Investing with Vision

KENTUCKY HIGHLANDS INVESTMENT CORPORATION

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Production at Lacross Enclosures

Technical Assistance is Foundational for Successful Lending

Whether it's a start-up company or longtime business that has to adapt to changing markets and technology, technical assistance is a foundation for success.

That's why Kentucky Highlands provides technical assistance – in addition to loan and equity funding – to the companies it serves.

KHIC's comprehensive technical assistance includes accounting, marketing, business planning and financial analysis, often delivered through The Center at Kentucky Highlands or by dedicated specialists to support loan recipients and startup growth. Staff members use a variety of tools to work with entrepreneurs through the many stages of development. They also use several nationally recognized assessment tools and training programs to help entrepreneurs along their journey.

KHIC also seeks grant funding to amplify its technical assistance. For example, with the help of a $1.5 million Appalachian Regional Commission (ARC) POWER grant, KHIC assisted more than 40 businesses in making significant regional employment and training impacts by providing technical assistance and access to capital, primarily for expansion.

Another technical assistance program is the KHIC Rural Business Development Grant (RBDG) BOOST technical assistance program, which contracts with CPA specializing in small business management to help small businesses improve operations, efficiency and financial management while creating or retaining jobs. BOOST pay 75 percent of the cost of the CPA's time to perform in indepth analysist. The company is responsible for the remaining 25 percent.

Lacrosse Enclosures, Inc., a 28-year-old company that specializes in custom metal fabrication, machining and processing has benefited from BOOST.

The company, based in Albany, has received financing from KHIC through a variety of tools -- a USDA RBDG loan, SBA Microloan and Empowerment Zone loans. But it was also the technical assistance that helped save more than 20 jobs.

KHIC helped Lacrosse Enclosures develop a cash management system and provided accounting help as well as new accounting software.

"Kentucky Highland's technical assistance has transformed the way we organize, solve problems and prioritize," said Crystal Watkins, CEO of Lacrosse Enclosures, Inc. "This has expanded my confidence and knowledge regarding the various aspects of owning our own business."

"Companies in KHIC's portfolio have beaten the odds due to our guiding philosophy centered around sound financial management and technical assistance. Our technical assistance team has grown and continues to earn new certifications to provide professional guidance to companies."
— Mark Bolinger, Executive Vice President of Lending

Crystal and her husband, Michael, bought Lacrosse Enclosures when the previous owner's health issues led him to sell the company in 2022.

Lacrosse Enclosures has a long-standing contract as the primary manufacturer of personal metal chests used by U.S. Navy sailors. The company has successfully maintained this contract over the years and was recently awarded a new order for the chests.



Of Perseverance and Partnerships

Since our last newsletter, I celebrated my 40th year at Kentucky Highlands. There have been setbacks. More than 85 percent of the state's coal jobs disappeared in the last 30 years.

Other jobs have been lost overseas or to automation. And rounds of flooding and other natural disasters have devastated our region.

And there have been celebrations. Jobs saved and created have gone from 1,000 to more than 18,000. Total KHIC assets have grown from around $10 million to more than $140 million.

Those assets represent investments made in the region – health care, farming, tourism, housing, manufacturing and many other industries.

The workforce participation rate increased more than 5 percent from 2014 to 2024, unemployment dropped more than 25 percent during that time and poverty levels dropped almost 14 percent.

But through it all, perseverance and partnerships have prevailed. We have worked with entrepreneurs, pioneers, community leaders, local and regional financial institutions and so many other key partners. KHIC has a veteran staff and board with the experience, expertise, skill and knowledge to stay the course while simultaneously adapting and anticipating new opportunities.

We also have had strong Congressional support.

Those are the reasons why Kentucky Highlands is a trusted partner in obtaining federal funds, which then helps attract private investment because it lowers and spreads the risk.

KHIC was one of only three first-round federal rural Empowerment Zones and the first rural Promise Zone, which you can read more about in this newsletter.

And you'll read more about how KHIC continues to be recertified for important borrowing programs such as the USDA OneRD Guarantee Initiative program, which consolidates four main rural business loan guarantee programs to improve efficiency and increase private investment in rural businesses.

KHIC projects also comprise one-third of the state's Kentucky Collateral Support Program, which removes some of the biggest barriers for small businesses in obtaining loans. The state also is helping us expand our SOAR farm loan.

New private funding opportunities include a $5 million Equity Equivalent Investment (EQ2) from PNC Community Development, LLC, to help us continue our work supporting small businesses, creating jobs and encouraging long-term economic growth in underserved communities across Eastern Kentucky.

Finally, Kentucky Highlands Investment Corporation has launched a new pilot loan program designed to support start-up businesses and nonprofits in six Eastern Kentucky counties.

One of our biggest champions likes to say that "A vision without funding is just a hallucination."

We are thankful for so many local, state and federal partners who are helping us realize a vision that promotes community, economic and social development for the people we serve.

Jerry Rickett
President and CEO

KHIC Loan Investments 2025

$98M	$19M	18,103
TOTAL INVESTMENTS	INVESTMENTS MADE	PORTFOLIO EMPLOYMENT

KHIC Receives $5 Million EQ2 Investment from PNC Community Development

Kentucky Highlands Investment Corporation received a $5 million Equity Equivalent Investment (EQ2) from PNC Community Development, LLC. This investment will help KHIC continue its work supporting small businesses, creating jobs and encouraging long-term economic growth in underserved communities across Eastern Kentucky.

An EQ2 investment is designed to provide flexible, long-term capital. For KHIC, that means added capacity to support lending, technical assistance and programs that help entrepreneurs start and grow their businesses. The funding will also help KHIC expand its work in rural areas, where access to capital can be limited.

The investment reflects a shared commitment between PNC Community Development and KHIC to strengthen local economies and address ongoing economic challenges in the region.

KHIC plans to use the funding to support efforts focused on small business growth and workforce development.

> *"This PNC investment is more than a financial contribution. It represents a strong partnership focused on creating opportunities, supporting local businesses and building stronger communities throughout Eastern Kentucky."*
>
> ***Brenda McDaniel***
> ***Exec. VP/CFO***

SOAR Farm Loans Continue to Grow



Sarah Barney / Among the Oaks Herb Farm

458	$4.2M	52 of 54
FARM LOANS MADE	TOTAL FUNDED	APPALACHIAN COUNTIES SERVED

With the support of the Kentucky Agricultural Development Fund (KADF), the SOAR Small Production Loan Fund is growing.

Kentucky Highlands Investment Corporation will further capitalize and continue providing financing for small farms working in the SOAR counties of Eastern Kentucky through low-interest, favorable term loans that help farmers expand production or move into a new agricultural venture.

This important tool was established 10 years ago through an initial $250,000 in capitalization from the Kentucky Agricultural Development Fund investing tobacco settlement funds.

There have been 458 SOAR Small Farm Loans totaling $4.2 million from the $1.3 million in capitalization over the last 10 years. This means the KADF funds have revolved now more than 3 times. Loans have been made in 52 of the 54 Appalachian counties of Kentucky.

Several farmers have received and paid back multiple loans. Sarah Barney established Among the Oaks Herb Farm in 2019. She moved farm operations from Lee County to Wolfe County in 2023 after two rounds of major flooding.

Among the Oaks grows a variety of culinary and medicinal herbs that are crafted into a line of herbal tea blends, as well as sold in bulk, fresh and dried. Everything is organically grown and packaged.

The products are sold online, at local farmers' markets (primarily the Red River Gorge Market), at more than 30 retail outlets in Kentucky, through subscriptions and through a CSA operated in partnership with Sylvatica Forest Farm (which is another of our SOAR borrowers).

"Access to low interest loans from Kentucky Highlands has been instrumental in the growth of my business, Among the Oaks Herb Farm," Barney said. "We have taken out loans twice to improve our farm infrastructure -- something I wouldn't feel comfortable doing with a traditional loan with much higher interest rates. This year, we used a loan to invest in additional storage space, which allows us to buy packaging for our farm products in bulk and therefore take advantage of bulk pricing. We also invested in a larger drying space for herbs, which has allowed us to expand production on our farm. We are so grateful for this program and its support of us developing farm-based livelihoods in Eastern Kentucky."

KHIC to manage revolving loan fund

KHIC and the Cumberland Valley Area Development District (CVADD) recently signed a memorandum of understanding for KHIC to assume and manage a revolving loan fund.

More than 30 years ago, CVAD was awarded a series of grants from the U.S. Economic Development Administration (EDA) to capitalize a revolving loan fund to support economic and business development in the eight-county CVADD service area. The fund had become dormant, so KHIC agreed to take over the fund, which is approximately $1.4 million.

"The EDA revolving loan fund is an important tool for businesses that cannot otherwise obtain traditional bank financing," said Jerry Rickett, president and CEO of Kentucky Highlands.

"With our overlapping service area and experience with revolving loan funds, this agreement with CVADD will maximize much-needed loan opportunities for the region. These loans provide access to capital as gap financing, which enables small businesses to grow and provide jobs with competitive wages and benefits."

Here's how it will work:

- Loan funds can only be used in the CVADD service area counties of Bell, Clay, Harlan, Jackson, Knox, Laurel, Rockcastle and Whitley.
- The maximum loan from the fund is $200,000.
- Private for-profit firms and area not-for-profit organizations are eligible borrowers.

For more information for how to apply for a loan, go to www.khic.org.



Ribbon Cutting at the Center for EV Chargers.

The Center at Kentucky Highlands Welcomes New Tenants, Offers New Resources

The Center at Kentucky Highlands continues to create opportunities for economic growth by empowering small businesses and entrepreneurs in Southeastern Kentucky. This one-stop access to top-tier business support, development training, affordable office space and essential amenities finished another busy year.

New Tenants (100% Occupancy)

First, the Center welcomed Highland Heritage Realty, Christian Mansfeld Photography and Real Financial as new full tenants. New mini-lease tenants include Melissa Finley CPA, Rural Up, EnrollOpps, Keller and Williams Realty, and London Technology Services.

New Resources

Next, the New Resource Providers Suite 202 added The Foundation for Appalachian Kentucky's Community Engagement Officer. Temporary office space was also provided for the Small Business Administration's Disaster Support Team for four months to support those impacted by the May tornado. A new free electric vehicle charging station was made possible through the support of Jackson Energy, Adopt-a-Charger and Solclusion.

Events

Finally, the Center held its inaugural Coffee Shop Take Over with Larry Rector at The Coffee Spot on Main in Williamsburg. Leadership Tri-County's Class of 2026 held its Economic Development Day at the Center. Women in Business London Laurel County held its monthly meetings at the Center. With tenant diversity, new resources and networking events, the Center connects community members for growth.

KHIC Renewed as Lender for Rural Loan Program

KHIC was renewed as a USDA OneRD Guarantee Initiative lender. The program, which consolidates four main rural business loan programs into a single application process to improve efficiency, works to increase private investment in rural businesses.

Since 1999, the program has resulted in more than 30 loans totaling more than $71.7 million.

> *"We are pleased to earn renewal as a OneRD lender. The lending program streamlines and boosts investment in our rural businesses and communities. New and existing businesses can apply for loans that will assist with business expansions, purchasing land, modernizing facilities and refinancing debt."*
>
> **— Brenda McDaniel, EVP & CFO**

The OneRD initiative consolidates the Business & Industry (B&I) Guaranteed Loan Program, Rural Energy for America Program (REAP), Community Facilities Program, and Water and Waste Disposal Program.

One loan recipient was Southern Hardwoods, a hardwood sawmill in Monticello. The business is owned and operated by Bart Parrigin, a licensed Kentucky Master Logger with over 14 years of experience in the industry. The company buys, mills and sells high-quality hardwoods that are used to make furniture, cabinets, flooring and trim. Parrigin purchased the business in early 2024 with help from Kentucky Highlands utilizing the USDA B&I Loan Program. Since taking over, he has kept the experienced staff, maintained strong relationships with customers and made improvements to the mill to run more efficiently and produce higher-quality lumber.

OneRD loans can be used for:

- Business development, growth, modernization, conversion or repair
- Purchasing and developing land, buildings and associated infrastructure for commercial or industrial use
- Purchasing and installing machinery, equipment, supplies and inventory
- Refinancing debt to create cash flow and save jobs
- Acquiring businesses or industries when the loan will maintain operations and create or save jobs

KHIC Funders Provide Valuable Virtual Technical Assistance

Our funders not only directly invest in KHIC and local businesses, they also provide much-needed, easy-to-use technology and technical support.

LISC, Local Initiatives Support Corporation, is a nationally based nonprofit organization whose mission is to help forge resilient and inclusive communities of opportunity across America. With the support of Verizon and Mastercard, LISC and its subsidiary Rural LISC provide technical assistance and train-the-trainer support to business development organizations.

This includes providing the Verizon Small Business Digital Ready video library platform covering topics such as cash flow management, social media management and team development in 15- to 30-minute segments easily consumed by time-limited business owners.

In addition, Verizon offers a $10,000 grant that for-profit businesses can use to build a website or pay off debt.

Businesses can assess the Verizon Small Business Digital Ready library and grant through Kentucky Highlands' specific URL: https://digitalready.verizonwireless.com/partner-kentucky-highlands-investment-corporation



Bus Tour Highlights Clients from Diverse Industries Impacting Their Communities

Every year, board members, partners and elected officials staff hop on a bus and tour the various communities and businesses where KHIC and its partners have made an impact. Here are just some highlights of the stops the 66 participants made last October:

- **Fibrotex USA, Stearns:** A manufacturing company making advanced camouflage and concealment materials used by the U.S. military. It opened its Kentucky plant in 2019 with a $12 million investment, creating directly and indirectly hundreds of local jobs. Also received a large contract from the U.S. Army to make lightweight camouflage net systems.
- **Outdoor Venture Corporation, Stearns:** A leading supplier of critical next-generation military modular tent systems and base camp components for the U.S. Department of Defense and international governments. KHIC has been involved with the company since 1972.
- **Crossroads Railcar Services, Inc. Stearns:** A railcar restoration company that provides complete restoration, service and repairs. Also manufactures its patented Thoroughbred open-air scenic railcars with new U.S. steel. KHIC borrower since 2015.
- **Dayspring Health, Williamsburg:** A Federally Qualified Health Center founded in 1976 providing quality primary care and obstetrics in Central Appalachia. More than 10,000 people call Dayspring their medical home. KHIC has assisted with several types of financing since 2019.

STEM Gaining Momentum and Visibility in Eastern Kentucky

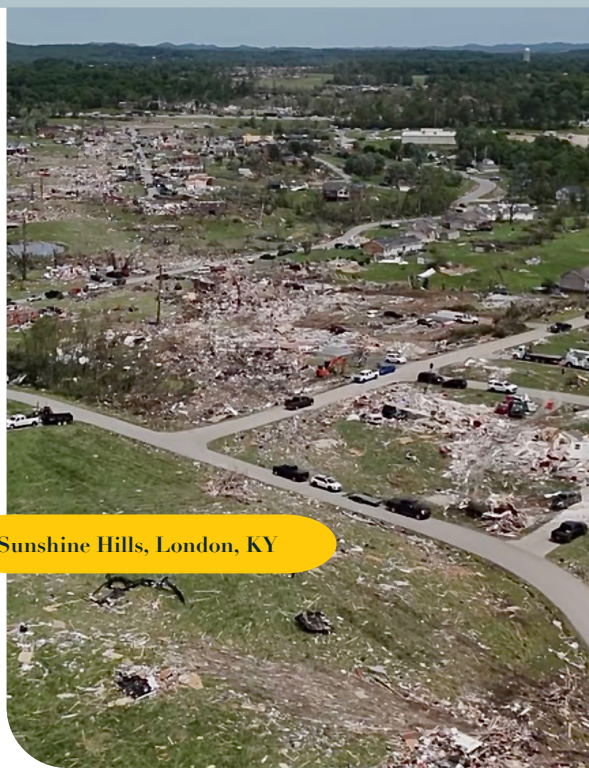


STEM (science, technology, engineering and math) efforts in Eastern Kentucky are gaining momentum and building a network that's starting to reshape the region's future.

What began as a simple idea between two Challenger Learning Center board members — to better connect the region's immersive, free-standing STEM experiences — has quickly evolved into the second annual East Kentucky STEM Ecosystem Summit.

On Feb. 6, more than 50 STEM educators from across Eastern Kentucky came together with Rural Up, not just to network, but to exchange ideas, align their visions and strengthen a growing support system.

The Kentucky Science and Technology Corporation's Advance Kentucky will use the ecosystem-building in Eastern Kentucky to pilot a statewide effort among STEM educators. Keynote speaker Brad Thomas of Kentucky's Touchstone Energy Cooperative highlighted a powerful shift underway in the state's economy — aeronautics and aerospace industries are opening new pathways for students and communities alike. The Appalachian Regional Commission supports this work through a READY grant.



Sunshine Hills, London, KY

Neighbor Helping Neighbor in Tornado Aftermath

May 16 marks the 1-year anniversary of a tornado that devastated parts of our region but also showcased the neighbor-helping-neighbor character that defines Eastern Kentucky.

Working alongside many partners, Kentucky Highlands helped establish the Upper Cumberland Community Foundation Affiliate serving Bell, Clay, Knox, Laurel and Whitley counties. The Appalachian Tornado Relief Fund was up and running within 24 hours of the tornado.

The effort then expanded to include representatives from Pulaski and Russell counties to create a grant review committee. Applicants could apply for up to $5,000.

Up-and-coming Christian singer Anne Wilson, who has grandparents in Barbourville, selected the fund as one of two beneficiaries of her Corbin concert. The Center at Kentucky Highlands also provided office space for the SBA's Disaster Support Team, which handled all federal tornado relief efforts for homes and businesses.



Pilot Loan Program Launched to Assist Start-Up Businesses

Kentucky Highlands Investment Corporation has launched a new pilot loan program designed to support start-up businesses and nonprofits in Eastern Kentucky.

The Next Step Lending Program offers up to $10,000 loans at a low 1-percent interest rate to eligible start-ups located in Clay, Lee, Leslie, Letcher, Owsley and Perry counties. To qualify, applicants must have been in business for less than 12 months and cannot be existing Kentucky Highlands clients.

"This pilot loan program is designed for businesses and nonprofit organizations that are just starting or need a second chance," KHIC President and CEO Jerry Rickett said. "It's modeled after our successful Kentucky Highlands SOAR Small Loan Production Fund, which has approved more than 450 loans for $4.2 million in 10 years."

A maximum of 25 loans will be completed through this pilot, and eight loans already have closed.

One of the borrowers is Muttin Fancy Pet Grooming & Designs in Clay County. As the only pet grooming salon in Manchester, the business quickly filled an important niche in the community by providing full grooming services as well as pet sitting and walking. Founder Brittany Jackson said she hopes to expand into pet boarding and training to create a complete pet hub for Clay County. She is using the loan for working capital for everyday expenses.

"Because of Kentucky Highlands, I was able to purchase a bus to expand and make a doggy day out bus where I pick up pets at their homes then take them to have a fun filled day of adventures and drop back off," Jackson said. "Every dog deserves to feel the grass under their paws and chase a ball."

Other businesses that received loans include a timber business, retreat, café and laundromat.

To receive a brochure or request a loan application, contact Brian Sizemore at bsizemore@khic.org.

100-Year-Old Business Expands with Support of KHIC and Banking Partner

Like so many companies in the region, the roots of John Renfro Supply run deep. It started more than 100 years ago when three businessmen in Williamsburg saw a need in the community and formed John Renfro Supply to serve Southeastern Kentucky and Northern Tennessee. The company sourced eggs, potatoes and chickens from local farmers and shipped them by railcar to destinations as far away as Pennsylvania.

Farm supplies and building materials also were available at Renfro to support the growing development throughout the region.

Today, John Renfro services a diverse demographic, including a mix of nearly 400 customers spanning from both rural and metropolitan areas of Central/Southeastern Kentucky and Central/Northeastern Tennessee providing mostly nonperishable goods to convenience stores, restaurants and schools.



But to meet changing customer needs and expand its business, Renfro needed a loan and a working capital line of credit. That's where KHIC and a partner bank stepped in.

Customers who rely on competing distributors for their perishable product needs often included dry goods to meet their minimum order requirements for delivery. That meant Renfro was overlooked when customers selected a distribution company since it couldn't fulfill perishable product needs.

Because of a positive market opportunity and increased customer demand, Renfro identified the need to expand the company's footprint, both in products/services offered as well as in real estate size.

The company bought a 57,000 square-foot building on 11 acres of land. With the planned addition of office space, a mezzanine and cooler/freezer space, the new facility offers 70,000 square feet, compared to the 25,000 square feet before expansion.

The project financing came from United Cumberland Bank as well as KHIC, which utilized a USDA Business and Industry Guaranteed Loan and provided a working capital line of credit.

Renfro Supply currently employs 25 people. With the expansion of the business, it anticipates adding an additional 30 workers. The company will not only be able to increase sales to the existing customers and a larger footprint, but also expand their services to the hospitality industry, churches and factories.

In addition, Renfro received funding from the federal Office of Community Services (OCS), which supported the expansion and consisted of $755,000 of the $800,000 grant as a working capital loan to Renfro. The other $45,000 ($15,000 per year) will engage EKCEP for employer retention services that provides comprehensive services primarily to the people hired to fill the new jobs created.

Highlands Housing Marks More Milestones for Region's Families; Rickett Honored



LtoR: Tiffany Boston, Ken Stegman, Jerry Rickett, Angie Allen, Highland Housing, president

Highlands Housing Corporation achieved the goal of building 205 affordable homes – just months before marking its 19th year of service. But it's about more than a structure. It's 205 families and 205 dreams of home ownership, stability and safety fulfilled.

It also has helped 62 families qualify for existing home loans and repaired 22 homes.

As the nonprofit lending and construction organization marked this milestone, it is not a coincidence that Highlands Housing's founder, KHIC President CEO Jerry Rickett, also was honored with induction into the FAHE Hall of Fame.

This award celebrates leaders who have dedicated their lives to serving their communities and strengthening the network of FAHE, a nonprofit that helps other Appalachian nonprofits gain access to capital to build housing.

Rickett's vision and commitment built the foundation of Highlands Housing — and his legacy is building hope, stability and opportunities for hundreds of families.

Congratulations on 19 years of building quality homes, strong partnerships and brighter futures — and to the legacy that makes it all possible.

KHIC leverages collateral support program to help local businesses

One of the biggest barriers to a small business or start-up obtaining a loan is collateral.

That's where the Kentucky Collateral Support Program comes in. It provides a pledged cash collateral account of up to 20% of the loan to a borrower who is qualified but does not meet the lender's collateral requirements.

The account is then pledged as collateral on behalf of the borrower and located at a designated bank in the name of the Kentucky Economic Development Finance Authority.

The loan proceeds must be used for a business purpose, including start-up costs, working capital, acquisition of equipment, inventory, or in the purchase, construction or renovation of an eligible place of business. The maximum aggregate outstanding loan amount for any single borrower is $20 million.

"This program is so important because it allows a creditworthy small business with insufficient assets to secure loans by providing pledged cash collateral," said Mark Bolinger, executive vice president of lending at KHIC. "It bridges the gap between a lender's requirements and the borrower's available collateral, which in turn, helps a business grow."

According to the most recent report, $9.9 million has been provided for 41 projects. Of that, $3.3 million has been allocated to 14 KHIC projects – one-third of the program's volume.

Companies in the program include Highlands Diversified, Cumberland Steel, Cornett Farm Fresh, Rail House Grill and Lester Earthworks.

"Thanks to the support of the KSBCI Collateral Support Program and financing from Kentucky Highlands Investment Corporation, we were able to acquire the equipment needed to launch our business," J&K Heavy Haul stated. "Since then, we've surpassed our initial goals, exceeded early forecasts and continue to build momentum. That early support provided a strong foundation and truly made a difference for us and our company."

In addition, the state may participate in up to 50% of the loan if it is used to meet the needs of a certified SEDI (socially and economically disadvantaged)-owned business or businesses located in the counties declared Disaster Relief Areas as of or after Dec. 1, 2021.

The Kentucky Loan Participation Program has three projects for a total of $455,000 – all of which are with KHIC.



Edgar Davis Retires After More Than 26 Years of Service

Please join us in extending our well wishes and appreciation to Edgar Davis, business development specialist for Kentucky Highlands, as he transitions to semi-retirement after more than 26 years of service. He intends to spend the extra time being a grandfather to his new twin grandchildren.

Edgar came to Kentucky Highlands Investment Corporation to expand the use of Kentucky Highlands' loan programs, including the USDA Business and Industry Loan Guaranty Program, the USDA Intermediary Loan Program and the Small Business Administration Microloan Program.

He also developed agriculture and business development projects for the Kentucky Highlands Empowerment Zone and participated in USDA business roundtables and the Goldman Sachs 10KSB Growth Collaborative.

Edgar's deep understanding of — and dedication to — the people of this region will leave a lasting impact and legacy on all the businesses and families he served.

IT'S A PROMISE
KYpromisezone.com

Promise Zone Results Are In: More Jobs, Better Education, Reduced Poverty

More than 12 years ago, Eastern Kentucky was designated as one of the first five and the only rural Promise Zone communities. The initiative helped local communities and businesses more effectively connect with federal agencies to create jobs, increase economic security, expand educational opportunities, build private investment and improve public safety.

The initiative grew to more than 100 partners, who worked together to leverage the Kentucky Highlands Promise Zone's competitive advantage in applying for federal funds and assistance for Bell, Harlan, Letcher, Perry, Leslie, Clay, Knox and part of Whitley counties.

> *"The amount of collaboration is unprecedented, and these partnerships continue to thrive. This collaboration lives on into the future to improve jobs, education and health in our region."*
> ***— Jerry Rickett, President & CEO***

Promise Zone RESULTS:

Creating Jobs

- Total number of jobs grew in all eight PZ counties during the most recent trending period
- Five PZ counties increased employment from 2012 to 2024: Clay (+338), Knox (+216), Leslie (+274), Perry (+343), Whitley (+2,472)
- Total labor force in the PZ increased by 4.2%, compared to a 1.8% increase for the state

Improving Economic Activity

- Number of households grew in seven PZ counties
- From 2012 to 2024, overall assessed value on residential property in the PZ increased by 23%
- Overall assessed value on commercial/ industrial property increased in the PZ by 24.6%

Improving Career & Educational Opportunities

- From 2013 to 2024, high school graduation rates increased in five PZ county school districts (Bell, Clay, Harlan, Perry and Whitley)
- During the most recent trending period, the in-state college-going rate increased in five PZ counties, with the highest increases in Leslie County (29.1%) and Letcher County (21.3%)

Reducing Poverty

- From 2012 to 2023, poverty decreased in five PZ counties (Bell, Clay, Leslie, Letcher and Whitley)
- From 2012 to 2023, the percentage of the population receiving SNAP/food stamps decreased in all eight PZ counties
- During the most recent trending period, economically disadvantaged public school students decreased in seven of eight PZ county school districts

Reducing Crime & Substance Abuse

- From 2012 to 2024, the overall rate of property crime fell in the PZ, with all eight PZ counties decreasing during the most recent trending period
- From 2012 to 2024, the overall rate of drug overdose deaths in the PZ decreased, with six PZ counties experiencing a decrease

Improving Health

- Each PZ county improved its rank in either Health Outcomes and/or Health Factors