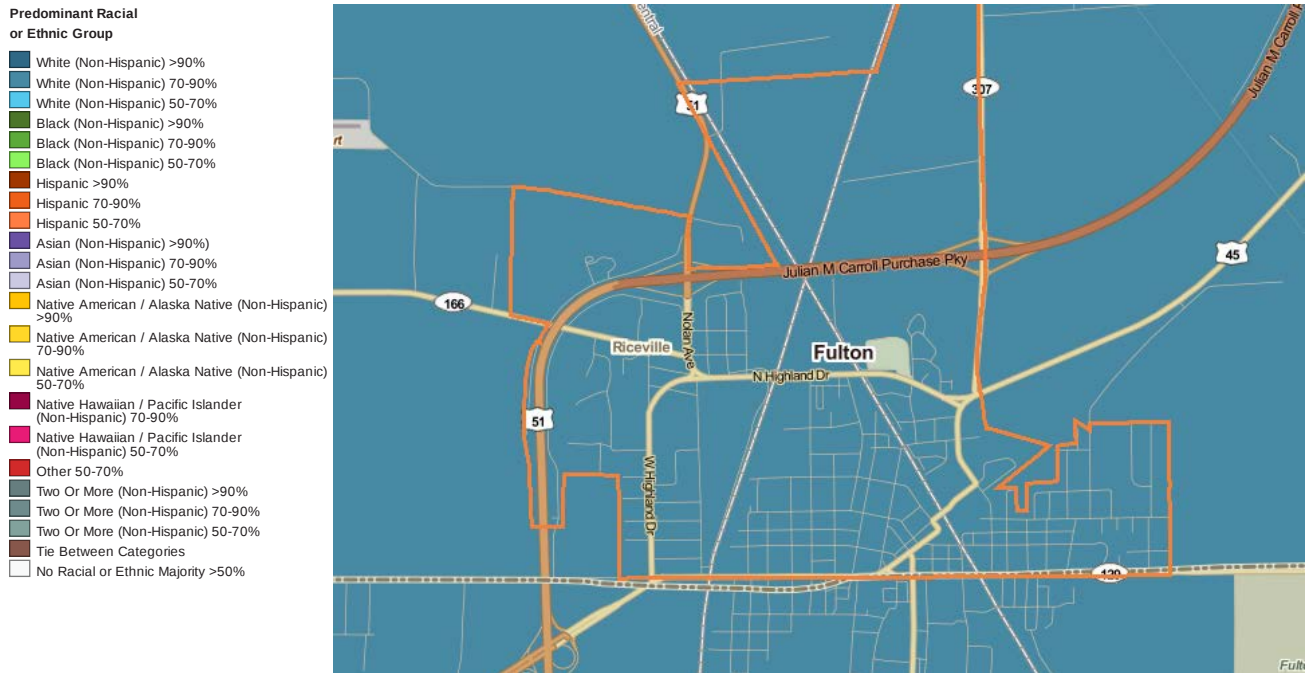
Poverty Rate by Neighborhood 2019

Neighborhoods with high rates of poverty often face a range of challenges. The overall poverty rate for **Fulton** in 2019 was **33%**. The map below illustrates the concentration of poverty in this jurisdiction by displaying the percent of people in poverty in **Fulton** by census tract in 2019. [Explore this map on PolicyMap](#)



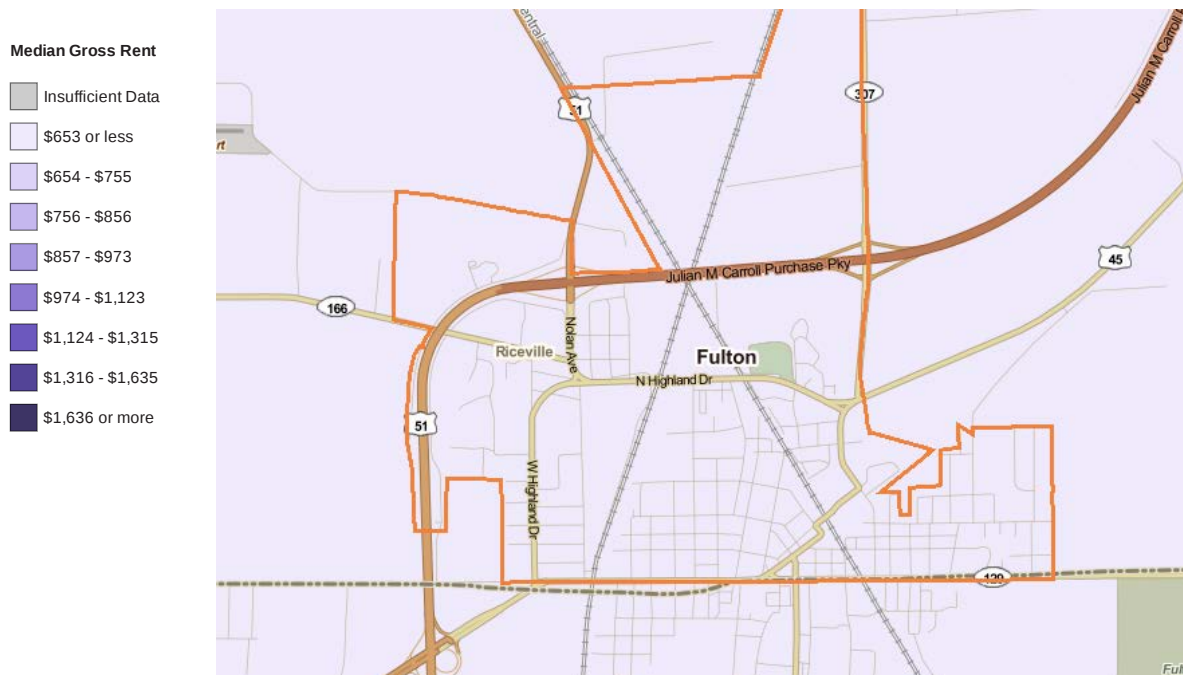
Race and Ethnicity by Neighborhood 2017

The map below shows how the predominant racial or ethnic group varies across neighborhoods in **Fulton** as of 2017. [Explore this map in more detail on PolicyMap.](#)



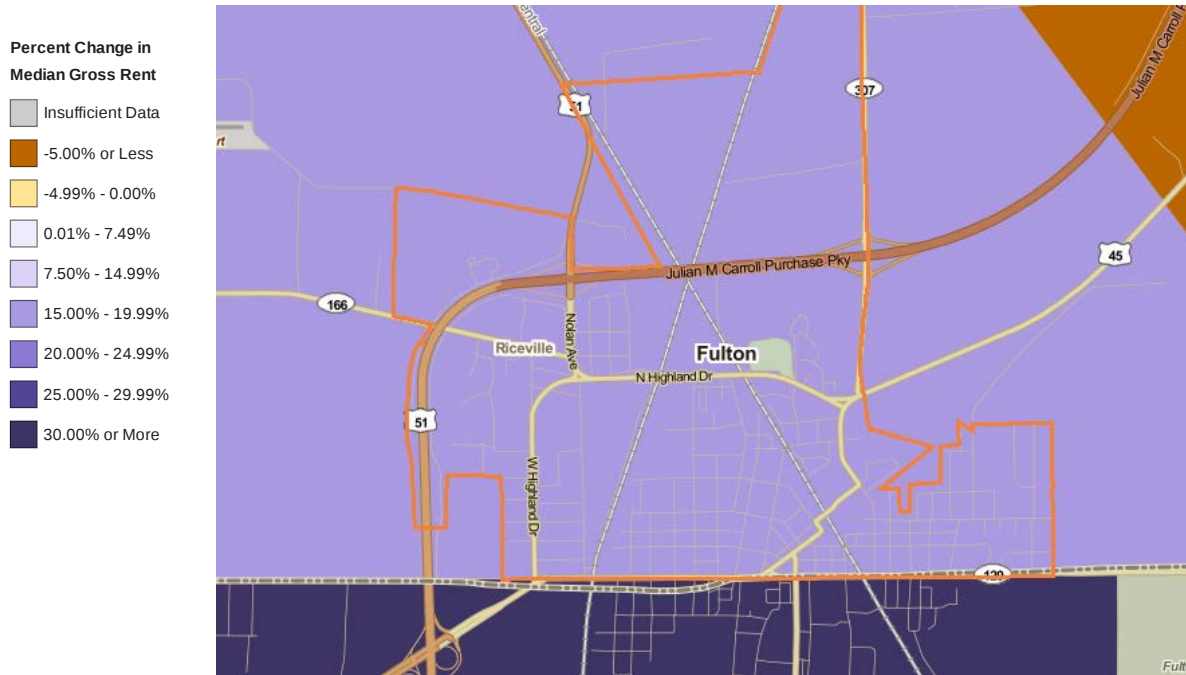
Median Rent By Neighborhood 2019

Understanding how rents vary by neighborhood can be important for a variety of purposes. For example, jurisdictions seeking to help Housing Choice Voucher holders access resource-rich neighborhoods will need to set the rental payment standards at a high enough level to provide access to rental housing in these neighborhoods. Neighborhoods with comparatively high median rents may also be important locations to consider for the development of new dedicated affordable rental units. By contrast, it may be important to closely monitor and address any deterioration of housing quality in areas with very low rents. As of 2019, the median gross rent in **Fulton** was **\$595** monthly. The map below illustrates variation in median gross rent (without regard to unit size) by census tract in **Fulton** as of 2019. [Explore this map in more detail on PolicyMap.](#)



Change in Median Rent by Neighborhood 2019

Neighborhood-level data on rent trends can help jurisdictions spot large rent increases that could lead to (or be markers of) displacement in certain neighborhood as well as decreases in other neighborhoods that could be signs of continued or growing distress. The map below illustrates the change in median gross rent in **Fulton** between 2014 and 2019 by census tract. Use the map to determine how rents within each census tract compared to the **+16.9%** overall change. [Explore this map in more detail on PolicyMap.](#)

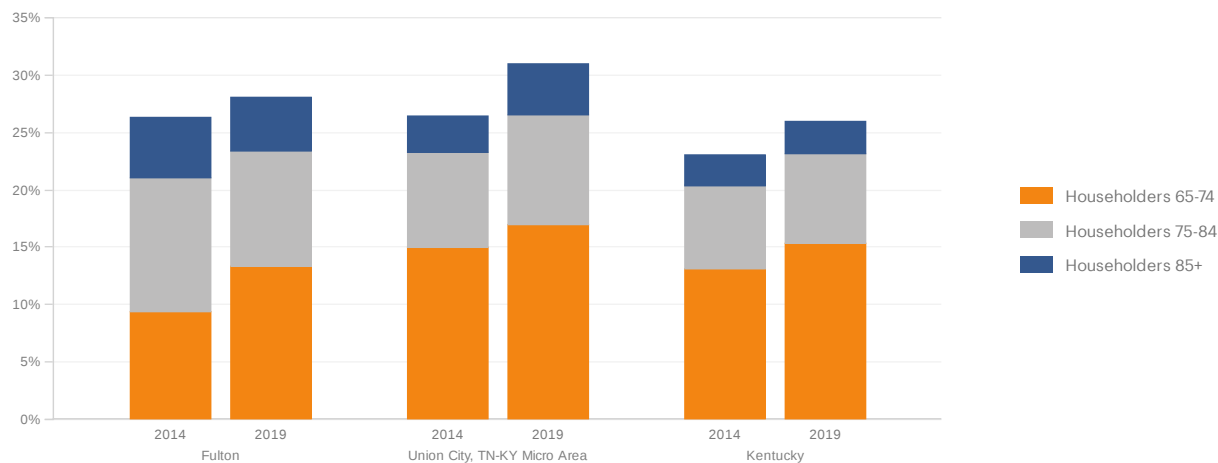


Housing Stock for Older Adults

The data profiled in this section are designed to help jurisdictions understand the housing needs of older adults and the availability of small housing units that might meet the needs of older adults and others in one- and two-person households. Similar analyses can be done for other subgroups. [Learn how to meet the housing needs of older adults and people with disabilities.](#)

Share of Households Headed by a Senior 2014 to 2019

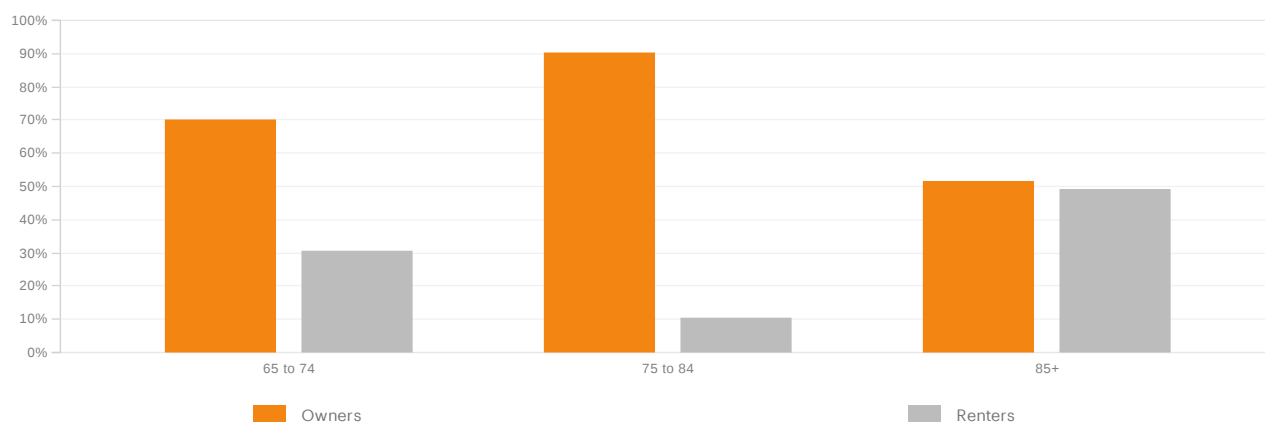
The share of households by senior status (over age 65) **rose** in **Fulton** between 2014 and 2019. The total share of households in 2019 headed by an individual aged 65 or older in **Fulton** is **lower** than in **Union City, TN-KY Micro Area (30.9%)** and **greater** than in **Kentucky (25.9%)**. The chart also shows changes over time in the population of sub-groups of older adults. Monitoring this trend can be helpful for identifying the potential need for new services or housing types for older adults.



Source: [Census](#)
2010-2014 - 2015-2019 Data Contains: 1 City

Housing Tenure by Age, 65+ 2019

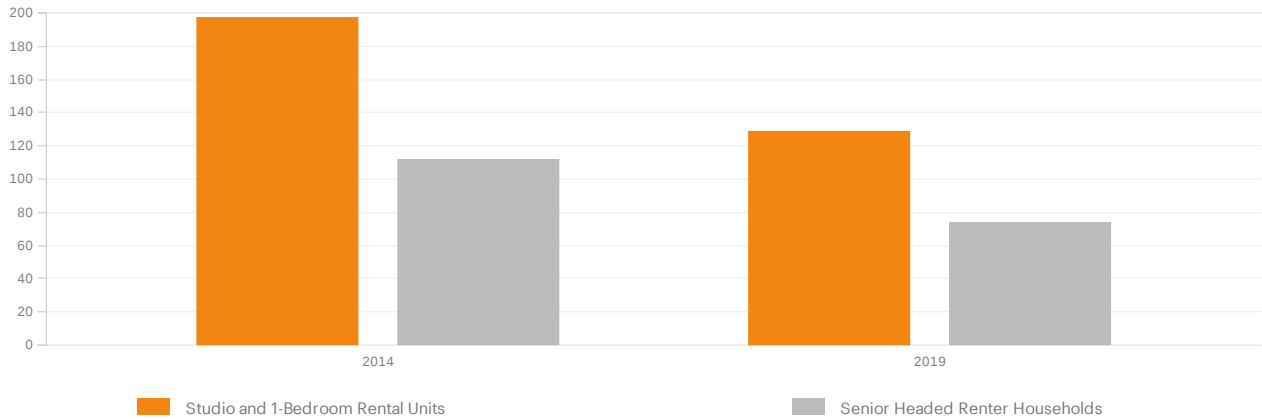
This chart shows the tenure of older adults, broken down by age group. In 2019, in **Fulton**, there were **208** homeowners aged 65 or older, with **24** of these having a homeowner aged 85 or older. In **Fulton**, the share of senior headed households who are homeowners (**74%**) is **higher** than the share that are renters (**26%**). Among other issues to consider is the ability of the oldest homeowners as they age to maintain their properties in good working order without assistance.



Source: [Census](#)
2010-2014 - 2015-2019 Data Contains: 1 City

The Population of Older Renters and the Supply of Smaller Rental Units 2014 to 2019

An overall shortage of housing stock can be a particular problem for specific demographic subgroups such as older adults. One way to check is to compare the number of studio and single-family units to the number of households in that subgroup and examine how that relationship is changing over time. In 2019, there were **128** studio and 1-bedroom housing units in **Fulton**, and **73** renter households headed by an adult aged 65 or older. This indicates a **decrease** of suitable housing units for seniors living alone since 2014, when there were **197** studio and 1-bedroom rental units and **111** senior-headed renter households.



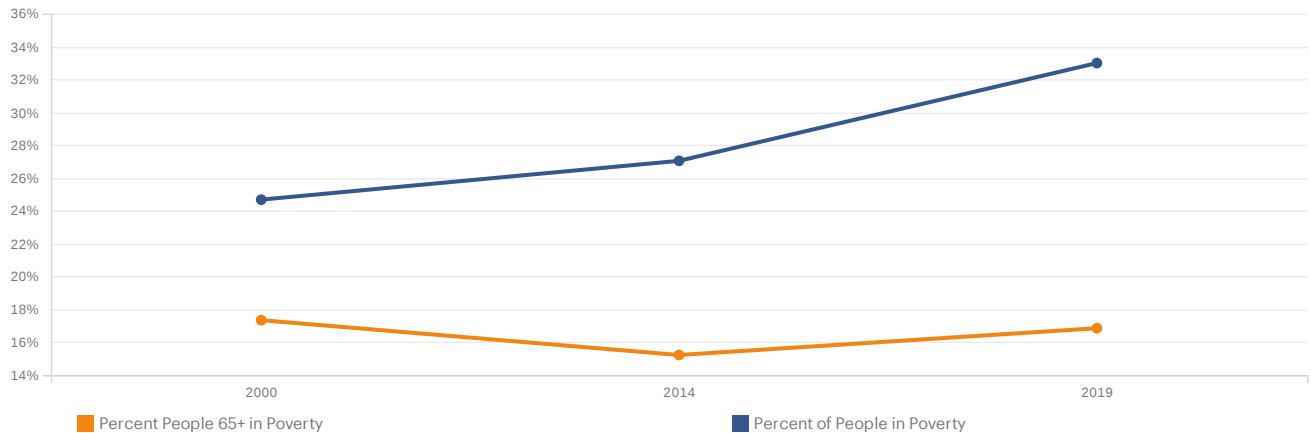
Source: [Census](#)
2010-2014 - 2015-2019 Data Contains: 1 City

Older Adults Living in Poverty 2019

This chart can help jurisdictions determine whether older adults are more or less likely to be in poverty than the general population in the jurisdiction, which can be helpful for determining how to target anti-poverty resources. As shown below, the share of individuals aged 65 or older living in poverty in **Fulton** **dropped** from **17.4%** to **16.8%** in 2019.

In 2019, the poverty rate among older adults was **lower** than the overall **33%** poverty rate.

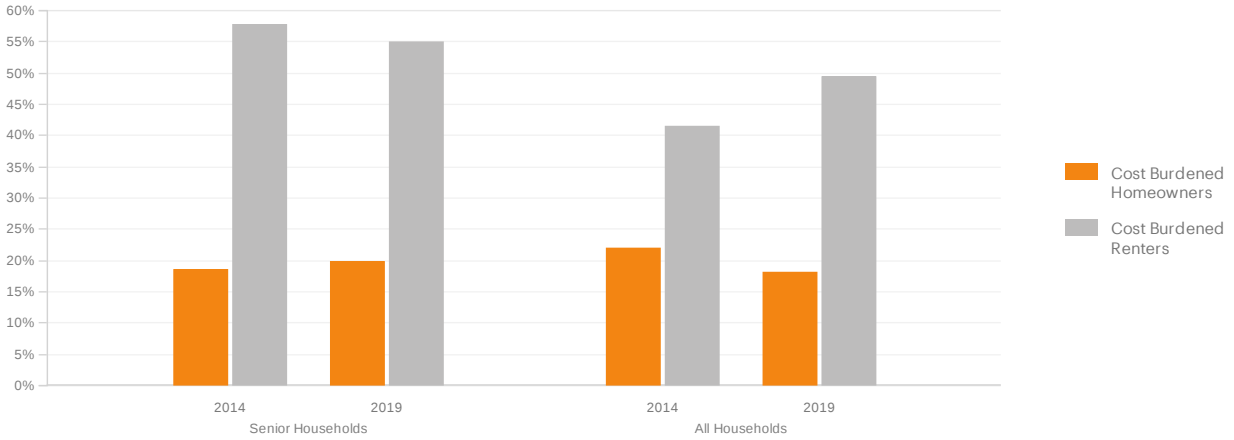
Senior Poverty Over Time 2000 to 2019



Source: [Census](#)
2000 - 2015-2019 Data Contains: 1 City

Cost Burdened Senior Households 2014 to 2019

This chart examines whether cost burdens are greater among senior households than the general population in the jurisdiction. In **Fulton**, as of 2019, a **larger** share of senior renter households are burdened (**54.8%**) than are renter households overall (**49.3%**). For senior homeowners, the **inverse** relationship exists. To determine whether the trends in cost-burden for senior households are similar to or different from the trends for all households, compare the left set of bars to the right set of bars.



Source: [Census](#) ¹
 2010-2014 - 2015-2019 Data Contains: 1 City

End Notes

Share of Households Who Rent – Estimated percent of households (occupied housing units) that are renter occupied, between 2015-2019. A household includes all the people who occupy a housing unit as their usual place of residence.

Predominant Race/Ethnicity – This data displays predominant racial or ethnic group, by percentage of the population in the group. Only predominant groups making up over 50% of a geography’s population are displayed, otherwise, “No Racial or Ethnic Majority > 50%” is shown. Data were obtained from the Census’ American Community Survey 2013-2017 estimates. Geographies for which no data were provided or for which the population was less than 10 are represented as having “Insufficient Data.”

Indexed charts are built using a baseline year of 2000; each subsequent point-in-time estimate is calculated as a percentage change over the year 2000.

Dollar amounts referenced in this report are nominal amounts at the year of data release, and are not adjusted for inflation.

PolicyMap’s [Terms of Use](#) apply to the creation and use of this report.

APPENDIX E:

FUNDING RESOURCE ROADMAP

Federal Funding Sources

Agency	Division	Grant / Loan Program	Description	Funding Range	Application Cycle	Contact	Project Tags
U.S. Department of Agriculture	Rural Development	Kentucky Rural Community Development Initiative Grants	RCDI grants are awarded to help non-profit housing and community development organizations, low-income rural communities and federally recognized tribes support housing, community facilities and community and economic development projects in rural areas.	Minimum grant award is \$50,000; maximum grant award is \$250,000. Matching fund requirement equal to amount of grant. In-kind contributions cannot be used as matching funds. Partnerships with other federal, state, local, private and nonprofit entities are encouraged	Annual	Thomas Carew State Director 771 Corporate Drive, Suite 200 Lexington, KY 40503 (859) 224-7300	#housing
U.S. Department of Agriculture	Rural Development	Community Facilities Direct Loan & Grant Program	Examples of essential community facilities include: Healthcare facilities such as hospitals, medical clinics, dental clinics, nursing homes, or assisted living facilities; Public facilities such as town halls, courthouses, airport hangars, or street improvements; Community support services such as child care centers, community centers, fairgrounds, or transitional housing; Public safety services such as fire departments, police stations, prisons, police vehicles, fire trucks, public works vehicles, or equipment; Educational services such as museums, libraries, or private schools; Utility services such as telemedicine or distance learning equipment	Low interest direct loans and grants available. Can be combined.	Applications are accepted year-round	Kimberly McCay Program Director 859-224-7300	#completestreets
U.S. Department of Agriculture	Rural Development	Single Family Housing Repair Loans & Grants in Kentucky	Also known as the Section 504 Home Repair program, this provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards.	Maximum loan is \$40,000, Maximum grant is \$10,000. Can be combined.	Applications are accepted on an annual basis through a Notice of Funding Availability (NOFA) in the Federal Register.	Thomas Carew State Director 771 Corporate Drive, Suite 200 Lexington, KY 40503 (859) 224-7300	#housing

continued on the next page >

U.S. Department of Housing and Urban Development		Community Development Block Grant (CDBG)	The CDBG program provides assistance to communities for use in revitalizing neighborhoods, expanding affordable housing and economic opportunities, providing infrastructure and/or improving community facilities and services. The Housing program works to fund projects designed to develop decent, safe, sanitary and affordable housing. Works to eliminate blight.	As part of the Commonwealth's allocation from the CDBG program, these projects have been allocated \$2,900,000 estimate for 2019 with the maximum amount of \$1,000,000 of CDBG funding per project.	Dates are April 1, 2022 - January 31, 2023	Department of Federal Grants: dlq.ofg@ky.gov	#housing #revitalization
U.S. Department of Housing and Urban Development	Kentucky Housing Corporation	HOME Investment Partnerships Program	Homeowner Rehabilitation: HOME funds may be used to bring a family's primary residence up to current building code or, if the house is too dilapidated, to demolish the existing structure and build a new home. To be eligible, households may have incomes up to 80 percent of the area median. Allowed: Construction, rehabilitation, and acquisition, Demolition and reconstruction, Land acquisition and site preparation for construction, Relocation expenses (if property has existing tenants), Lead-based paint abatement or containment, Construction loans, bridge loans, and permanent mortgage loans, Administrative fees (some restrictions apply), Developer fees (some restrictions apply), Tenant-Based Rental Assistance (including rent, utility, and security deposits)	Up to \$60,000 of HOME funds per unit may be used for needed repairs. Applicants should be states, localities, & nonprofit groups Participating jurisdictions must match every dollar of funds used from the program, aside from administrative costs and predevelopment loans that don't progress.		Kentucky Housing Corporation 1231 Louisville Road Frankfort, KY 40601 Ashaki Thurman Field Office Director (502) 582-5251	#housing
U.S. Department of Interior	National Parks Services	Paul Bruhn Historic Revitalization Grants Program	Funding supports subgrant programs that enable the rehabilitation of historic properties and rehabilitate, protect, and foster economic development of rural communities. This program funds preservation projects for historic sites, including architectural and engineering services and physical building preservation through subgrants to communities determined rural by the U.S. Census Bureau.	\$200,000 - \$750,000	December - February (typically)	Visit grants.gov	#revitalization #preservation
U.S. Department of Interior	National Parks Services	Save America's Treasures Grants	Funding to help preserve nationally significant historic properties and collections that convey the country's rich heritage to future generations. Funds can be used for the preservation, rehabilitation, and conservation of nationally significant historic properties and collections.	\$25,000 - \$500,000	Fall (typically)	Visit grants.gov	#revitalization #preservation
U.S. Department of Interior	National Parks Services	Historic Rehab Tax Credits, Kentucky Heritage	Guidelines for the Kentucky credit are modeled on the federal program, also offering up to 20% of qualified rehabilitation expenses for income-producing properties; however, the Kentucky credit further offers up to 30% of qualified rehabilitation expenses for owner-occupied residential properties.	30% of expenses for owner occupied repairs, 20% for income producing properties		Diane Comer (502) 892-3611	#housing #preservation #taxcredits

State Funding Sources

Agency	Division	Grant / Loan Program	Description	Funding Range	Application Cycle	Contact	Project Tags
Kentucky Housing Corporation		HTF: Housing Trust Fund	AHTF was established in 1992 by the Kentucky General Assembly to address the critical housing needs of very low-income Kentuckians, including the mentally and physically disabled and those on the verge of homelessness. The fund supports projects that assist persons at or below 60 percent of the area median income or 60 percent of Kentucky's State Median Family Income, with a preference to help persons at or below 30 percent of the area median income. Allowed Costs for Single Family Homes: Matching funds for non-KHC federal housing dollars requiring a state or local match. Construction, rehabilitation, or acquisition of very low-income rental housing units. Permanent financing Down payment and closing costs. Site development. Rehabilitation (homeowner). Construction financing.	Flexible		Samuel Thorner Managing Director, Multifamily Programs 502-564-7630, Ext. 427 sthorner@kyhousing.org	#housing
National Trust for Historic Preservation		The Linda and Jerry Bruckheimer Preservation Fund for Kentucky	The Linda and Jerry Bruckheimer Preservation Fund for Kentucky supports the preservation of historic buildings, communities and landscapes in the state of Kentucky. Can be utilized to pay for community consulting services.	\$2,500-\$10,000	The next upcoming deadline for this program will be June 1, 2022. The application becomes available in the online grants application portal about 6-8 weeks prior to the deadline.	Email grants@nthp.org with questions	#housing, #preservation
Kentucky Energy and Environment Cabinet Department for Environmental Protection	Division of Waste Management Recycling and Local Assistance Branch	Household Hazardous Waste Grant	The goal of the program is to leverage limited funds into efficient and cost effective projects to help Kentucky develop an integrated recycling infrastructure, manage Household Hazardous Waste and provide recycling and HHW public education programs. Priority will be given to regional recycling projects and regional household hazardous waste management programs with state approved inter-local cooperative agreements. Any county, waste management district, city, urban-county government, or other political subdivision of the state or any combination of the above, including schools/school districts, shall be eligible to apply.	The grantee shall provide a minimum of a 25% match to the grant amount.	July 1, 2022 to June 30, 2023.	Division of Waste Management: williamt.collins@ky.gov	#wastemanagement #neighborhoodcleanup

Private Funding Sources

Agency	Division	Grant / Loan Program	Description	Funding Range	Application Cycle	Contact	Project Tags
Habitat for Humanity	HFH of Fulton & Hickman County KY		Habitat for Humanity is a nonprofit housing organization working in local communities across all 50 states and in more than 70 countries around the world. Habitat's vision is of a world where everyone has a decent place to live. Habitat works toward this vision by building and improving homes in partnership with individuals and families in need of a decent and affordable place to live.	Willing to work with people who desire homeownership to build new homes. Sweat equity required.	Ongoing	(270) 627-0907	#housing
AARP		AARP Community Challenge Grant	Create vibrant Public Places that improve open spaces, parks and access to other amenities. Deliver a range of Transportation and Mobility options that increase connectivity, walkability, bikeability, wayfinding, access to transportation options and roadway improvements. Support a range of Housing options that increases the availability of accessible and affordable choices	<\$50,000	Annually	Livable@AARP.org	#housing #wayfinding #completestreets
Duke Energy Foundation		Urban Revitalization Grants	The Duke Energy Foundation is focused on helping strengthen and uplift communities throughout Kentucky with grant funding highlighting vibrant economies, climate resiliency and justice, equity and inclusion. Deter the decline of cities, neighborhoods, and main street corridors, Impact job growth or retention, Act as catalysts to spur additional commercial redevelopment activities,	\$10,000+	Ongoing	Kim.Vogelgesang@duke-energy.com	#housing #revitalization #economicdevelopment
Wells Fargo Foundation		Local Community Grants	Wells Fargo and the Wells Fargo Foundation collaborate with a wide range of national and local nonprofit organizations that align with our strategic funding priorities: financial health, housing affordability, small business growth, and sustainability and environmental justice to address these complex societal issues and help create a more inclusive, sustainable future.	Varies	Annually	Nonprofits that have not been invited to apply but align with our strategic focus areas and meet eligibility and outcomes reporting requirements may register and submit a Grant Interest Form	#housing #economicdevelopment
National Trust for Historical Preservation		Johanna Favrot Fund for Historic Preservation	The fund aims to save historic environments in order to foster an appreciation of our nation's diverse cultural heritage and to preserve and revitalize the livability of the nation's communities. Public agencies and nonprofit organizations are eligible. Individuals and for-profit businesses may apply only if the project for which funding is requested involves a National Historic Landmark. Programs of the National Trust are also eligible to apply for grants from the Favrot Fund. Applicants must be capable of matching the grant amount dollar-for-dollar. A cash match is required and can come from private or public sources, or from income earned from registration fees or fundraising activities.	Grants from the Johanna Favrot Fund for Historic Preservation generally range from \$2,500 to \$15,000.	The 2022 application deadline is March 1, 2022. Applicants will be notified on July 1, 2022.		#revitalization #preservation