
COCKE COUNTY ECONOMIC DEVELOPMENT PLAN

Recognizing that Cocke County has untapped opportunities that could significantly benefit the county's economy, Mayor Rob Mathis acknowledged the need for a strategic approach to maximize these prospects. The draft Cocke County Economic Development Plan Provides recommendations aligned with a shared vision and an understanding of what residents and businesses value within their community. The draft Economic Development Plan serves as a roadmap that outlines policies and strategies to enhance the county's economy and to implement the vision for the county over the next five to ten years. It presents a comprehensive overview of the county's population profile and the current economic indicators, laying the groundwork for actionable recommendations set forth in the plan. Collaboration with County Mayor Rob Mathis and the Leadership Council provided valuable direction, identified focal issues, and established achievable goals.

Mayor Mathis understands that the county's business and civic leaders have a deep and intimate knowledge of the local economy and that the input of community leaders will ensure the Economic Development Plan is realistic and can be implemented. Please provide your input to ensure the Economic Development Plan accurately describes Cocke County's current existing economy and recognizes the opportunities that are available in the county.

Please provide your input and be a part of the effort to grow Cocke County's economy by clicking the link below.

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Cocke County Economic Development Plan February 3, 2024 Final Draft



Cocke County Economic Development Plan

DRAFT

Table of Contents

1. Introduction and Purpose
2. Vision and Mission Statement
3. Description of County
4. Economic and Demographic Overview
5. Infrastructure
 - 5.1. Water
 - 5.2. Wastewater
 - 5.3. Transportation
 - 5.4. Broadband
 - 5.5. Housing
6. Economic Strengths and Weaknesses
 - 6.1. SOAR Analysis
 - 6.2. SWOT Analysis
7. Opportunity Areas
8. Strategic Initiative Recommendations
9. Appendices
 - 9.1. Implementation Matrix
 - 9.2. SWOT Survey Responses

Section 1. Introduction and Purpose

The Economic Development Plan for Cocke County serves as a roadmap outlining policies and strategies to enhance the county's economy and to implement the vision for the county over the next 5 to 10 years. It encompasses a comprehensive overview of the county's population profile and current economic indicators, laying the groundwork for achievable goals set forth in the plan. Collaboration with County Mayor Rob Mathis and the Leadership Council provided valuable direction, identifying focal issues and establishing achievable goals.

Recognizing untapped opportunities that could significantly benefit the county's economy, Mayor Mathis acknowledged the need for a strategic approach to maximize these prospects. Successful economic development hinges on a shared vision and a keen understanding of what residents and businesses value within their community. The Cocke County Economic Development Plan encapsulates recommendations aligned with this collective vision and community values.

The county's economy has exhibited robust growth, evident in a notable decline in the unemployment rate by more than half between 2020 and 2022. Additionally, a 3.1 percent population increase over the 2017-2022 period, coupled with a projected 2.3% growth from 2022 to 2027, signifies positive momentum. Substantial investments by individuals and businesses underscore the county's potential for further advancement. However, there remains an opportunity to enhance the overall quality of life for all residents and broaden employment options.

By capitalizing on existing opportunities and confronting challenges, Cocke County can strategically pursue initiatives aimed at fostering economic inclusivity. This plan not only identifies these opportunities but also provides actionable strategies to leverage them effectively.

Listed below are recommended actions for Cocke County to leverage its economic growth:

- Taking advantage of its accessibility via interstate highway system, the county should market itself as a prime location for warehousing and distribution businesses.
- The county has a solid base of small industries. It should build upon this base by attracting more small industries through marketing and by providing sites suitable for them.
- Cocke County has designated Opportunity Zones and is located within the Tennessee Valley Corridor. The county should continue to take advantage of the resources and opportunities afforded by these designations and target efforts to use these resources.
- Establish a distinct county identity, the Adventure Side of the Smokies, centered around natural resources and quality of life, utilizing social media for effective outreach.
- Collaborate with federal and state agencies to promote the county's natural assets.
- Consider forming a tourism authority to orchestrate efforts aimed at boosting tourism and related businesses in Cocke County.

- Allocate additional resources to the Cocke County Partnership, bolstering their capacity to advance the county's economic mission.
- Prioritize the maintenance and enhancement of infrastructure to cater to the needs of both existing and prospective businesses.
- Apply for federal grant funds to assist in financing infrastructure improvements, drafting development standards and establishing approval processes for new development, and otherwise preparing the county and its communities for growth.
- Provide incentives and opportunities for the construction of workforce housing that is affordable for those who work in Cocke County.
- Work with state legislative delegation to identify and implement fee/tax on recreational Vehicles (RVs) to generate revenue to offset cost of county services provided to RVs and their occupants.

Cocke County's economic foundation comprises small industries, retail businesses, and a burgeoning service sector, supplemented by a growing tourism industry. Strengthening and growing the economic foundation, particularly through attracting more small industries, will ensure the county's economy remains resilient. Existing small industries in the county should continue to be supported and encouraged to grow in conjunction with efforts to attract new small industries.

Abundant natural resources—such as the Great Smoky Mountains National Park, the Cherokee National Forest, the Martha Sundquist State Forest, the Pigeon River, and Douglas Lake—present an opportunity for sustainable tourism growth. Significant private investments in outdoor activity venues, notably in the Hartford area, serve as catalysts, with the potential for significant economic expansion. The county's leadership recognizes the correlation between economic development and quality of life, leveraging investments in Hartford and increased national park-bound traffic to benefit all residents. The potential to grow adventure tourism in the Hartford area represents a unique opportunity for Cocke County.

Despite significant opportunities, Cocke County faces challenges that necessitate attention. A high child poverty rate presents an impediment, disadvantaging future job market entrants. Designated as a distressed county by the Appalachian Regional Commission based on a composite measure encompassing unemployment rates, per capita market income, and poverty rates, Cocke County is proactively drafting this plan to formulate strategies for economic enhancement and to overcome these challenges, aiming to shed the distressed county designation.

This plan aims to equip Cocke County's leadership with actionable recommendations, strategies, and tools to capitalize on opportunities, such as its abundant natural resources, private investments in the Hartford area and the extension of wastewater service to the Cosby and Hartford areas, while addressing challenges, notably the distressed county designation.

Section 2. Vision and Mission Statement

Cocke County's economic vision stretches far beyond mere financial prosperity—it aspires to cultivate a flourishing economy that not only offers rewarding employment opportunities but also ensures a high quality of life for all willing residents. Distinct from neighboring Sevier County, where the surge in short-term home rentals and affluent visitors' secondary residences has created housing affordability challenges for local workers, Cocke County aims to chart a different course.

Embracing its rural landscape, small towns, and tight-knit community, Cocke County seeks a delicate balance between progress and preservation. It welcomes new businesses and industries while safeguarding its distinctive landscape and fostering a sense of community cohesion. Integral to this development strategy is the conscious utilization of the county's abundant natural resources.

While the prospect of leveraging these resources for economic growth beckons, county leaders emphasize the indispensable need to protect and conserve these assets. Recognizing the pivotal role of preservation in ensuring the sustained economic well-being of the county, there is a concerted effort to guide future growth and development towards identified areas, particularly within existing communities. This strategic approach not only minimizes infrastructure costs but also champions the preservation of pristine natural landscapes.

Cocke County Vision

The following are the descriptors of the Cocke County community leaders envision:

- Small town
- Quality of life
- Opportunity for growth
- Utilize and expand local resources
- Expand to new developments
- Preserve culture
- Sustainable economy

Mission Statement To provide economic opportunity, quality of life, utilization of our natural resources, expanding to new frontiers, and preserving our history and culture for all citizens and businesses in Cocke County.

The vision for Cocke County and the mission statement set forth above were drafted and approved by a group of civic, business, and local government leaders in 2023. The county has already made progress in achieving the vision and carrying out the mission statement. The vision and mission statement guided the drafting of the goals and recommendations set forth in this

Economic Development Plan. Implementation of the goals and recommendations in this plan will be a significant step in the realization of the vision and the mission statement.



Figure 2.1
Stream in the Great Smoky Mountains National Park, Cocke County

Section 3. Description of Cocke County

Cocke County, covering an area of 443 square miles, is in east Tennessee and borders North Carolina. The county seat is Newport, which is one of the two incorporated municipalities in the county. Parrottsville is the other incorporated municipality in the county. The county possesses unique natural resources that offer immense opportunities for nature-based adventure tourism. The Great Smoky Mountains National Park, one of the most visited national parks in the nation, is partially located in the county. A portion of the Cherokee National Forest, which offers a range of outdoor activities from hiking to hunting, is located in the southern part of the county. Also located in the southern part of the county is Martha Sundquist State Forest. The 2,000 acre forest offers opportunities for a range of outdoor activities from hunting to hiking. The Pigeon River, heavily used for whitewater activities from individual kayaking to commercial rafting, flows through the county. Use of the river for whitewater activities and fishing is anticipated to increase with the closure of Canton paper mill, located upstream in North Carolina from Cocke County. Hartford is the focal point for whitewater activities and continues to attract new river related businesses and investment. Located in the northwest section of the county is Douglas Lake, created by the damming of the French Broad River. Recreational boating is a favorite activity on the lake and there are several marinas and water related businesses abutting the lake.



Figure 3.1
Cocke County

These natural amenities bring millions of visitors to Cocke County each year, many of them passing on their way to Pigeon Forge and Gatlinburg or in the county for only a day to raft on the Pigeon River. These visitors present a unique opportunity for the county to expand the tourism sector of their local economy and capture some of the dollars being spent by visitors to the region. In preparation for tourism fueled growth in the Hartford and Cosby areas, the county is extending wastewater service to these areas. Recently adopted countywide zoning will ensure that development in the Hartford and Cosby communities aligns with the Vision Statement for the county and is in keeping with the character of these communities. Zoning standards will assure that these areas grow properly by providing for adequate transportation alternatives, such as greenways and bike paths, that will serve the outdoor recreation community. The zoning will also provide for housing types that will be consistent with the Vision Statement.



Figure 3.2
Fall in Cocke County

Portions of Cocke County have been designated as Opportunity Zones. Opportunity Zones are an economic development tool that allows people to invest in distressed areas in the United States. Their purpose is to spur economic growth and job creation in low-income communities while providing tax benefits to investors. Much of the economic development activity in the county is

occurring in the designated Opportunity Zones. The county should take advantage of the Opportunity Zone designation by marketing the benefits of the designation to potential investors.

Cocke County is located within the Tennessee Valley Corridor (TVC), a designated area consisting of 12 congressional districts in Tennessee, Alabama, Kentucky, Virginia, and North Carolina. The TVC convenes an annual National Summit, promotes initiatives to advance the TVC's mission and to encourage on-going collaboration in energy, science, environment, space, national security, and education. By promoting collaboration among the science and technology related industries (Y-12, Oak Ridge National Laboratory, Marshall Space Flight Center, etc.), and educational institutions in the corridor, the TVC works to improve the economy of the counties in the corridor. The county should continue to coordinate with the TVC and take advantage of its resources.

With one interstate highway (I-40) passing through the county and another (I-81) less than 10 miles away, Cocke County is easily accessible to a significant portion of the country. This ease of accessibility is another advantage the county should emphasize in its marketing. With 75% of the US population within a day's drive, Cocke County is a great location for warehousing and distribution businesses., and marketing should be targeted to attract these businesses to the county.

The county also has a long history of small manufacturing and industrial uses providing a strong element of the local economy. Plastics, agribusiness, and advanced manufacturing have a strong presence in the county. Several new small industries have located in Cocke County in recent years. Support of existing small industries should continue as efforts to attract new small industries increase. Acquisition of property and development of sites, with appropriate infrastructure, for small industries should be pursued.

Cocke County is identified as a distressed county based on economic indicators. Each year, the Appalachian Regional Commission (ARC) prepares an index of county economic status for every county in the United States. Economic status designations are identified through a composite measure of each county's three-year average unemployment rate, per capita market income, and poverty rate. Based on these indicators, each county is then categorized as distressed, at-risk, transitional, competitive or attainment. Cocke County is ranked as a distressed county by ARC. An improved economy is a significant factor in the effort to remove this designation.

Section 4. Economic and Demographic Overview

This section provides a summary of the characteristics of Cocke County's current population and the county's economic indicators. The information and data in this section can serve as a base for measuring future growth and development. As the information in this section confirms, Cocke County has taken steps to advance its local economy. The success of these steps is confirmed by the recent population growth and the positive economic indicators. Additional opportunities await and strategic action will be required to realize these opportunities. The county also has challenges that must be addressed to provide all citizens of the county with a good quality of life. Some of the challenges, such as a high poverty rate, are evidenced by the data in this section. All data obtained from the US Census and the American Community Survey. PLEASE NOTE: The Census data presented in this section is almost 4 years old and given the significant events that have occurred since the census (pandemic, dramatic increase in real estate prices), the numbers may not reflect current conditions. The information gleaned from census data should be considered a snapshot of a point in time.

Economic Conditions

Agriculture: Agriculture has traditionally been a significant part of Cocke County's economy. The region is known for its production of corn, soybeans, cattle, and poultry. Farming and related activities continue to contribute to the local economy, but a lesser scale than in the past.

Tourism: Tourism plays a vital role in Cocke County's economy. The county is home to part of the Great Smoky Mountains National Park, which attracts millions of visitors each year. River related activities are expanding in Hartford. A major outdoor-focused development in the Hartford area will dramatically increase the role of tourism in the county's economy. The Cosby area has a significant amount of traffic bound for Gatlinburg, which is an opportunity for tourism-based businesses in this part of the county. The tourism industry includes outdoor recreational activities, lodging, restaurants, and retail.

Manufacturing: The manufacturing sector continues to play an important role in the county's economy with several manufacturing companies in the county. These include a variety of small-scale production facilities.

Retail and Services: Retail businesses, healthcare services, and educational institutions contribute to the local economy. The county seat, Newport, serves as a commercial and service hub for the surrounding area.

Demographic and Economic Overview Takeaways

- During the five-year period between 2017 and 2022 the county's population increased by 3.1%, growing by 1,109.
- The population is expected to increase by 2.3% between 2022 and 2027, adding 859 residents.

- The median age of Cocke County residents is 45.3, about 20% higher than the median age for the state and the nation.
- 58% of the county's population is between the ages of 18 and 64, which means they could be in the labor force.
- 44% of the county's population is age 50 or more, which could present some challenges in maintaining a sufficient labor force.
- Educational attainment: 7.9% of Cocke County residents possess a Bachelor's Degree (12.9% below the national average), and 7.3% hold an Associate's Degree (1.5% below the national average).
- The county has a high rate of poverty, with 20.3 percent of the population living in poverty in 2020. That number is about 1.4 times the average for the state and more than 1.5 times the number for the nation.
- About 1/3 of the children under the age of 18 in Cocke County lived in poverty in 2020.
- Cocke County had a December 2022 unemployment rate of 4.18%, decreasing from a high of 10% in 2020.
- Cocke County's employment by sector indicates strong employment in the manufacturing sector, with the percentage of the work force employed by government, retail trade, and accommodation and food services also above the national average.
- The top three industries in 2022 were Restaurants and Other Eating Places, Education and Hospitals, and Local Government, Excluding Education and Hospitals.
- The most common employment sectors for those who live in Cocke County are Manufacturing (3,004 people), Accommodation & Food Services (1,870 people), and Health Care & Social Assistance (1,817 people).
- The cost of housing is increasing, making it more challenging for the average resident to purchase a home. Actions to maintain the affordability of housing should be considered by the county.

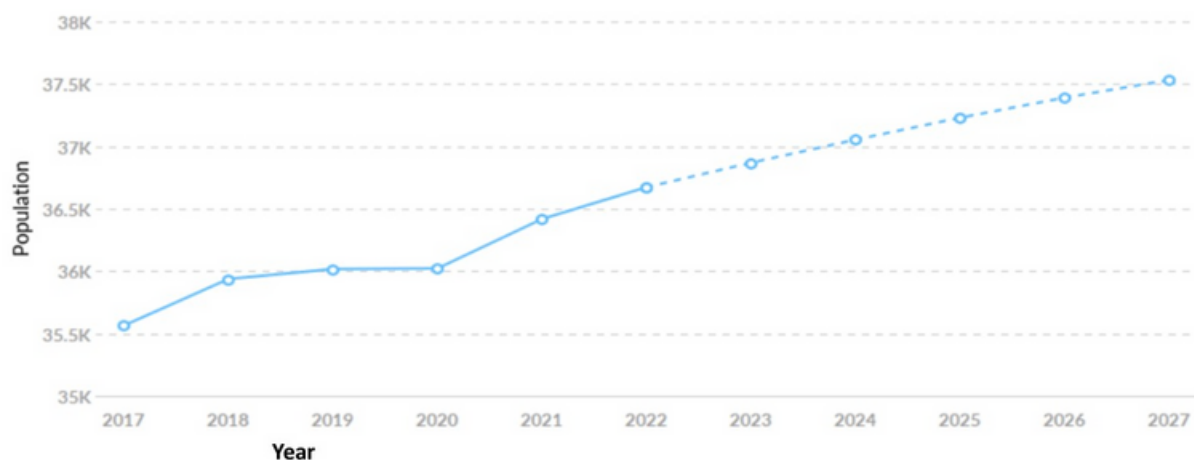


Figure 4.1
Population Growth and Projected Growth 2017 – 2027

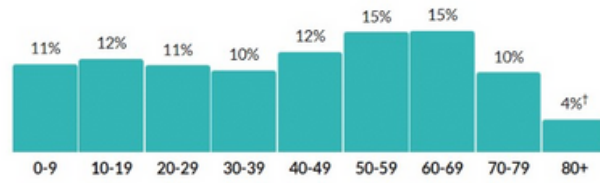
45.3

Median age

about 20 percent higher than the figure in Tennessee: 38.8

about 20 percent higher than the figure in United States: 38.4

Population by age range



Show data / Embed

Population by age category

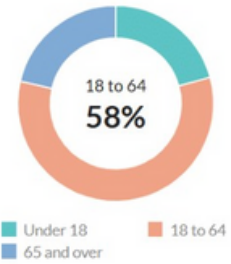


Figure 4.2

Cocke County Population by Age



	% of Population	Population
Less Than 9th Grade	5.1%	1,377
9th Grade to 12th Grade	9.7%	2,604
High School Diploma	47.3%	12,637
Some College	17.8%	4,763
Associate's Degree	7.3%	1,960
Bachelor's Degree	7.9%	2,115
Graduate Degree and Higher	4.8%	1,285

Figure 4.3

Educational Attainment

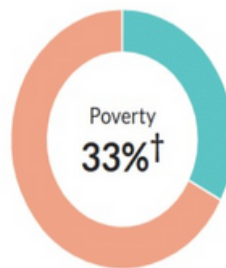
20.3%

Persons below poverty line

about 1.4 times the rate in Tennessee: 14.3%

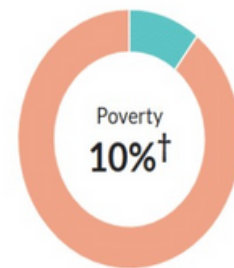
more than 1.5 times the rate in United States: 12.6%

Children (Under 18)



Poverty
Non-poverty

Seniors (65 and over)



Poverty
Non-poverty

Figure 4.4

Poverty

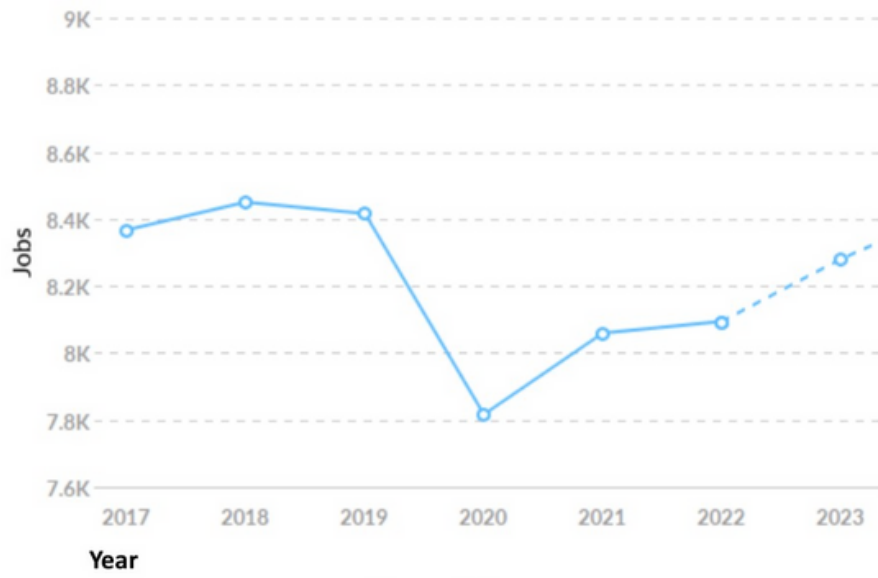


Figure 4.5
Job Growth 2017 – 2023

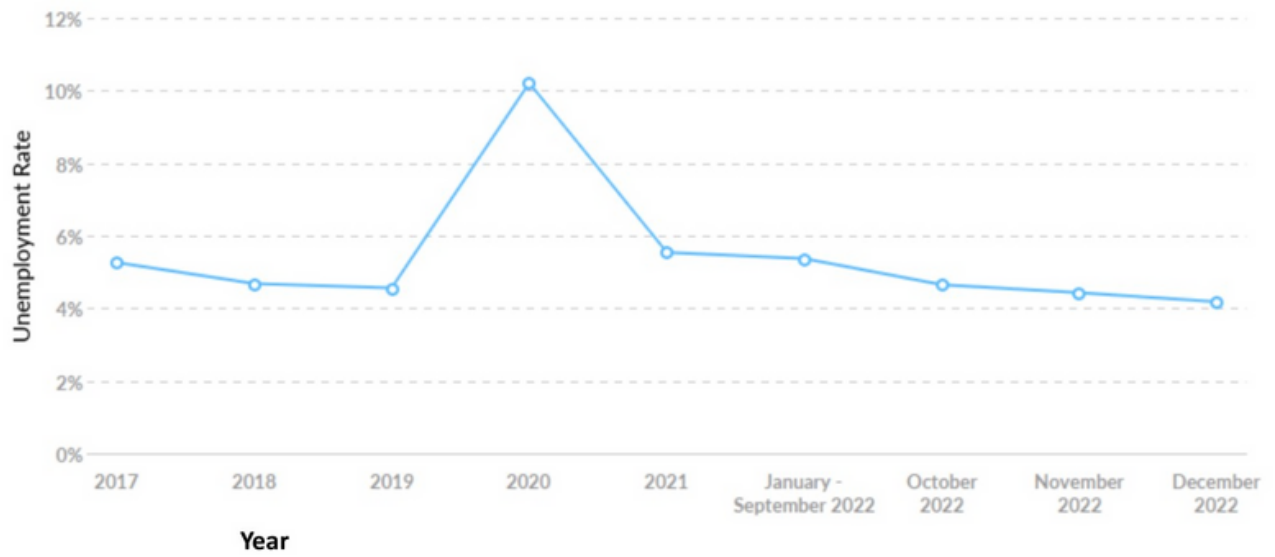


Figure 4.6
Unemployment Rate 2017 – 2022

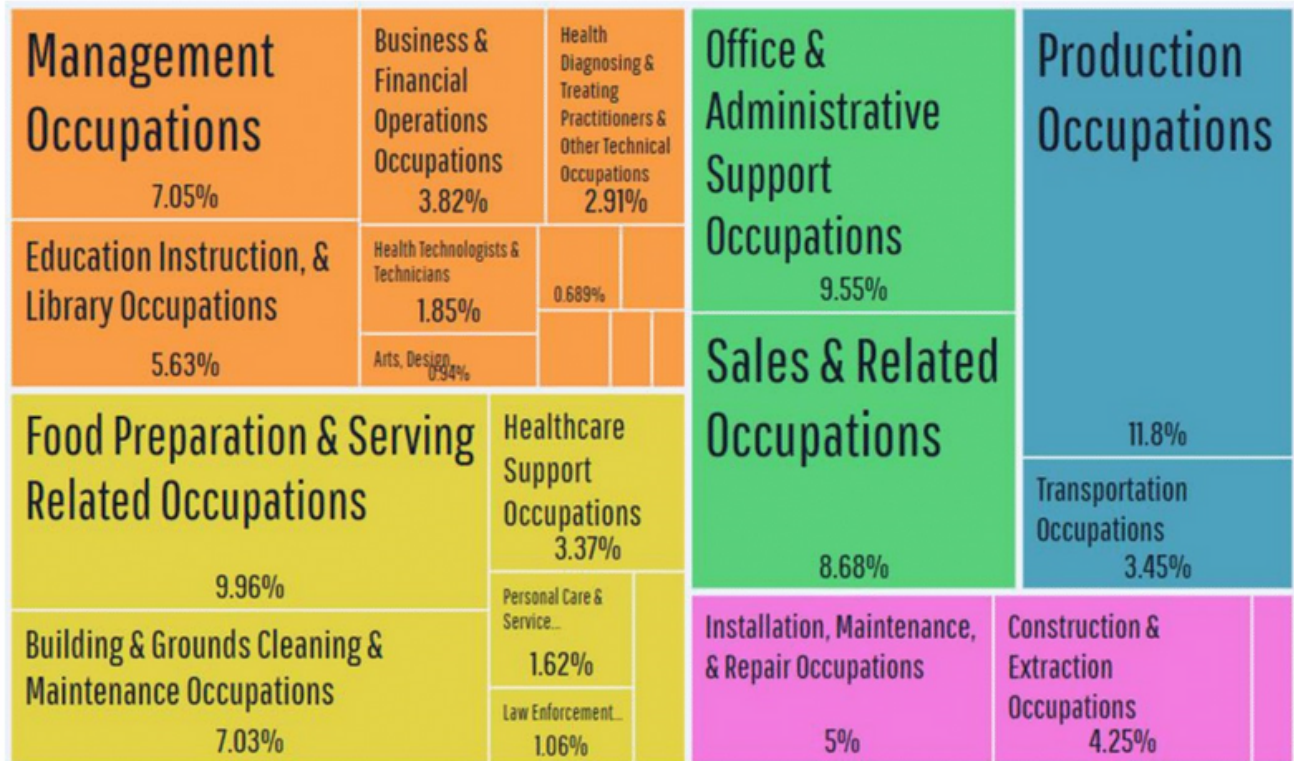


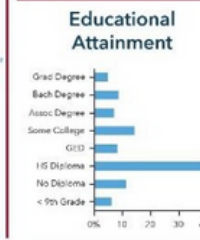
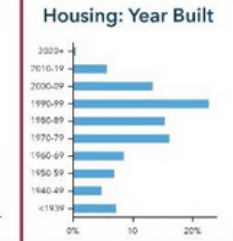
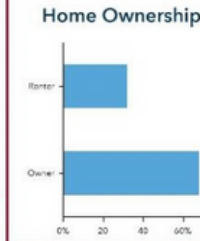
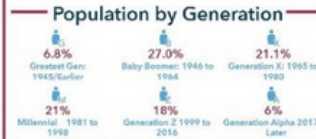
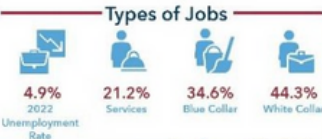
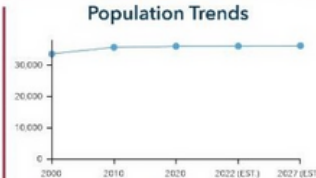
Figure 4.7
Employment by Sector

From 2020 to 2021, employment in Cocke County grew at a rate of 2.36%, from 14,000 employees to 14,400 employees. The most common job groups, by number of people living in Cocke County, TN, are Production Occupations (1,690 people), Food Preparation & Serving Related Occupations (1,431 people), and Office & Administrative Support Occupations (1,371 people). This chart illustrates the share breakdown of the primary jobs held by residents of Cocke County.

Cocke County Community Profile



*The information presented on this website is a compilation of data from various sources and does not reflect the views of the Tennessee Comptroller of the Treasury. The Tennessee Comptroller of the Treasury gives no warranties, expressed or implied, as to the accuracy, reliability, or completeness of this information and assumes no liability or responsibility for any error or omissions in the information contained on the website or the operation of the website.



Source: Esri, ACS, Esri-Data Azile, Esri-MRI-Simmons, U.S. Census, Esri-U.S. BLS. Esri forecasts for 2022, 2017-2021, 2020, 2027, 2000, 2010. Data Last Updated: June 2022

Figure 4.8
Composite Overview of Cocke County

Section 5. Infrastructure

5.1. Public Water

Public water is provided by the Newport Utilities Board, which serves approximately 13,000 customers in Cocke County. Figure 5.1 depicts the water service area, which extends from the Point Pleasant community in the northwest section of the county to the Hartford and Cosby area in the southern part of the county, with 422 miles of distribution lines. The water system has a treatment capacity of 6 million gallons per day (MGD) and currently treats an average of 4.4 MGD, with the unused capacity of 1.6 MGD available to serve new development. The water system has a storage capacity of 10.6 million gallons, which ensures treated water is available even if problems prohibit the temporary treatment of water. Treated water is distributed to three other water utilities by Newport Utilities Board at wholesale rates.

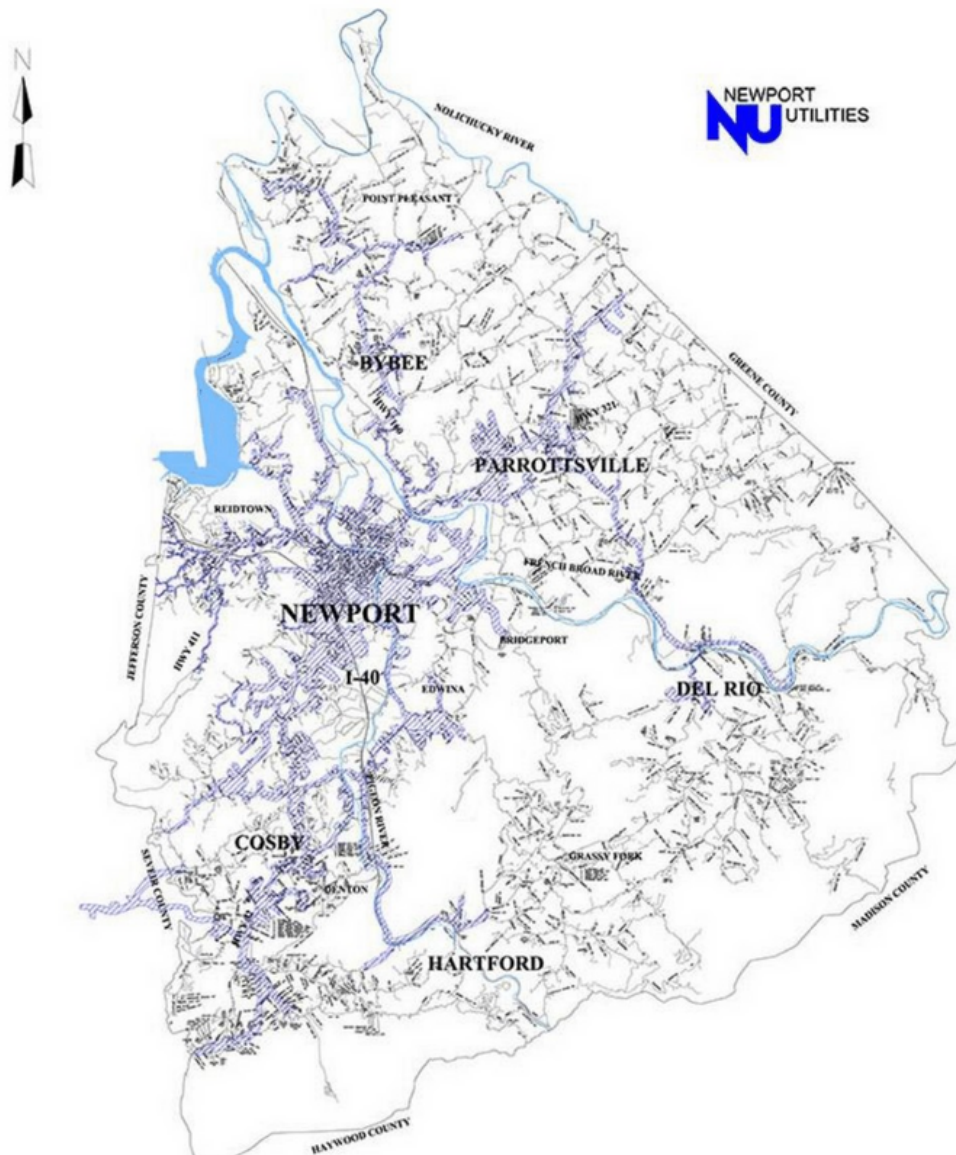


Figure 5.1 Public Water Service Area
Newport Utilities Board

5.2. Public Wastewater System

The Newport Utilities Board collects and treats wastewater in a portion of Cocke County. The new wastewater treatment plant, which has a capacity of 4.35 million gallons per day (MGD), currently treats 2.8 MGD of wastewater. Approximately 1.5 MGD of unused capacity is available to serve new development. Serving 4,435 customers with 75 miles of collection lines, the system averages 59 customers per mile. The wastewater collection system has 42 pump stations and 1,305 manholes. The wastewater collection service area is concentrated in the Town of Newport with collection lines also serving the Reidtown area. The wastewater collection lines also serve the strip commercial development along US 441, US 25W, and along the frontage of Douglas Lake on US25E.

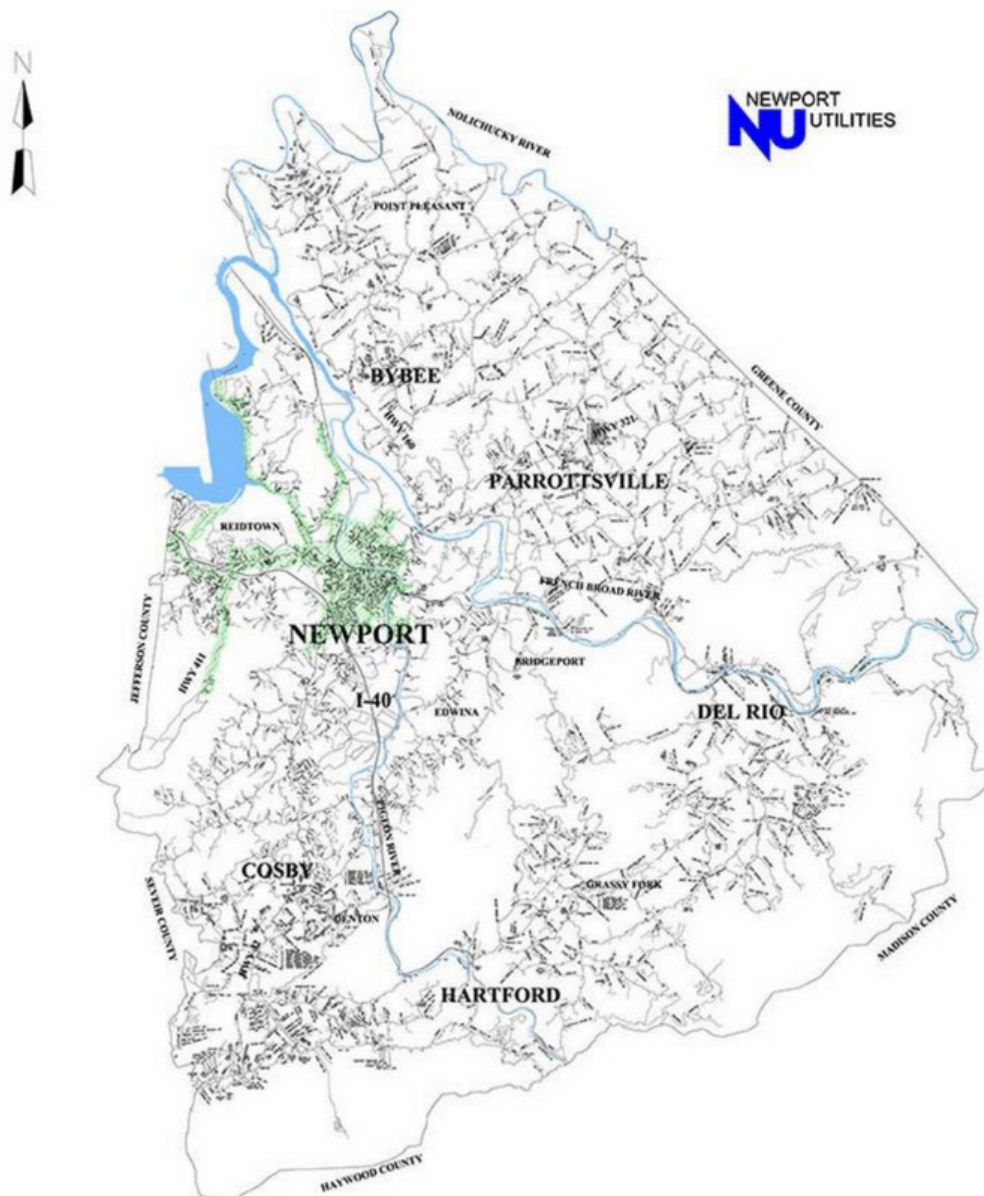


Figure 5.2
Wastewater Collection Service Area
Newport Utilities Board

The county is currently extending wastewater collection lines to the Cosby and Hartford area to accommodate the anticipated tourism fueled growth in these areas. Significant private investment is being made in the Hartford area, which is anticipated to make this area an adventure tourism center. The wastewater collection lines being installed to serve the Hartford area will accommodate the anticipated development resulting from the investments being made in this area.

5.3. Transportation

Cocke County has a good vehicular transportation network, with an interstate, federal highways, state routes, and local roads serving the county. Highways and roads are maintained by the Tennessee Department of Transportation (TDOT) if the highway is designated as a state or federal highway, or by the Cocke County Highway Department if the road is a county road. Interstate 40 traverses the county and, with four access points, enables vehicles to enter or exit the highway at multiple locations throughout the county. Federal and state highways provide connections from the interstate to points anywhere in the county. Interstate 81 is located less than 10 miles northwest of the county, providing access to Johnson City and other points north of the county. Cocke County proximity to interstate highways means that over 75% of the nation's population is only a day's drive away. The county's accessibility makes it a prime location for warehousing and distribution.



Figure 5.3
Cocke County Highway Network

Two major TDOT projects are currently underway in Cocke County. The first is the construction of the Newport Bypass for State Route 35 (US 321), a major corridor from Greenville to Maryville.

Currently, motorists driving through Newport on SR 35 must drive through downtown Newport. The Newport Bypass will provide a safer, more efficient route for SR 35 to pass through Newport, bypassing downtown traffic. The other TDOT project is upgrading approximately 7 miles of State Route 32 from State Route 73 to north of Wilton Springs Road. The purpose of the proposed project is to improve access to tourism areas, reduce crashes, and enhance economic development. The project will upgrade the existing two lane roadway to a five lane highway, with two lanes in each direction and a center turn lane. The improved access to the Cosby area is anticipated to spur tourism related growth and economic development in and around Cosby.

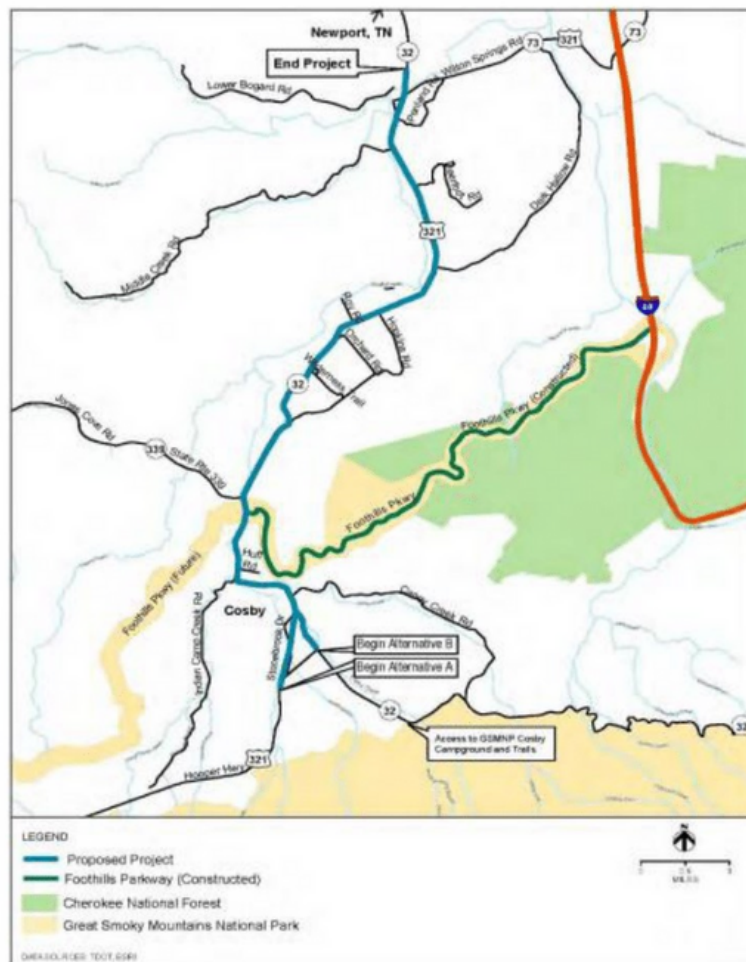


Figure 5.4
Route 32 (321) Improvement

The Cocke County Highway Department is responsible for maintaining the non-state system roads and bridges located within Cocke County. The department is responsible for 702.66 miles of roads and 186 bridges. Duties include grading, rock, pothole patching, mowing, ditching, tile installation, paving, tree and debris removal, and sign maintenance, as well as emergency work during snow, ice, and flooding. The Highway Department also operates its own quarry where rock and fill material used for road projects are produced.

Modified transit services in Cocke County are provided by the East Tennessee Human Resources Agency (ETHRA) and by Empower My Ride. Both provide on demand transportation services during daylight hours with trips both within the county and to destinations in other counties. Fees for trips with ETHRA within Cocke County are fixed and vary for destinations outside the county. A membership fee is required for rides with Empower My Ride.

5.4. Broadband

The Newport Utilities Board also provides internet service to residents and businesses in Cocke County. The internet service division is known as NUconnect.

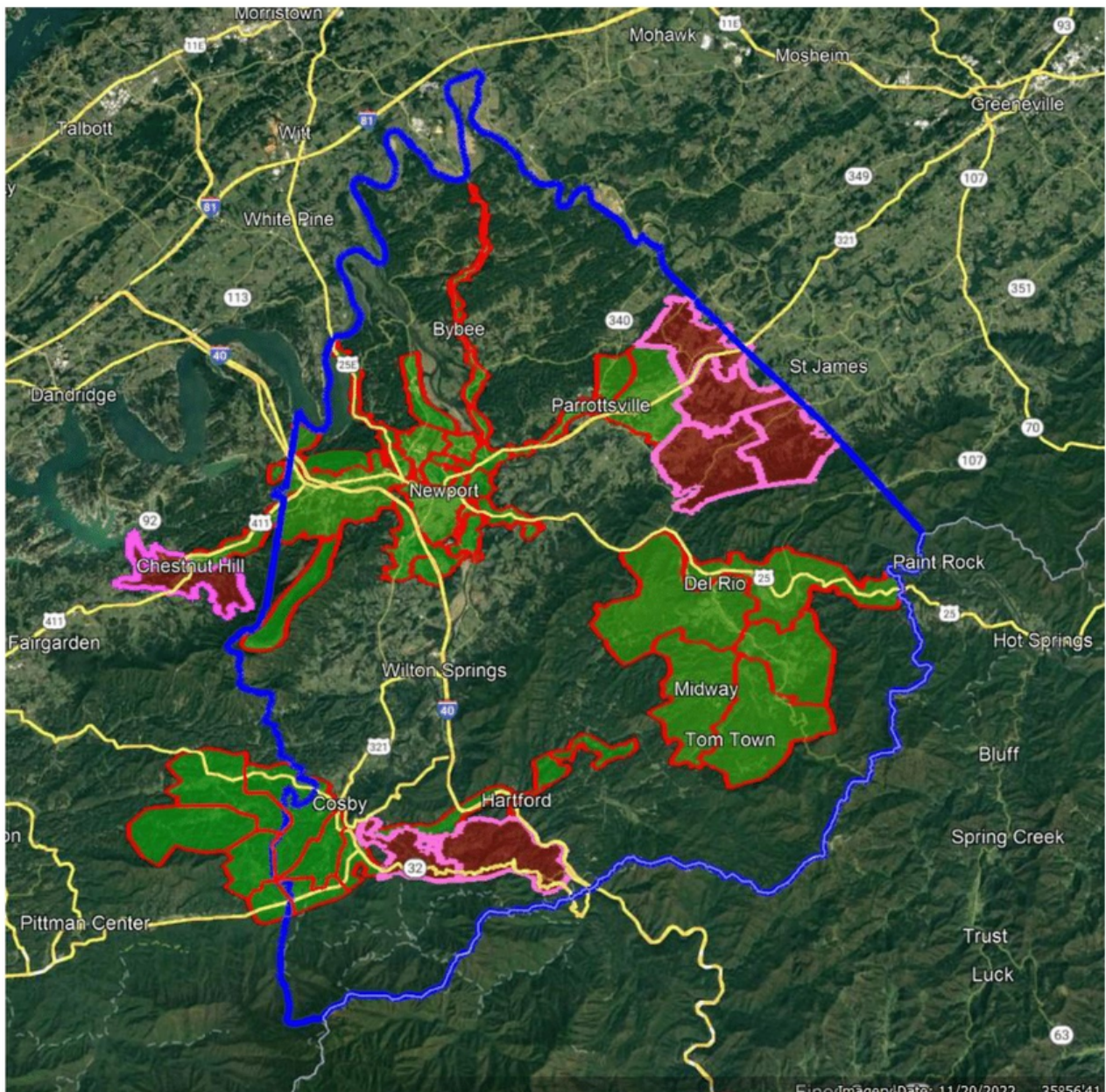


Figure 5.5
Broadband Service Area
Newport Utilities Board

NUconnect provides high speed fiber broadband up to a gigabit service. It also provides voice over IP (VOIP) telephone service. It originally provided television video services, but recently sunset this offering due to escalating programming fees making it fiscally unsound. NUconnect presently passes approximately 11,000 homes and businesses in the service area, providing high speed internet to just over 4,000 subscribers via fiber.

Figure 5.5 depicts the areas currently served by Newport Utilities broadband service. The green areas are fully built out with current services available and the red areas with pink borders have received grants and are being built in 2024. The complete broadband service area to which service will be provided as funds become available includes most of Cocke County as well as parts of Sevier and Jefferson County. NUconnect's broadband service area mirrors the electric service area of Newport Utilities.

NUconnect recently began their first expansion in 5 years. Using a \$1.946M grant from the American Rescue Plan and a \$583,889 match from Newport Utilities, NUconnect is building out 4 remaining cabinets in Parrottsville in Cocke County. This expansion will pass another 878 customers homes as well as seven (7) businesses. NUconnect will begin construction soon on two (2) new cabinets in parts of Cosby through an Appalachian Regional Commission (ARC) Federal grant of \$900,000 with a match from Newport Utilities of \$225,000. This expansion will pass another 396 customers homes as well as 42 businesses.

Obtaining funds for expansions and upgrades of service is the greatest challenge confronting NUconnect. Financing improvements through revenue generated by subscriptions and normal business is impossible, as the profit margins are very slim. Grant funds, as identified above, are key to funding improvements. Newport Utilities used a long-term bond through its electric division to build out the first part of the system as it was part of NU's smartgrid initiative that supports the electric division's ability to control its system, monitor its infrastructure and fine tune it remotely to ensure the highest quality service to its rate payers. This initial effort facilitated the use of a high end advanced metering infrastructure to assist in outage management, meter reading and billing.

NUconnect should continue to research and identify grant programs that could help fund system expansions and improvements. Applications should be submitted for the identified grant funds to help finance desired system expansions and improvements. Marketing to those homes and businesses located within current service areas but are not customers should also continue.

5.5 Housing

An important but often overlooked aspect of economic development is housing. A range of housing is needed for employees of any business or industry, from a large single-family home for a manager with 3 children to a small apartment for a new employee who just finished school. Maintaining a range of housing types, with a variety of sizes and prices, is critical to avoid the challenge facing many communities – the lack of housing affordable to the people who work in the community. PLEASE NOTE: Much of the data in this section was obtained from the US Census

taken in April 2020. Given the dramatic events between April 2020 and today, and the changes they brought, information based on census data should be considered a snapshot of a point in time.

As depicted in Figure 5.6, the median value of owner-occupied homes at the time of the 2020 census was \$137,000. Cocke County has not escaped the recent dramatic increase in the cost of housing experienced across the nation. According to Zillow, the average Cocke County home value in December 2023 was \$205,959, up 5.2% over the past year (see Figure 5.7). The pace of the increase in cost of housing cannot be predicted, but it likely can be assured that the cost will continue to increase. Cocke County should prepare for this by putting in place strategies for maintaining the affordability of housing for those who work in the county.

\$137,000

Median value of owner-occupied housing units

about three-fifths of the amount in Tennessee:
\$232,100

about half the amount in United States:

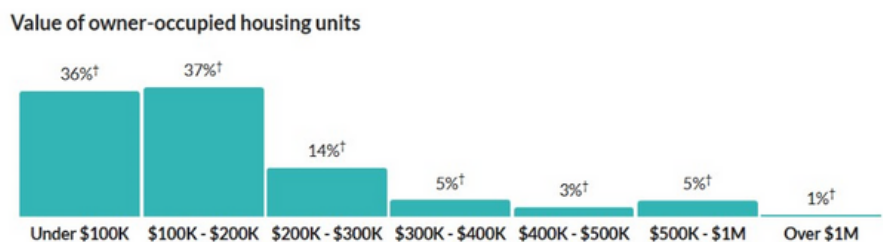


Figure 5.6
Owner-Occupied Housing Value (2020)

The average annual household income in Cocke County is \$56,185, while the median household income is \$43,141 per year. The general standard for the cost that should be paid for housing is 30% of income, with those persons paying more than 30% of their income on housing considered housing cost burdened. Thus, the average household in the county should pay no more than \$16,855 per year, or approximately \$1,400 per month for housing. The monthly mortgage payment for a home costing \$205,000, the average price of homes listed for sale in 2023 as noted in Figure 2, with a 12% down payment, would be \$1,700 at the current interest rate. This cost exceeds the 30% of the average annual household income, with the mortgage payment being 36% of the average monthly income. As shown in Figure 5.8, almost 35% of Cocke County residents who are homeowners had mortgage payments that exceeded 30% of their income in 2020 and would be considered housing cost burdened. The percentage of renters who were housing cost burdened in 2020 was higher than that for homeowners. As noted in Figure 5.9, almost 50% of renters paid more than 30% of their income for housing.

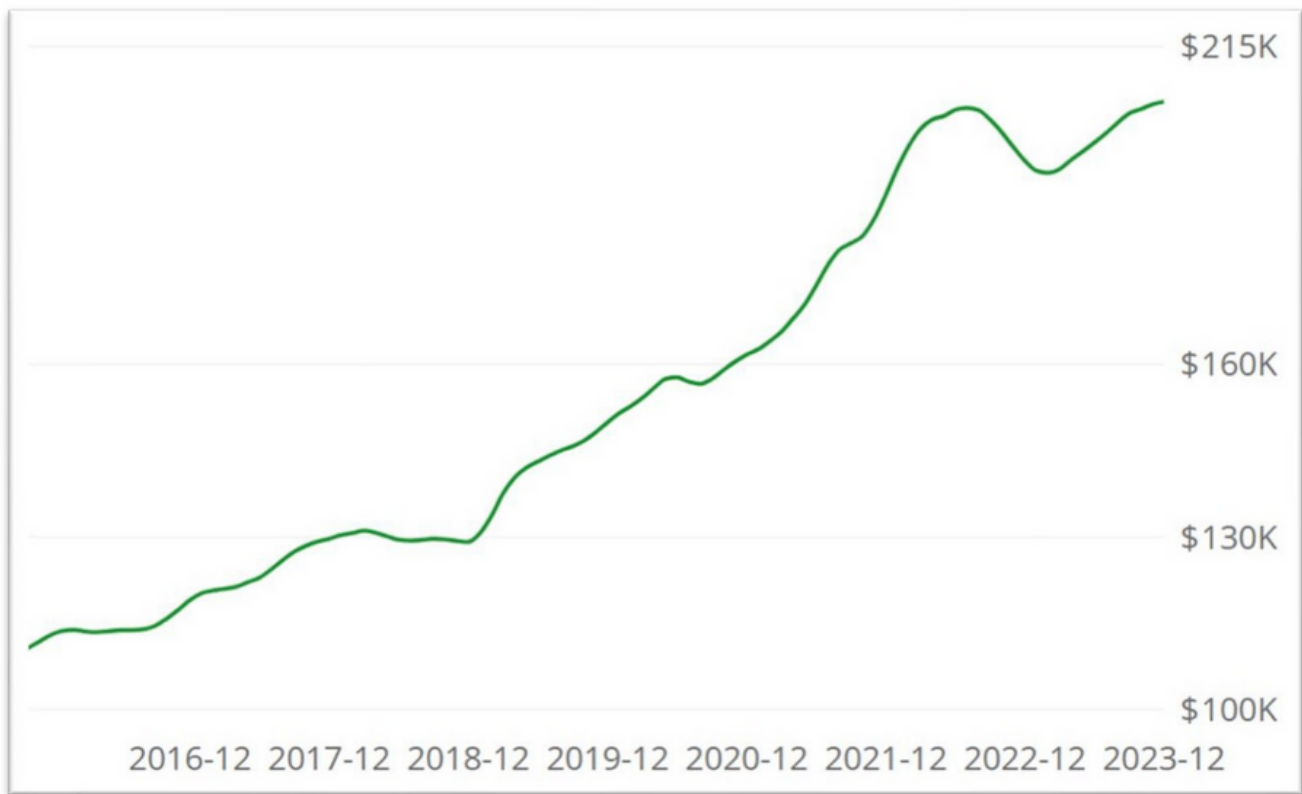


Figure 5.7
Median Sales Price of Homes
Source: Zillow

Given the number of residents who are currently housing cost burdened, the increasing population, and the desire for, and likelihood of, economic growth, Cocke County should begin to consider strategies for reducing the cost of housing immediately. The most touted way to reduce the cost of housing is to build more. Steps can be taken by the county to make it easier to build more housing and to provide incentives and assistance for building housing affordable to those who work in the count. The first strategy is a review of the recently adopted zoning resolution to assure that it does not make it difficult to build more housing. The zoning resolution should permit by right the construction of small-scale multifamily housing throughout the county, particularly where the infrastructure can support medium to high density development. A review of the zoning map should be undertaken to ensure that areas with good access, adequate infrastructure, and suitable topography are designated for medium to high density residential use. The zoning resolution also should permit accessory dwelling units (ADU's) in all zoning districts except the Agricultural district. The use of ADU's as short-term rentals should be restricted.

Another strategy is to identify and promote incentives for construction of affordable housing. An existing incentive is the designated Opportunity Zones in the county. Opportunity Zones were created by the Tax Cuts and Jobs Act of 2017 as a new tax incentive program to encourage capital investment in economically distressed areas of the country. With the use of opportunity funds, the county can attract investment into multifamily and commercial real estate. The Opportunity

Zones program allows investors who sell their investments and re-invest their money in projects located within qualified Opportunity Funds to defer their capital gains taxes until 2026, and, if they keep their money in the fund for at least 10 years, they pay no capital gains taxes on any new gains that their investment makes. The benefits of developing housing in the county's designated Opportunity Zones should be promoted. Also, the county's zoning map should be reviewed to ensure that properties within Opportunity Zones are zoned for residential use, particularly for medium to high density housing.

Another federal program that incentivizes the development of affordable housing is the Low Income Housing Tax Credit program. This program is the federal government's primary incentive program to encourage investors and developers to create more affordable housing around the U.S. To do so, the program offers investors in affordable housing a dollar-for-dollar reduction on their federal income taxes. Developments using the Low Income Housing Tax Credit program generally must reserve a certain number of their units for tenants that make less than or equal to 50% of the area median income (AMI), or, alternatively, must reserve 40% of a project's units be reserved for residents making less than or equal to 60% of the AMI. In some cases, this program can be paired with the Opportunity Zones program to maximize tax benefits. Developers interested in building housing in the county should be made aware of the Low Income Housing Tax Credit program and of the potential to pair it with the Opportunity Zones program.

Mortgage Payment as % of Income	Number	Percent	National Avg
Less than 20.0%	1,658	39.5%	45.4%
20.0% to 24.9%	618	14.7%	15.7%
25.0% to 29.9%	464	11.0%	10.6%
30.0% to 34.9%	317	7.5%	7.0%
35.0% or more	1,144	27.2%	21.3%
Not Computed	38	0.0%	0.0%

Figure 5.8
Mortgage Payment as Percent of Income

Rent Payment as % of Income	Number	Percent	National Avg
Less than 15.0%	792	21.7%	13.1%
15.0% to 19.9%	215	5.9%	12.9%
20.0% to 24.9%	333	9.1%	12.8%
25.0% to 29.9%	543	14.9%	11.5%
30.0% to 34.9%	329	9.0%	9.0%
35.0% or more	1,439	39.4%	40.7%

Figure 5.9
Rent as Percent of Income

In addition to promoting the Opportunity Zones and the Low Income Housing Tax Credit program, the county should consider taking a more direct role in the provision of affordable housing. The creation of an affordable housing fund would enable the county to provide financial assistance to developers of affordable housing. The financial assistance could be grants, forgivable loans, no interest loans, payments in lieu of taxes, or other forms. Funding for the program could come from general revenue, revenue generated from a lodging tax or land transfer tax, or other source. The county should investigate the creation of an affordable housing fund to assess the merits of such a program and its potential to benefit current and future residents. Existing programs in other communities, such as the City of Knoxville, could serve as examples as Cocke County researches the potential of an affordable housing fund.

As noted in Figure 5.10, at the time of the 2020 Census there were 17,833 housing units in Cocke County. The relatively high vacancy rate of 18% may be attributable to the second and seasonal

17,833

Number of housing units

Tennessee: 3,050,850

United States: 140,943,620

Occupied vs. Vacant

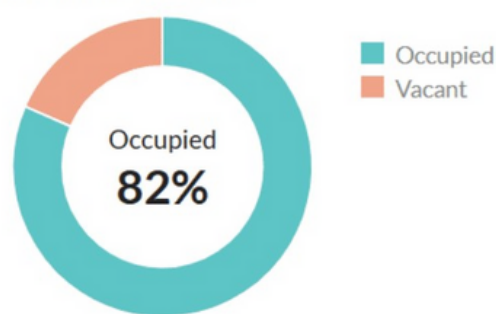


Figure 5.10
Housing Units and Occupancy

homes in the county. Given the popularity of a second or seasonal home in the mountains and the growing recognition of the beauty of Cocke County, the county should prepare for continued second home construction. Development standards for subdivisions should be assessed to ensure that roads are constructed to enable emergency service vehicles to access homes and that basic infrastructure is available.

Figure 5.11 provides details on the structure type for homes in Cocke County. The predominant structure type in the county is the detached single dwelling unit, at almost the same percentage as the national average. The second most common structure type in the county is mobile homes, which account for over 28% of the dwelling units in the county. Mobile or manufactured homes will continue to be a significant type of affordable housing for county residents. In recognition of this, the county should ensure that its standards for manufactured home parks provide for adequate infrastructure and access.

Figure 5.11 also identifies the number of RVs, boats, and vans being used as dwellings in Cocke County. The number of RV's being used as dwellings has increased dramatically as people moved in response to the pandemic, climate change, and the desire to pay less for government provided services. No permitting or other method of tracking the use of RVs as dwellings was in place in the county until September 2023, when a zoning ordinance establishing permitting and development standards for RV was adopted by the county. It is estimated that there are at a minimum 2,000 RVs being used as dwellings in the county at this time. The county's commercial property listings, which include RV parks, have 1,000 RV spots listed. This listing does not include RVs parked on the property of the RV owner or an RV on property owned by a relative. A conservative estimate of the number of these is 200. In addition, applications for 800 more RV spaces were submitted just before the adoption of the zoning ordinance. Thus, a conservative estimate of the number of RVs being used as dwellings is 2,000. RVs pay no property tax and use a high level of services, resulting in a high cost with no revenue generated. Cocke County slowed the use of RVs as dwellings with the recent adoption of a zoning ordinance but should continue to monitor this issue and take appropriate action to address any adverse impacts. County officials should meet with members of the county's state legislative delegation to seek their support in enacting legislation that would give the county authority to assess a tax or fee on RVs as a means of generating revenue to offset the cost of county services used by the RVs and their occupants.

Structure Type	Number	Percent	National Avg
Total Housing Units	17,372		
1-unit, detached	10,769	62.0%	61.5
1-unit, attached	104	0.6%	5.9
2-units	605	3.5%	3.6
3 or 4 units	415	2.4%	4.4
5 to 9 units	252	1.5%	4.8
10 to 19 units	147	0.8%	4.4
20 or more units	80	0.5%	9.0
Mobile home	4,948	28.5%	6.2
Boat, RV, van, etc.	52	0.3%	0.1

Figure 5.11
Structure Type Detail

NOTE: The number of RVs being used as dwellings has increased dramatically since the census was taken in 2020. Please see plan text for more information.

As Cocke County pursues its economic development goals, it should remain aware of the need to provide affordable housing for its work force. Awareness of this issue and implementation of the recommendations set forth in this section will ensure that all people who work in Cocke County can find affordable housing in the county.

Section 6. Economic Strengths and Weaknesses

An analysis of the county's resources and the identification of its strengths and weaknesses is an important element in the drafting of strategies to improve the economy. Identified strengths should be optimized to build the base for economic improvement. Addressing weaknesses removes issues that could slow down or block efforts to improve the local economy. Strengths and weaknesses noted in this plan were identified by key business and civic leaders and by the Cocke County Leadership Council in two exercises.



Figure 6.1
SOAR Discussion

At the inception of this project, a meeting of key business and civic leaders (stakeholders) was held to develop a mission statement for the county. A “SOAR” analysis of the county’s economic future was conducted. “SOAR” stands for Strengths, Opportunities, Aspirations, and Results. It combines data and beliefs about a county’s current position with the people’s goals and dreams about its future. Arriving at a collective result can build an empowering vision to work toward. First, it draws on the experiences of all the stakeholders in different organizations and institutions. Second, SOAR is based on exploring and discovering current and new possibilities.

Near the end of the project a survey designed to seek input on strengths, weaknesses, opportunities, and threats (SWOT) was completed by the Leadership Council members. In this exercise, the Council members were also asked what they would like to see as a result of this planning effort.

The results of the SOAR analysis and the SWOT are presented below.

SOAR Analysis

Strengths What does Cocke County have that works?

- Cocke County has a vast array of natural resources, including the Cherokee National Forest, the Great Smoky Mountains National Park, Martha B. Sundquist State Forest, and the Appalachian Trail.
- The county is within a day's drive of 75% of the US population.
- A vast array of natural ecosystems of rivers, lakes, and streams.
- Strong utility providers such as Newport Utilities and Jefferson and Cocke Gas.
- A great performing academic school system.
- A well-performing Hospital System (highest ranked in the Region, A rating, 4 stars).
- A welcoming culture. (Conducive to growth/ Civic services)
- An excellent Emergency response service that services the majority of the county, including the national parks.
- Six Interstate Exits within the county. (Only utilizing one and a half of the exits.)
- A robust and reliable banking system.
- Faith-based churches and organizations scattered across the county that provides a strong rural community and culture.

Opportunities What will Cocke County need for growth?

- A substantial investment in infrastructure across the county – roads, water, sewer, gas, and electric.
- Reinvestment of the school's infrastructure. Some of the schools are on septic, and some are on propane.
- A zoning and land-use management system that allows for focused development and investment.
- Adventure Side of the Smokies by expanding businesses, activities, events, and access to natural resources.
- State Route 32 (US-321) Project conducted by the TDOT is expanding the highway from 2 to 4 lanes, better connecting Newport and Cosby. Better connectivity across the county is a significant factor for development.
- Haywood County in North Carolina is having a Paper Mill plant close that has been polluting the Pigeon River in Cocke County. Therefore, new opportunities will be available

in the county's waterways and will need investment. ("Fully supported for being Recreational" for the Pigeon River.)

- Additional TVA (Tennessee Valley Authority) electrical feeds for Newport Utilities are underway. New land is being acquired to secure additional power throughout the county.

Aspirations Reflecting on the Strengths and Opportunities, what does Cocke County see itself as, what should it become, and where should it go in the future?

- We wish to provide a variety of affordable and higher-end housing throughout the county because there is currently a housing shortage of all types of housing.
- An introduction to zoning and land-use management that allows for focused development and investment.
- A balanced small town feel with urban needs by reinvesting in the historical downtown and adding diverse housing types.
- Become a major destination for the Cherokee National Forest and the Great Smoky Mountains National Park as an entry point and expand the tourism economy.

Results How do we measure Cocke County's success?

The tracking of:

- Median Household Income
- Median Home Price
- The number of housing units
- Unemployment
- The number of businesses established
- The number of new visitors to the Parks
- A County-wide utilities and infrastructure Map
 - Map analysis and report on who is served, access land use, and see future developments in map layers.

SWOT Survey

The SWOT survey was designed to identify Cocke County's **S**trengths, **W**eaknesses, **O**pportunities, and **T**hreats that influence economic development in the county. In this survey respondents selected from a list of items in each category, selecting those items that have the greatest impact on economic development in the county.

Strengths (Internal) Which of the following do you consider to be advantages that Cocke County has? Please select all that apply.

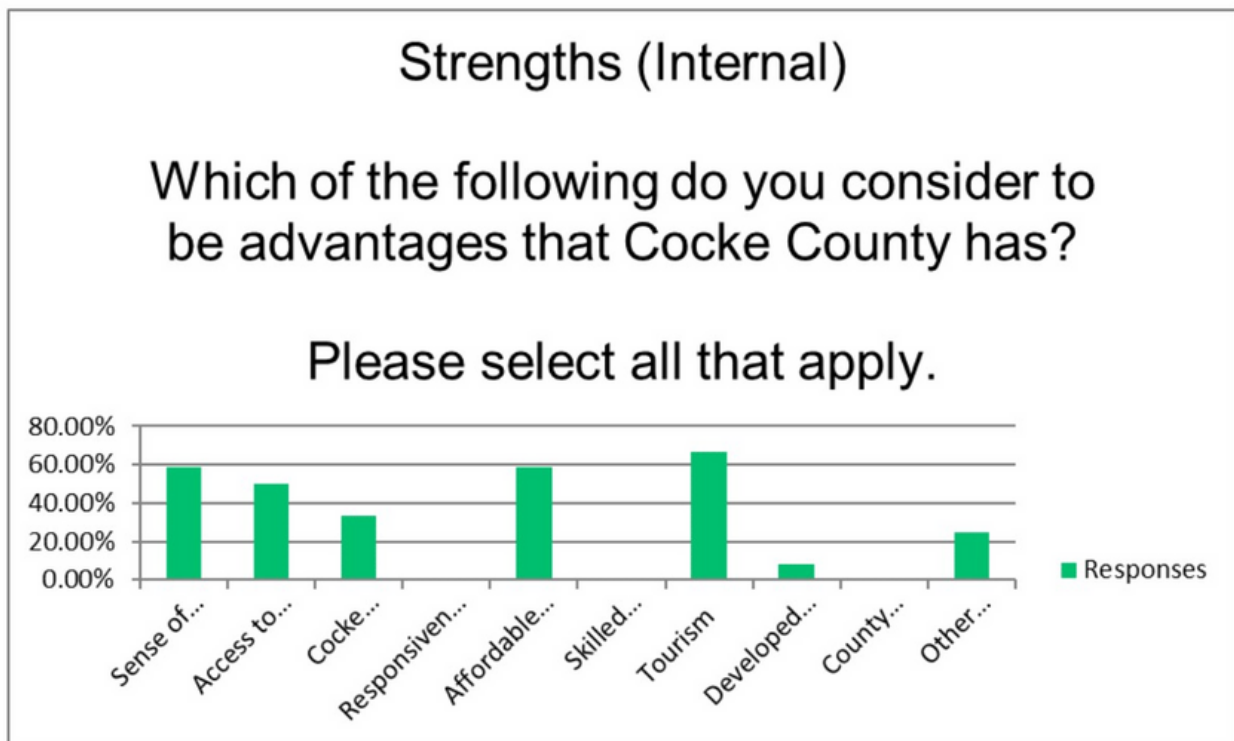
Answer Choices

Sense of community and engagement

Access to leadership

Cocke County Partnership

Responsiveness of County
 Affordable place to live
 Skilled workforce
 Tourism
 Developed sites for new industry
 County perception/reputation
 Other (please briefly specify)



Weaknesses (Internal) Which of the following do you think put Cocke County at a disadvantage in attracting or sustaining economic growth? Please select all that apply.

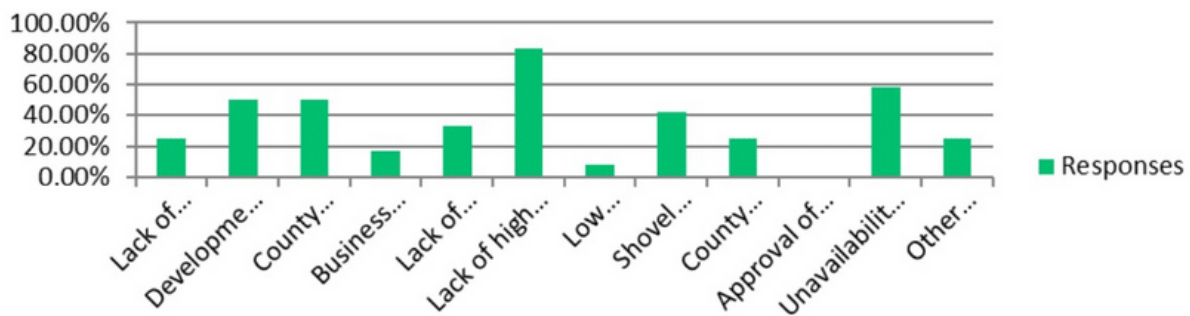
Answer Choices

Lack of marketing of available services
 Development department – difficult to get past roadblocks
 County funding/staffing
 Business reinvestment in community
 Lack of community support
 Lack of high paying jobs
 Low minimum wage
 Shovel ready sites – industrial
 County flexibility
 Approval of permits
 Unavailability of infrastructure (water and sewer)
 Other (please briefly specify)

Weaknesses (Internal)

Which of the following do you think put Cocke County at a disadvantage in attracting or sustaining economic growth?

...



Opportunities (External) Which of the following do you feel represent chances for Cocke County to improve its economy? Please select all that apply.

Answer Choices

Incentives

Streamlining county processes

Ability to improve approval process

Easy to work with county

Large youth work population

Unique entertainment opportunities

Expand downtown

Tourism/National & State Parks

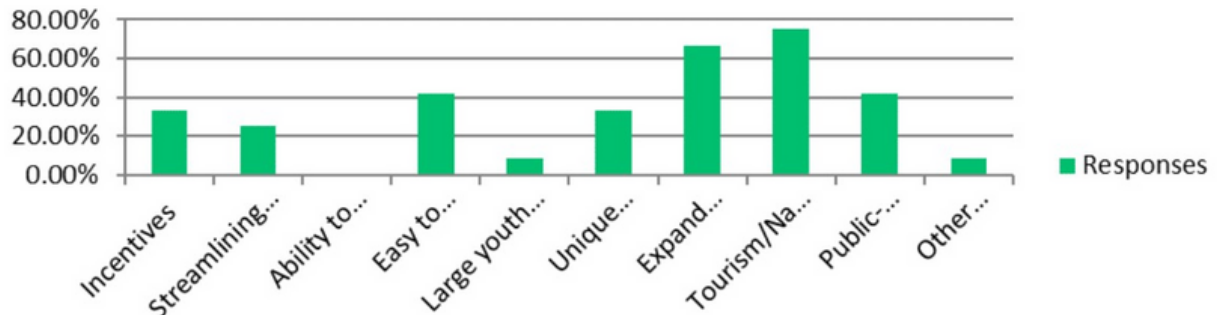
Public-private partnerships

Other (please briefly specify)

Opportunities (External)

Which of the following do you feel represent chances for Cocke County to improve its economy?

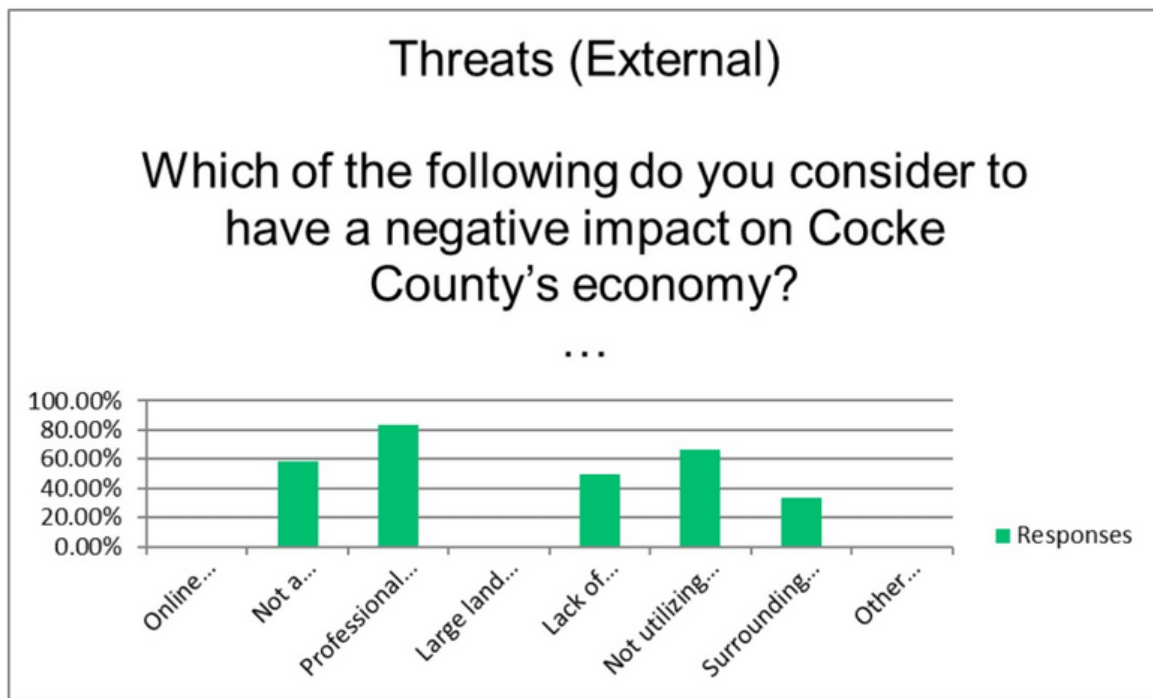
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Threats (External) Which of the following do you consider to have a negative impact on Cocke County's economy? Please select all that apply."

Answer Choices

- Online marketing
- Not a destination location
- Professional jobs
- Large land parcels
- Lack of higher education
- Not utilizing opportunities of our interstate exits
- Surrounding counties (exp. Sevier County)
- Other (please briefly specify)



What is the result you expect to achieve with the Economic Development Plan?

Responses:

- Promote investment from developers.
- To create a clear, understandable, and doable pathway to improve the quality of life of the citizens of Cocke County.
- The attraction of outside developers wanting to invest in the county with the overall result in bettering the lives of the local residents.
- To see our town grow and thrive. We have to do both together and not one without the other. We have to shrink in non-needed expenses and increase in tax income. With that we need to see our town find its niche that drives people to come here and not only visit but to live as well.
- 1) A solid business plan with good strategy; clear goals and objectives with assertive timelines. Vagueness will get us nowhere. 2) Get the business community to come together and buy into the plan to create cohesion, collaboration and synergy. Too many of our key businesses are being left out because they have become disenchanted with the process. 3) Get our state politicians on board with our plans and become aggressive advocates for county development.
- Common vision with defined goals and paths for outcomes
- I would like to see achievable goals that are defined. Not just big picture goals with little chance of accomplishment.
- For it to be a roadmap to progress
- Increase jobs and the workforce in the county.
- A cohesive strategic plan can be used to support the decisions at all levels of the local government and community. If the decision does not support or advance the strategic plan, it has to be questioned whether it is the right thing to do or not.

- To develop a clear vision and plan for growth that we can all unite behind.

Takeaways

- The county's accessibility should be emphasized in marketing it as a location for warehousing and distribution businesses.
- The abundance of natural resources was identified as a key strength in both exercises
- Federal and state lands are an asset.
- The Pigeon River and water activities centered in Hartford represent a unique opportunity.
- The county should continue to emphasize its attractiveness as an outdoor destination
- Interstate exits are an asset and should be taken advantage of.
- Land use planning and updated development standards (zoning) are needed to ensure new development aligns with the vision for the county and reflects the character of the community
- Infrastructure improvements, especially water and sewer, are needed to serve potential development, particularly in the Cosby and Hartford areas
- Downtown Newport is a jewel that needs polishing
- The county should seek out and apply for state and federal funds to assist in providing infrastructure, services, job training, etc. necessary for growth and development, particularly adventure tourism

Section 7. Opportunity Areas

An array of opportunities exist that should be taken advantage of to enhance Cocke County's economy. These opportunities include:

- The county's economic foundation includes a number of small industries. These industries are supported and appreciated by the county and serve as attractors for bringing more small industries to the county;
- The county's accessibility via the interstate highway system;
- Natural resources, including the Great Smoky Mountains National Park, Cherokee National Forest, Martha Sundquist State Forest, and the Pigeon River;
- Potential for adventure tourism businesses centered in Hartford;
- Opportunity Zones in the county offer incentives for investments and development projects;
- The county is located within the Tennessee Valley Corridor and can take advantage of the resources available through this organization;
- Availability of federal and state federal grant funds to finance a wide range of projects that will enable growth and economic development. These grant funds should be sought out and applications submitted;
- Existing industries that can be supported by allocating additional resources to the Cocke County Partnership, bolstering their capacity to advance the county's economic mission;
- The private investment in Hartford that will have a positive influence on the entire county;
- Extension of wastewater collection lines to Hartford and Cosby will make these areas more attractive for development;
- Improvement of State Route 32 will bring more development to Cosby, which is being provided with the infrastructure needed to serve and guide new development;
- Opportunity to ensure new commercial development in the Hartford and Cosby areas aligns with the vision for the county and honors the character of the community by drafting zoning standards and/or a development review process(es) for these communities;
- Collaboration with federal and state agencies to promote the county's natural assets;
- Opportunity to form a tourism authority to orchestrate efforts aimed at boosting tourism and related businesses in Cocke County;
- The establishment of a distinct county identity centered around natural resources and quality of life, utilizing social media for effective outreach – Adventure Side of the Smokies;
- Opportunity with the new zoning ordinance to direct growth and development to existing communities where infrastructure is available or can be provided at a reasonable cost;
- Continued support for the revitalization of downtown Newport, taking advantage of resources such as the National Main Street program; and

- The prioritization of the maintenance and enhancement of infrastructure to cater to the needs of both existing and prospective businesses.

Section 8. Strategic Initiative Recommendations

Actions to take advantage of the opportunities identified in the previous section will have a direct and positive impact on the economy of Cocke County. The following recommendations are provided to give the county government and the Cocke County Partnership with actions they can take to achieve the vision set forth in this plan. The recommended actions are:

1. Take advantage of the ease of accessibility to a significant portion of the nation's population by marketing the county as a location for warehousing and distribution businesses
 - 1.1. Identify counties with warehousing and distribution businesses and seek advice from them
 - 1.2. Develop marketing campaign targeted at warehousing and distribution businesses
2. Small industries are the foundation of the county's economy. Support of the existing small industries and assistance to grow these industries should continue. Efforts to recruit more small industries should be enhanced.
3. Promote natural resources and outdoor recreation
 - 3.1. Advertise adventure tourism and the Adventure Side of the Smokies
4. Encourage investment in the county's designated Opportunity Zones
 - 4.1. Provide potential investors with information and assistance
 - 4.2. Seek funds to finance a targeted marketing campaign
5. Take advantage of county's location in the Tennessee Valley Corridor
 - 5.1. Build relationships with other Tennessee counties in the corridor
 - 5.2. Attend annual conference
6. Take advantage of federal grants to provide infrastructure and to meet other needs of the Hartford and Cosby communities
 - 6.1. Prepare Hartford to be the center of the county's Adventure Tourism industry by providing adequate physical infrastructure (water, wastewater, transportation options)
 - 6.2. Provide adequate infrastructure for Cosby to accommodate growth and development attracted by improved access
7. Draft zoning standards and development approval processes to ensure new development aligns with the county 's vision as set forth in this plan and that it respects the character of the community
8. Ensure public health and safety is addressed as adventure tourism activities and opportunities increase, particularly water activities in the Hartford/Cosby area
 - 8.1. Address the Need for adequate LOS regarding transportation alternatives, fire/swiftwater/ EMS services needed to sustain and serve the future rates of tourism in the Hartford/Cosby areas.
9. Provide additional resources to Cocke County Partnership
 - 9.1. Support existing businesses and industries
 - 9.2. Maintain dynamic updated web and social media presence
10. Encourage Development at Interstate Interchanges

- 10.1.1. Prioritize development of interchanges
- 10.1.2. Prepare schematic plans for interchange development
- 10.1.3. Provide required infrastructure (water and wastewater) in a planned, strategic manner
- 11. Support continued revitalization of downtown Newport
 - 11.1. Identify buildings eligible for National Register of Historic Properties designation
 - 11.1.1. Work with property owners to obtain designation
 - 11.2. Join National Main Street program
 - 11.3. Support creation of downtown development association
 - 11.3.1. Hire director
 - 11.4. Consider creation of Business Improvement District
- 12. Prepare a comprehensive land use plan for the county to guide zoning, rezoning, and development decisions
- 13. Encourage Development and Redevelopment in Existing Communities
 - 13.1. Limit zoning of undeveloped land for commercial development



Figure 8.1
Del Rio, TN

- 14. Build county brand/image, focused on natural resources and people
 - 14.1. Promote Adventure Side of the Smokies theme
- 15. Decrease Percentage of Population Living in Poverty
 - 15.1. Coordinate with Walters State Community College on education programs to train county residents to work in tourism related jobs
 - 15.2. Encourage businesses to pay living wage

Section 9 Implementation Matrix

To be developed based on feedback from Leadership Council

APPENDICES

Appendix 1

Implementation Matrix

Matrix being developed based on input now being provided.

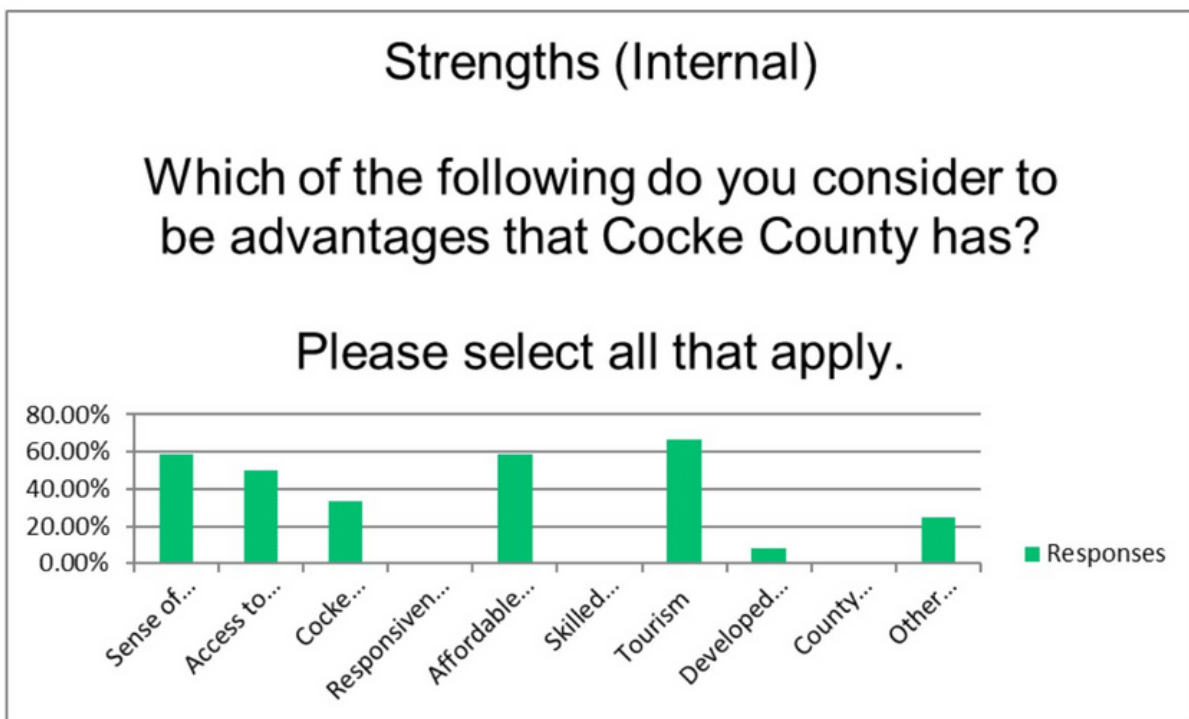
Appendix 2

SWOT Survey Responses

Question 1. Strengths (Internal) Which of the following do you consider to be advantages that Cocke County has? Please select all that apply.

Answer Choices

- Sense of community and engagement
- Access to leadership
- Cocke County Partnership
- Responsiveness of County
- Affordable place to live
- Skilled workforce
- Tourism
- Developed sites for new industry
- County perception/reputation
- Other (please briefly specify)

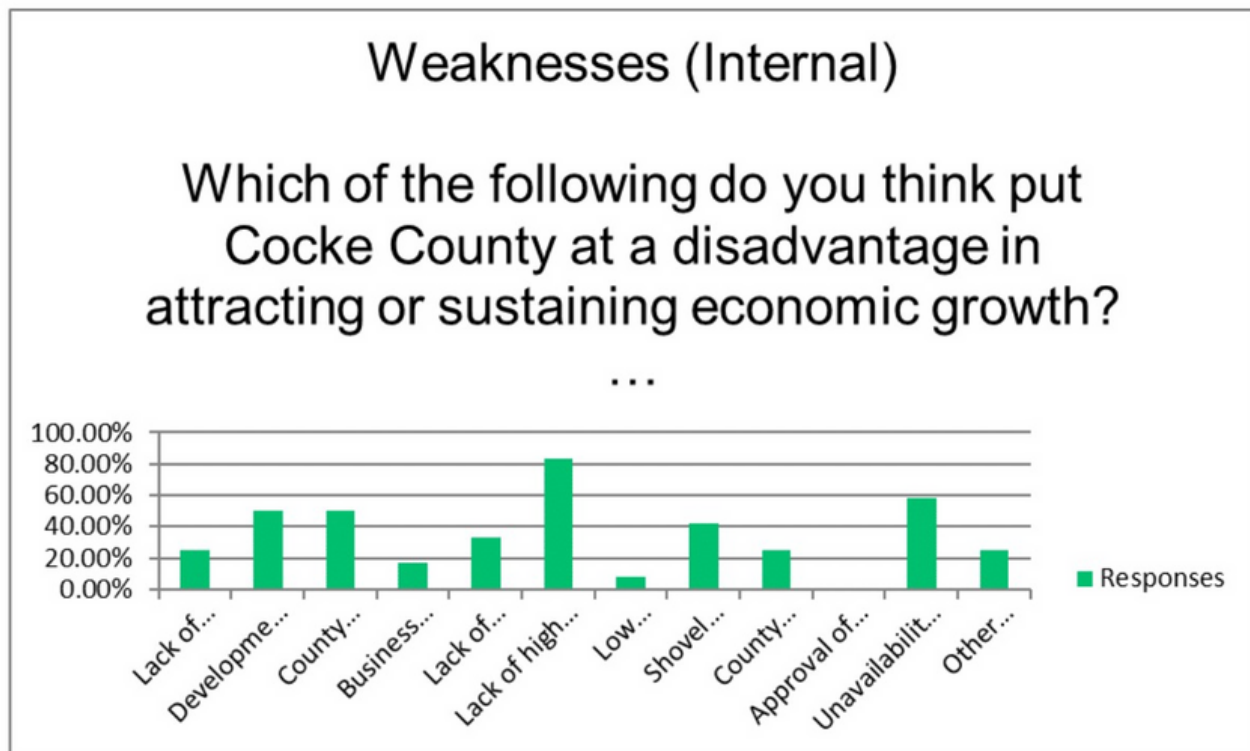


Question 2. Weaknesses (Internal) Which of the following do you think put Cocke County at a disadvantage in attracting or sustaining economic growth? Please select all that apply.

Answer Choices

- Lack of marketing of available services
- Development department – difficult to get past roadblocks
- County funding/staffing

Business reinvestment in community
 Lack of community support
 Lack of high paying jobs
 Low minimum wage
 Shovel ready sites – industrial
 County flexibility
 Approval of permits
 Unavailability of infrastructure (water and sewer)
 Other (please briefly specify)



Question 3. Opportunities (External) Which of the following do you feel represent chances for Cocke County to improve its economy? Please select all that apply.

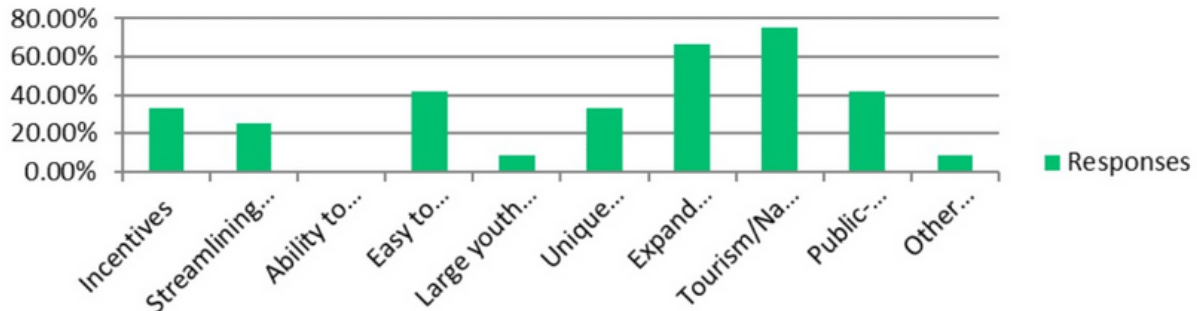
Answer Choices

Incentives
 Streamlining county processes
 Ability to improve approval process
 Easy to work with county
 Large youth work population
 Unique entertainment opportunities
 Expand downtown
 Tourism/National & State Parks
 Public-private partnerships
 Other (please briefly specify)

Opportunities (External)

Which of the following do you feel represent chances for Cocke County to improve its economy?

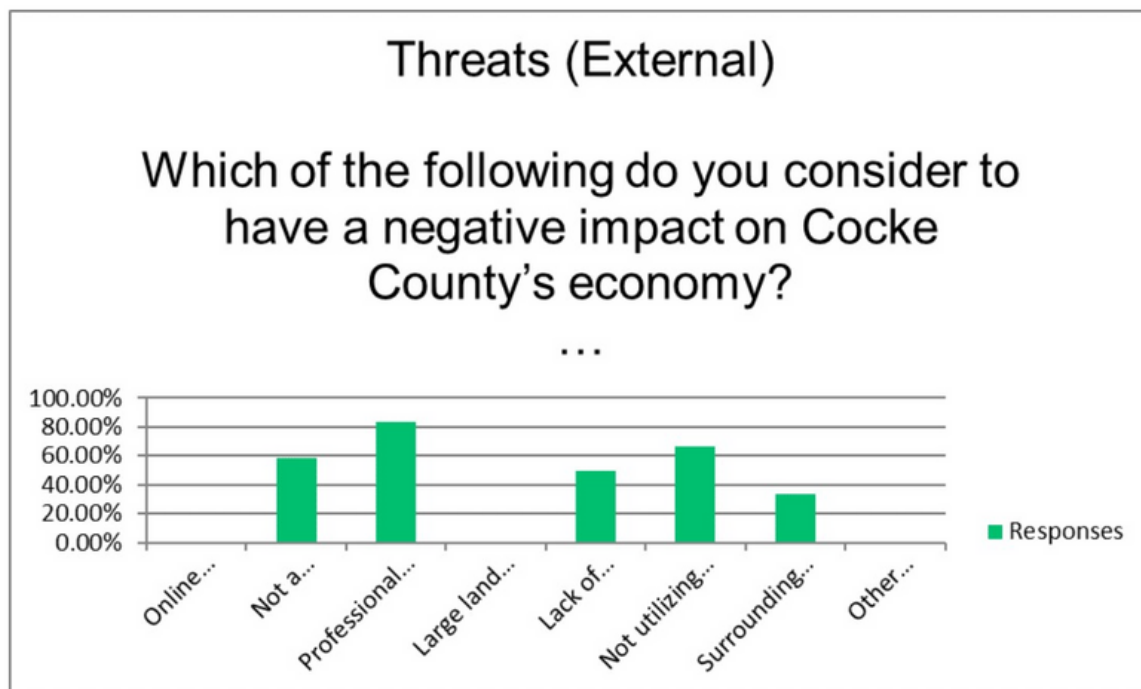
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Question 4: Threats (External) Which of the following do you consider to have a negative impact on Cocke County's economy? Please select all that apply."

Answer Choices

- Online marketing
- Not a destination location
- Professional jobs
- Large land parcels
- Lack of higher education
- Not utilizing opportunities of our interstate exits
- Surrounding counties (exp. Sevier County)
- Other (please briefly specify)



What is the result you expect to achieve with the Economic Development Plan?

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The attraction of outside developers wanting to invest in the county with the overall result in bettering the lives of the local residents.

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I would like to see achievable goals that are defined. Not just big picture goals with little chance of accomplishment.

For it to be a roadmap to progress

Increase jobs and the workforce in the county.

A cohesive strategic plan can be used to support the decisions at all levels of the local government and community. If the decision does not support or advance the strategic plan, it has to be questioned whether it is the right thing to do or not.

To Develop a clear vision and plan for growth that we can all unite behind.

