

Five County Northwest Ohio Collaborative

Putnam

Hancock

Van Wert

Allen

Hardin

2025 - 2030 Comprehensive Economic Development Strategy





2025 Comprehensive Economic Development Strategy - Five County Northwest Ohio Collaboration

for Allen, Hancock, Hardin, Putnam, and Van Wert Counties

Adopted: March 23, 2026

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WHO WE ARE

About Kleinfelder, Inc.

About Kleinfelder, Inc. Kleinfelder, Inc. is a leading engineering, construction management, design, and environmental professional services firm. Kleinfelder operates from over 105 office locations in the United States, Canada, and Australia. Established in 1961, we draw from a solid foundation of experience and thorough understanding of environmental, regulatory, economic, and civic conditions, to identify and address challenges with innovation and common sense. For our clients, this means leveraging our integrated network of industry experts across services, geographies, and markets to develop leading-edge solutions for projects of any size. Our diverse teams quickly assemble and deploy the most appropriately qualified resources to safely deliver projects that exceed clients' expectations.

Using our multidisciplinary services, we collaborate with clients throughout the entire project lifecycle. Our understanding of each project phase allows us to develop innovative, cost-effective, and practical solutions that offer our clients increased flexibility, continuity, and coordination across all aspects of a project. Kleinfelder's team leading the Five County Northwest Ohio Collaborative Comprehensive Economic Development Strategy has worked together in multiple capacities on comprehensive planning, economic development planning, environmental planning and resilience, and site development planning and brings more than 50 years of combined experience to the project.

Kleinfelder appreciates the opportunity to be involved in this process.

About Bowling Green State University – Center for Regional Development

The Center for Regional Development (CRD) partners with and convenes stakeholders from communities and organizations to enhance the economic vitality of Northwest Ohio. As an Economic Development Administration (EDA) University Center and a member of the State of Ohio Rural University Program, we are committed to sharing our economic and community development expertise and resources to help create a sustainable, inclusive, and resilient economy in our region. The U.S. Department of Commerce Economic Development Administration (EDA) first established the Center for Regional Development as an EDA University Center in 1996. The CRD University Center is a joint Center with Ohio University's Voinovich School of Leadership and Public Affairs known as the Rural Universities Consortium. The Rural Universities Consortium covers 65 of the 88 counties in Ohio with CRD serving 31 counties in northwest Ohio and the Voinovich School serving 34 counties in southeast Ohio.

The EDA University Center Economic Development program is designed to make the extensive resources of universities available to the economic development community. Key to the program is supporting economic development strategies in regions of chronic and acute economic distress. University Centers represent long-term partnerships between the federal government and academia in economic development.

About the U.S. Economic Development Administration

The mission of the U.S. Economic Development Administration (EDA) is to lead the federal economic development agenda by promoting innovation and competitiveness, preparing American regions for growth and success in the worldwide economy.

EDA's investment policy is designed to establish a foundation for sustainable job growth and the building of durable regional economies throughout the United States. This foundation builds upon two key economic drivers — innovation and regional collaboration. Guided by the basic principle that sustainable economic development should be locally driven, EDA works directly with communities and regions to help them build the capacity for economic development based on local business conditions and needs. EDA's grant investments in planning, technical assistance, and infrastructure construction are designed to leverage existing regional assets to support the implementation of economic development strategies that make it easier for businesses to start and grow, as well as to grow sustainable local economies.



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1 INTRODUCTION

What is a CEDS?

A Comprehensive Economic Development Strategy (CEDS) serves as a region's strategy-driven framework that supports efforts to increase economic productivity, diversify local wealth, improve the culture for underrepresented businesses and residents, increase individual prosperity for the region's residents, and plan for economic resiliency as a means to minimize the impact of significant economic shock or disruption.

This CEDS represents five counties – **Allen, Hancock, Hardin, Putnam, and Van Wert** – in the northwest region of Ohio. The five counties established a partnership in 2023, recognizing the need to draft a regional economic development strategy that supports broader cooperation, implementation, and funding resource leverage, creating the Five County Northwest Ohio Collaborative. The CEDS was developed through guidance and support of the CEDS Project Team, made up of economic development practitioners from the region, and a robust public input process that engaged stakeholders and the public. Stakeholders included public and private sector representatives and regional leaders. More than 360 residents across the region participated in public input activities, including online surveys and in-person meetings.

Why does the Five-County Region Need a CEDS?

The U.S. Economic Development Administration (EDA) promotes the creation of regional Comprehensive Economic Development Strategies to foster economic growth and development across the nation's regions. The CEDS process is designed to bring together public and private sector stakeholders to **create a common economic roadmap that diversifies local economies and builds on regional strengths**. The CEDS provides a regional economic development planning process designed to capture the driving forces guiding economic growth, resilience and prosperity across regional geographies. The CEDS is a strategy for the communities and businesses across the five-county region and will guide federal and state investment priorities and funding sources, delineate lead organizations and their responsibilities for execution of the CEDS, and support continued engagement of the region's public and private sector leaders and decision-makers.

The five counties represented in this Comprehensive Economic Development Strategy are currently not part of a regional CEDS and, through this partnership, the Five County Northwest Ohio Collaborative meets the recommendation of the U.S. Economic Development Administration (EDA) to build broader cooperation and priority alignment. Creation of the Five County Northwest Ohio Collaborative CEDS unlocks the region's eligibility for federal funding opportunities. Without an EDA-approved CEDS, applicants in the region are ineligible to receive EDA funding.

2025 CEDS Planning Process

The Five County Northwest Ohio Collaborative ("Collaborative") CEDS Project Team consisted of public and public-private partnership representatives engaged in economic development and workforce development in each of the five counties in the Collaborative. This team was charged with leading the CEDS project completion within the defined scope and timeline. The Project Team met six times throughout the CEDS planning process using virtual meetings to make the most efficient use of time and resources for all parties involved.

5 COUNTY COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY
ALLEN - HANCOCK - HARDIN - PUTNAM - VAN WERT

Share your
VISION

Please help us identify broad regional economic development priorities and ways to position our communities to competitively compete for new economic development investment and funding opportunities.

Thank you for your input!

SURVEY LINK OR

Regional Planning Priorities & Themes

To gain local and regional insights into key economic development priorities, significant engagement with representatives tied directly to the main economic interests of the region was undertaken. In accordance with EDA guidelines, Stakeholder meetings (2), Focus Group meetings (5), and SWOT Analysis meetings (5) were held. Leaders from agriculture, manufacturing, healthcare, retail/service, key public officials, community leaders, economic development professionals, workforce development representatives, K-12 education, higher education, and utilities participated in each meeting and were identified by each of the CEDS Project Team members to ensure a balanced and diverse representation of leaders participated throughout the process. Stakeholder meetings were held virtually, while Focus Group meetings and SWOT meetings were held in-person with the option to join virtually, if needed. Meeting notes, meeting attendance, and a summary presented back to the Project Team is included in **Appendix A**.

Gaining public input for the CEDS was an important element to the planning process. Public input is crucial because it ensures the priorities and strategies identified within the CEDS reflect the community's needs and values. Public input was collected using the Survey Monkey online tool and was promoted by each county to its residents and workforce. Project Team members worked with local community organizations (e.g., library, chambers of commerce), government, businesses, boards of directors, and social media platforms to promote the survey. A QR code was created for easy access to the survey on mobile devices and a custom link was created for promotion on websites. Hard copies of the survey were also made available to residents. The survey was open for three weeks and was promoted on multiple occasions as a reminder to submit input. In total, 297 survey responses were received. A summary of survey responses are included as **Appendix B**.

In-person public input sessions were held in each of the five counties to gauge interest in the types of development needed and that would be supported, organized by planning element. These sessions also presented draft vision statements to the public with the opportunity to identify which planning element vision best represents the region. Formulation of final visions by planning element are based on this public input. **Appendix C** represents the final tally of draft vision statements and feedback from the public input sessions. In this CEDS report, visions support an overarching regional desire for collaboration to advance the economy and communities across the five counties.

Foster sustainable economic growth, enhance quality of life, and promote a vibrant business environment through strategic partnerships, innovation, and community engagement.

Downtown revitalization and infrastructure planning and investment.

Prioritize "Healthy Community" initiatives that support physical and mental health resources for residents and the workforce while enhancing quality of life.

Promote commercial and industrial development in Target Areas.

Set the stage for infill and redevelopment of existing bricks and mortar projects, considering the use of tax incentives to support these investments.

Address and stabilize the housing market to support residents at all stages of life.

Invest in infrastructure projects that enhance connectivity, accessibility, and diversity of transportation modes to foster accessibility and economic opportunity for all.

Eliminate blight.

A draft of the final CEDS report was made available for public review and comment for 30 days beginning in February 2026. Public notice was issued through various channels, including online, social media, and county calendars. Public review and comments were received via online submissions. Comments were incorporated into the final document. A record of public comments is included in **Appendix D**.

Alignment with Existing Plans

The Collaborative made a concerted effort to align the CEDS with other local and regional plans that preceded or were concurrent with the process. Great effort has been invested into local and county-specific planning efforts, as well as regional planning efforts, and were important to the CEDS process. This CEDS aims to build off existing plans that were created with significant stakeholder and public input. Across the five-county region, several themes emerged that aligned within the region.

Core Values



At the county level, planning priorities specific to each community are also important to acknowledge and they, too, shape the ultimate recommendations identified in the CEDS. Examples of local planning priorities include:

Allen County, Ohio Planning Documents and Strategies. Eight plans were reviewed in Allen County, including Bluffton Comprehensive Plan (2023), Elida Comprehensive Plan (2021), Harrod Comprehensive Plan (2020), Amanda Township Comprehensive Plan (2025-2045), Lima/Allen County RPC Fair Housing Analysis (2024), Allen County Transit Development Plan (2024), Allen County 2045 Long Range Transportation Plan, and WOCAP Community Assessment Report (2022). Nine themes and priorities emerged across the planning documents and strategies.

- Identify target industries and develop tailored strategies to attract new businesses.
- Pursue intentional economic development activities, including transportation prioritization.
- Encourage development/expansion of agriculturally based industries to stabilize economic base.
- Encourage historic preservation, mixed-use, efficient/best practices for development and redevelopment efforts.
- Land Use & Sustainable Growth – Prioritize projects that support residential/economic growth and development and preserve rural/small town character and natural resources.
- Cultivate a culture of entrepreneurship and innovation by providing resources, mentorship, and networking for startups and small businesses.
- Planning/regulatory controls and efficiencies to support viable, balanced development.
- Support workforce development initiatives to attract and retain a workforce, including housing incentives, educational opportunities, and community amenities.
- Operate a comprehensive marketing and branding strategy.

Hancock County, Ohio Planning Documents and Strategies. Three plans were reviewed in Hancock County, including the Findlay Forward Strategic Plan, Hancock County Housing Updated (2024), and Hancock County Community Health Assessment (2023-2025). Nine themes and priorities emerged across the planning documents and strategies.

- Foster sustainable economic growth.
- Pursue intentional economic development activities.
- Continue to make Business Retention & Expansion a priority.
- Grow the tax base.
- Enhance quality of life.
- Invest in and plan for multi-modal infrastructure.
- Address and stabilize the housing market.
- Support collaboration around workforce development.
- Prioritize health community initiatives.

Hardin County, Ohio Planning Documents and Strategies. Three plans were reviewed in Hardin County, including the City of Kenton Community Development Plan, and Hardin County Chamber and Business Alliance Strategies. Twelve themes and priorities emerged across the planning documents and strategies.

- Support the goals and economic development priorities identified by the City of Kenton, Mayor of Kenton, and Kenton City Council.
- Support the goals of the HCCBA around economic development, community development, workforce development, chamber of commerce, and tourism.
- Invest in infrastructure projects that support balanced economic growth/development.
- Address housing needs, mix, and price points.
- Ensure communities are attractive places to live, learn, work, play, invest, and raise a family.
- Eliminate blight.
- Support City economic development incentives programs.
- Develop Espy and Hardin Central sites (Hardin Central site completed).
- Support small businesses and entrepreneurship.
- Continue support and involvement in Hardin Career Task Force workforce development programming.

Putnam County, Ohio Planning Documents and Strategies. Three plans were reviewed in Putnam County, including Putnam County Community Improvement Corporation Priorities, and Putnam County Housing Study (2023). Nine themes and priorities emerged across the planning documents and strategies.

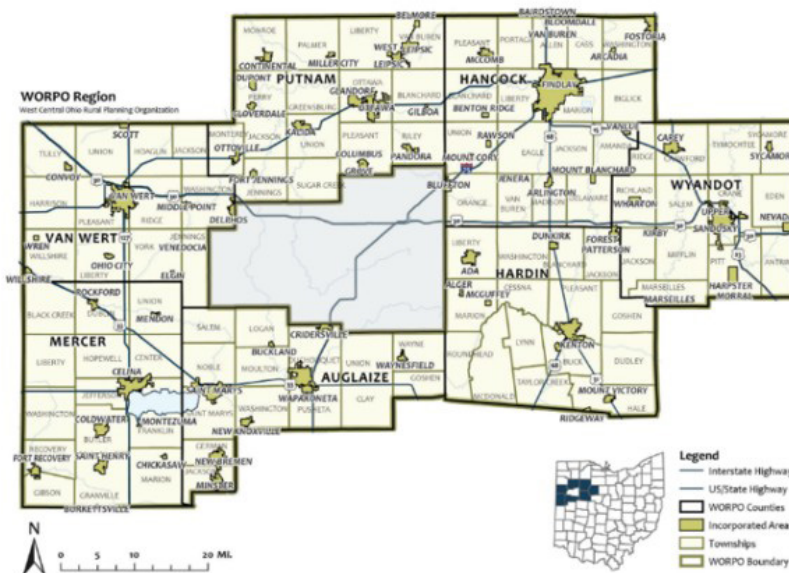
- Prioritize Business Retention & Expansion to retain, grow and attract high-quality companies.
- Invest in infrastructure projects and site readiness that supports balanced economic growth/development.
- Support collaboration around workforce development and creation of a local training hub for youth and adults.
- Invest in sustaining and increasing multi-modal infrastructure.
- Enhance quality of life by ensuring communities are attractive places to live, gather, work and invest in.
- Stabilize the local housing market, plan, and fund neighborhood housing revitalization.
- Prioritize healthy community initiatives including planning and implementing alternative transportation routes to increase walkability and biking.

Van Wert County, Ohio Planning Documents and Strategies. Five plans were reviewed in Van Wert County, including the Van Wert Community Improvement Corporation priorities, Van Wert Economic Development priorities, Van Wert Industrial Park Plan (2024), and Van Wert City/County Livability Improvement Plan. Ten themes and priorities emerged across the planning documents and strategies.

- Identify target industries and develop tailored strategies to attract new businesses.
- Support Business Retention & Expansion.
- Invest in infrastructure projects that support economic growth and development.
- Prioritize projects that support economic growth and development.
- Improve and increase health opportunities for the community, including enhanced walkability and grant funding.
- Promote creative placemaking initiatives.
- Develop a comprehensive marketing and branding strategy and utilize technology for messaging.
- Implement the Community Health Improvement Plan to address the health/wellbeing of the community.
- Collaborate with local educational institutions, training providers, and employers on workforce development.
- Support Mega Site Development and Sustainable Growth measures to attract high-quality companies, adhere to stringent environmental regulations and sustainability standards, leverage the Mega Site as a catalyst for additional economic development opportunities, and preserve the natural resources and environmental integrity of the surrounding areas.

West Central Ohio Rural Planning Organization (WORPO) 2050 Long Range Transportation Plan. WORPO is designated as the Regional Transportation Planning Organization (RTPO) for the counties of Auglaize, Hancock, Hardin, Mercer, Putnam, Van Wert, and Wyandot. This plan was developed to identify a comprehensive, long-range multimodal transportation plan for the region. Goals and Objectives identified in the WORPO Plan include the following:

- Improve **safety** for all users, support and prioritize projects that enhance safety for all modes and users; reduce the number and rate of fatal and serious injury crashes; reduce property damage crashes; and improve user education.
- Maintain the existing transportation network in a **state of good repair** by minimizing the number of bridges in fair/poor condition; maximize the miles of pavement in good/excellent condition; and maximize the utilization of bike/pedestrian paths for recreational purposes.
- Enhance the transportation system to be **environmentally sustainable and resilient** to natural disasters, including support for projects that improve air quality; reducing environmental impacts of transportation related activities; and minimizing impacts to the transportation network from flooding.
- Expand **access** to the transportation network for all users by increasing multi-modal access to employment areas/sites; supporting bicycle/pedestrian infrastructure where possible in new construction projects; increasing mobility options to improve accessibility for all population groups; and supporting development of intermodal/multimodal hubs to facilitate safe/efficient transfer of people/goods between transportation modes.



Map 1.1- West Central Ohio Rural Planning Organization (WORPO) Region

- Strengthen **economic competitiveness** through improvements to the transportation network by identifying regional growth/investment areas to coordinate improvements; facilitating the movement of goods into and out of the area and improving mobility of all freight modes; accommodating movement of large/oversized farm equipment and vehicles; enhancing connectivity to the statewide Strategic Transportation System to access national/global markets; support projects that create/retain jobs; and improve connections to regional job centers and employers.
- Increase **collaboration** between partners throughout the region, including increasing outreach/coordination/collaboration among local governments/residents/businesses/community groups/organizations; incorporating targeted outreach to historically underserved communities as part of public engagement efforts; ensure transportation facilities align with land use/economic development/housing/environmental/sustainability plans; and work with JobsOhio Network Partners and local economic development organizations to provide critical transportation infrastructure for catalytic commercial/industrial development sites.¹

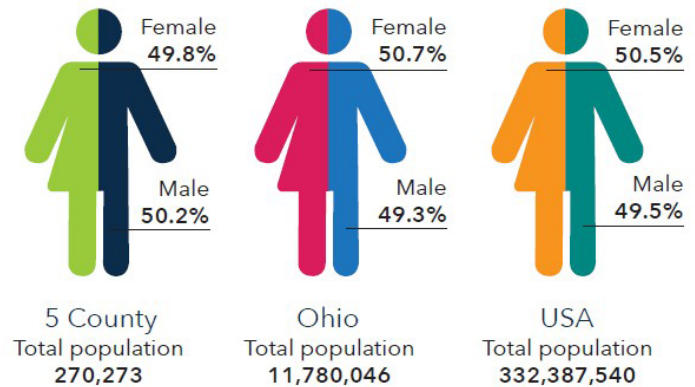
¹Governor DeWine officially approves WORPO as a regional transportation planning organization | Ohio Department of Transportation.



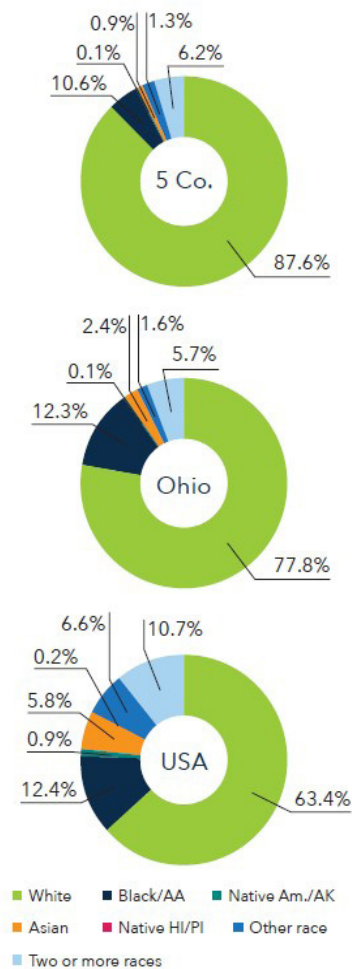
2 BACKGROUND SUMMARY

The 2025-2030 Five County Northwest Ohio Collaborative CEDS provides an economic roadmap to help guide investments to further diversify and strengthen the regional economy. This plan provides an analysis of the current regional economy, integrates human and physical capital into economic planning, and offers useful benchmarks to evaluate progress. This Background provides a brief overview of regional connections, shared issues between the counties, and top line indicators which provide context for economic development within Allen, Hancock, Hardin, Putnam and Van Wert counties. This comprehensive report is an assessment of the region's economic, demographic and geographic systems that influence growth and economic advancement for residents, businesses, and communities and recommends ongoing collaboration to continue to foster prosperity.

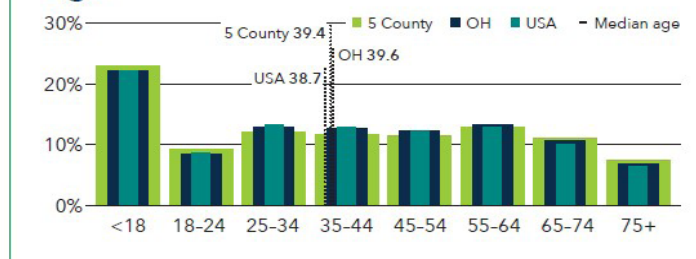
Gender & population



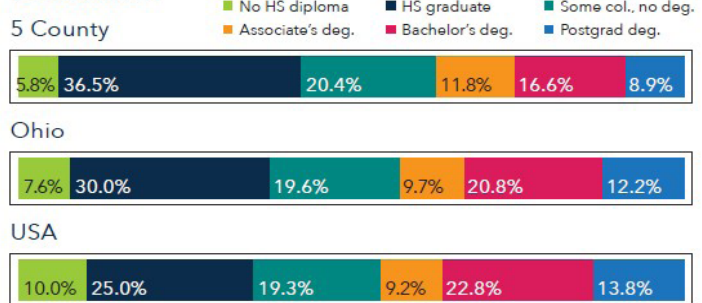
Race



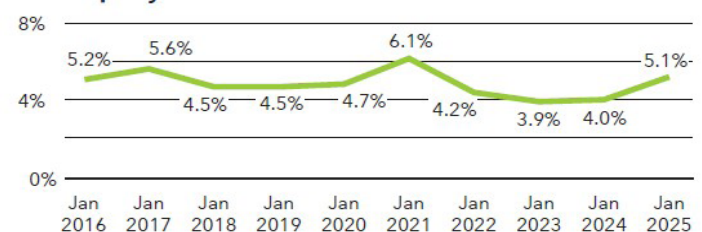
Age



Education



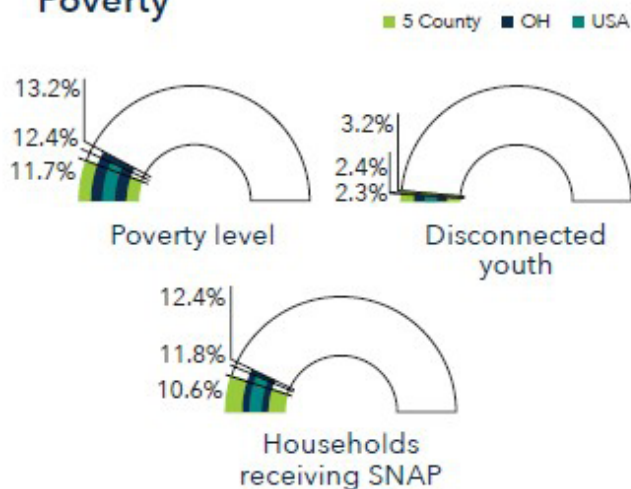
Unemployment rates



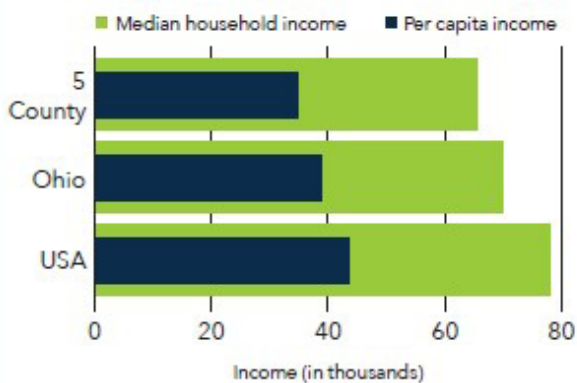
Housing

	5 County	Ohio
Total housing units	117,933	5,271,573
Median house value	\$168,613	\$199,200
Homeowner vacancy	0.9%	0.9%
Rental vacancy	3.0%	4.3%
Owner-occupied housing units	72.5%	67.0%
Renter-occupied housing units	27.5%	33.0%

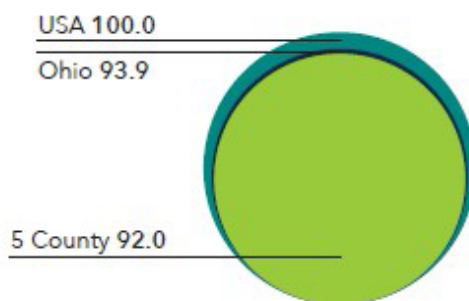
Poverty



Income

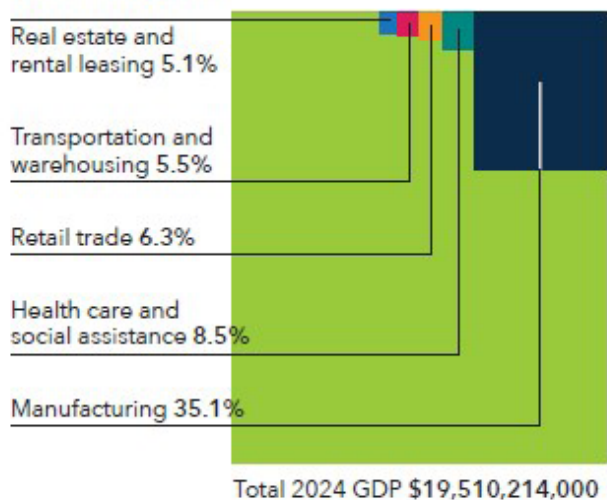


Cost of living index

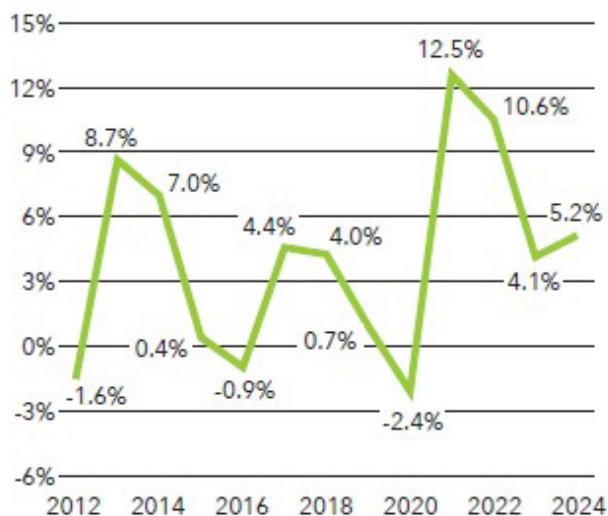


GDP by industry (2024)

Top 5 industries



GDP year over year growth (%)



Industry snapshot

Total workers by industry



Top 10 largest industries	Empl.	Av. ann. wages	LQ	Empl. change	Ann. %	Total dmd.	Exits	Trsfrs.	Empl. growth	Ann. % growth
Manufacturing	28,587	\$74,578	2.74	647	0.5%	2,520	1,129	1,714	-323	-1.1%
Health care & social asst.	20,562	\$57,822	1.00	96	0.1%	1,967	950	1,024	-7	0.0%
Retail trade	12,661	\$34,264	0.98	-589	-0.9%	1,585	773	923	-111	-0.9%
Accom. & food service	11,428	\$20,405	0.98	1,066	2.0%	1,926	876	1,094	-44	-0.4%
Educational services	9,782	\$48,282	0.90	89	0.2%	862	444	474	-55	-0.6%
Trans. & warehousing	6,916	\$72,360	1.02	210	0.6%	695	325	406	-36	-0.5%
Construction	6,314	\$66,290	0.80	513	1.7%	511	211	314	-14	-0.2%
Other (not public admin.)	5,884	\$31,801	1.11	90	0.3%	677	311	394	-28	-0.4%
Wholesale trade	5,718	\$68,324	1.18	126	0.4%	550	677	340	-25	-0.4%
Admin/support & waste mgt./remediation services	4,006	\$46,023	0.71	-858	-2.8%	600	550	362	-37	-0.6%

Current
5 year history
1 year forecast

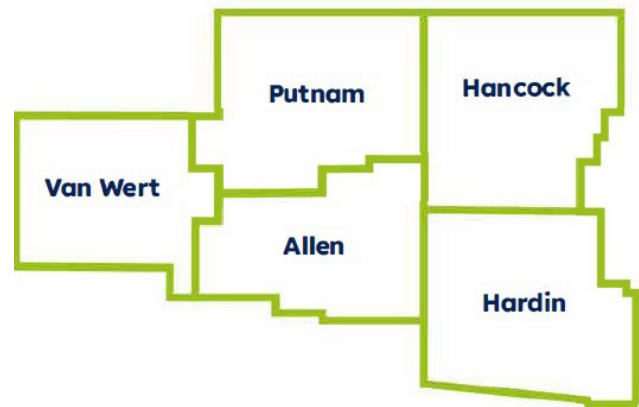
Occupation snapshot

		Mean ann. Emp. wages	LQ	Unemp.	Unemp. rate	Onl. job ads	Emp. change	Ann. %	Total dmd.	Exits	Trsfrs.	Emp. growth	Ann. % growth
Production	17,541	\$52,800	2.45	1,058	5.8%	235	-458	-0.5%	1,610	699	1,128	-217	-1.2%
Trans. & material moving	13,816	\$46,800	1.21	1,013	6.9%	511	440	0.6%	1,608	707	962	-61	-0.4%
Office & admin. sup.	12,967	\$47,600	0.85	512	3.6%	177	-1,018	-1.5%	1,189	635	710	-156	-1.2%
Food prep. & serv. rel.	11,643	\$32,400	1.06	853	7.1%	989	927	1.7%	2,089	949	1,186	-47	-0.4%
Sales & related	10,427	\$47,500	0.90	604	5.4%	724	-594	-1.1%	1,203	607	705	-109	-1.0%
Management	10,097	\$104,000	0.96	182	1.8%	362	734	1.5%	752	321	464	-33	-0.3%
Healthcare practitioners & technical	8,772	\$97,000	1.09	127	1.5%	1,128	87	0.2%	455	251	215	-10	-0.1%
Ed. instruction & library	7,013	\$60,300	0.96	189	2.8%	130	97	0.3%	562	296	301	-35	-0.5%
Bus. & financial ops.	6,383	\$80,500	0.73	181	2.8%	170	388	1.3%	475	186	306	-17	-0.3%
Install., maint., & repair	5,746	\$60,800	1.12	213	3.4%	270	86	0.3%	474	216	273	-15	-0.3%
Current							5 year history		1 year forecast				

Geography. The Collaborative's five counties span 2,305 square miles and represents 6 cities, 49 villages, and 71 townships. The five-county region is home to 2 Micropolitan Statistical Areas, Findlay μSA (Hancock County) and Van Wert μSA (Van Wert County).² The region is located in northwest Ohio and is approximately 45 miles south of the City of Toledo, 92 miles east of the City of Fort Wayne IN, 95 miles northwest of the City of Columbus, and 107 miles north of the City of Dayton. The region shares many land use and environmental characteristics. Common in Midwest regions, large portions of the five counties retain a rural identity, with agriculture and agriculture-related business as a significant land use and economic output. Communities throughout the region balance development opportunities with a desire to retain their rural heritage.



Five County Northwest Ohio Collaborative

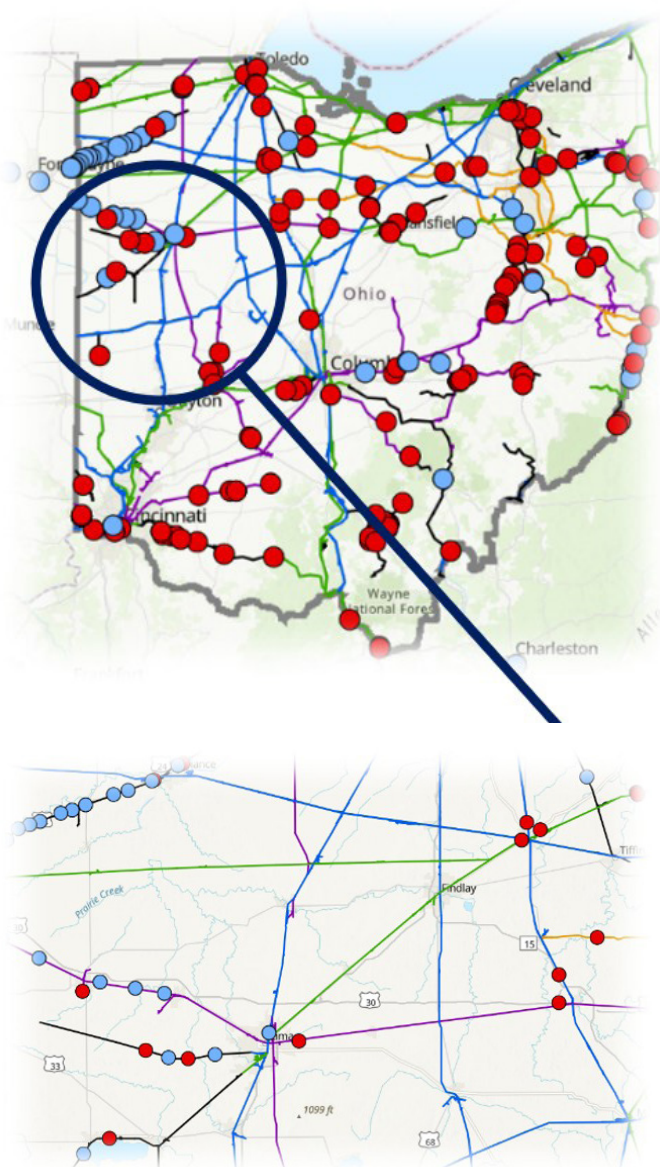


Additionally, all types of communities, from larger cities like Findlay and Lima to smaller rural communities like Kenton, Ottawa, and Van Wert desire to revitalize downtowns and are working to identify and employ strategies to jumpstart reinvestment. Western counties in the Collaborative border northeastern Indiana counties of Adams and Allen. The Fort Wayne Metropolitan Statistical Area (MSA) includes Allen, Wells, and Whitley counties and has a population of approximately 350,000 residents. Decatur (Adams County), south of Fort Wayne, is considered a Micropolitan Statistical Area. Collectively, this region has experienced notable population growth and economic activity. Access to workforce and commerce centers, healthcare, and entertainment makes this an attractive asset to the Collaborative region; however, the region also competes with Indiana for economic development and population. While the five counties have their own unique identifiers and characteristics which set them apart, they are also linked through shared industries, workforce, infrastructure, and contributions to the greater region.

Major transportation infrastructure traverses the region and connects the region into larger population and commerce centers, including Interstate 75, US Route 30, US Route 224, and State Route 81. These routes connect people and commerce in the five-county region into large metropolitan areas in central and southern Ohio, southeast Michigan, and northeastern Indiana.

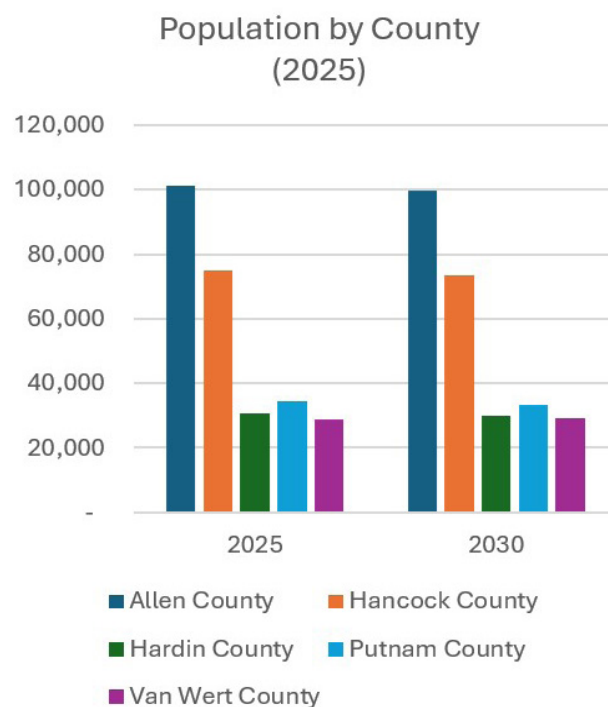
²Ohio LMI MetroMicro2025.pdf.

Rail infrastructure also runs throughout the region, supporting economic development and the transportation of raw materials and goods. Railroads serving the region include CSX Transportation, Inc., Norfolk Southern Corp., Genesee & Wyoming, Inc., and RJ Corman Railroad Group, LLC. Since 2020, railroads serving the region have made a combined investment in infrastructure asset improvements of more than \$536.25 million with the State of Ohio's Rail Development Commission contributing \$2.71 million in grant funding.



Source: Ohio Rail Development Commission, Rail Map

Demographics. The Collaborative's 2025 regional population is estimated at 270,187 and represents 2.3 percent of the State of Ohio's population. In 2015, the region's population of 275,025 was 1.76 percent higher than the current estimates. Comparatively, the State of Ohio saw a population increase of 2 percent³ and the national population grew by 7.4 percent⁴ between 2015 – 2025.

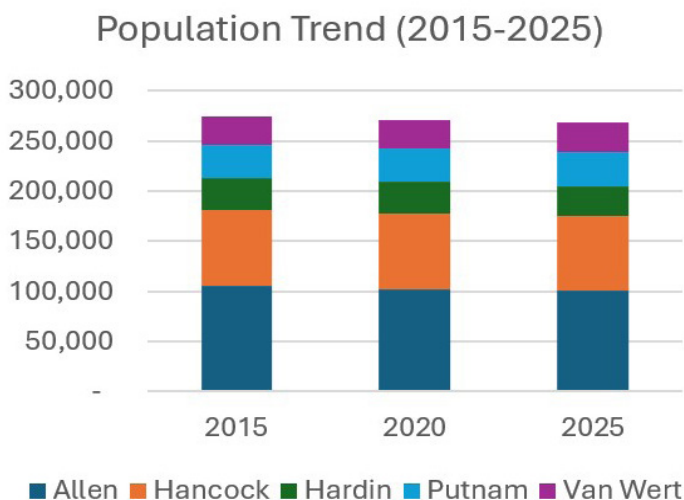


Source: Lightcast, Moody's Analytics 2025

³Ohio Facts Demographics 2016.

⁴U.S. Census Bureau, Population Clock.

By the year 2030, population is estimated to be 265,933, which is a 4,254 (-1.57%) decrease from current estimates. Population loss is anticipated in four of the five counties. Van Wert County is the only county expected to see population growth at 1.83% increase, while Putnam County will experience the largest decrease of 2.9%, followed by Hancock County (-2.04%), Hardin County (-1.97%), and Allen County (-1.62%).



Source: Lightcast, Moody's Analytics 2025

Estimated Population Growth, 2025-2030

County	2025	2030	% Change
Allen County	101,362	99,715	-1.62%
Hancock County	75,095	73,560	-2.04%
Hardin County	30,522	29,920	-1.97%
Putnam County	34,367	33,370	-2.90%
Van Wert County	28,841	29,368	1.83%

Source: Lightcast, Moody's Analytics 2025

Five County Northwest Ohio Collaborative Demographics

Demographics	Five County Region	Ohio	U.S.
Population - 2025	270,187	11,825,536	347,275,807
Change in Population	-1.76%	2.00%	7.40%
Median Age	38.0	39.9	39.2
Population 65 years and older	18.92%	18.80%	17.70%
Homeownership Rate	75.86%	67.10%	65.20%
Median Home Value	\$186,980	\$220,200	\$340,200
Median Household Income	\$68,751	\$67,769	\$77,719
Poverty Rate	11.96%	13.30%	12.50%

Source: Lightcast, Moody's Analytics, U.S. Census Bureau, 2025

From stakeholder input sessions, population decline throughout the region can be attributed to an aging population, declining birth rate trends, and relocation of the existing population to larger urban and suburban areas such as Columbus, OH and Fort Wayne, IN. In terms of population density, the region averages 116.2 people per square mile. Ohio's population density is approximately 287 people per square mile. Population density is defined as the average number of people per square mile of land area. The Collaborative's predominately rural landscape, especially in counties west and north of the City of Lima, reflects lower density found across the counties.

The average age of residents in the region is 38 years old, with the lowest median age of 34 years (Hardin County) and the highest median age of 40 (Van Wert County). Van Wert County has the highest percentage of residents aged 65 and older (20.6%), followed by Allen County (19.4%), Putnam County (19.3%), Hancock County (18.9%), and Hardin County (16.4%).

Economies. Developing priorities to pursue economic development opportunities requires an examination of local and regional economic strengths and weaknesses.

The region has repeatedly received state and national recognition for its economic development success and quality of life, which reflect both on past success and future opportunity. Findlay Hancock μSA has been recognized as a Top Micropolitan for economic impact in the U.S. for 11 consecutive years (2014-2025) by Site Selection Magazine. The City of Lima was ranked #2 by Site Selection Magazine in the Top Metro Tier 3 Category in the 2024 Governor's Cup.⁵ The City of Lima was also ranked as one of the Top 5 Best Places to Live in Ohio in 2025 – 2026.⁶ The region has announced several notable economic development investments that further reflect on the region's attractiveness as a place to do business, including Amazon and Ohio Logistics (Allen County); Millstream Career Center, Blanchard Valley Health System, Ohio Logistics, and Kreate (Hancock County); Robinson Fin Machines, Rohrs Manufacturing, and Vancrest Kenton (Hardin County); Melhorn Sales, Service & Trucking, Van Wert Data Center Campus, and Saisaki (Van Wert County); and Endera, Nelson Manufacturing, and Well Grounded Cafe (Putnam County).⁷

Industry GDP shows which sectors (e.g., manufacturing, healthcare, technology, or tourism) contribute most to local output. This measure helps identify economic anchors and growth engines in a local community or region and often indicates industry specialization where there are strong anchor businesses and supply chain/support businesses in close proximity. This can be a strength, but also a vulnerability if that sector declines. Comparing GDP to employment data reveals how productive an industry is. A sector with high GDP but low employment may be capital-intensive (e.g., oil refining), while one with lower GDP but high employment may be labor-intensive (e.g., hospitality). High GDP growth in certain industries may signal innovation, investment inflows, or emerging opportunities.

In the five-county region, Nondurable goods manufacturing has a GDP that is almost five times greater than the second highest GDP producing sector (Durable goods manufacturing). **Nondurable goods** are items generally with a normal life expectancy of less than three years. Examples of Nondurable goods include paper and paper products, chemicals and chemical products, drugs, textiles and textile products, groceries, farm products, petroleum and petroleum products.⁸

Top 5 Industries by GDP

Industry	GDP (Thousands)
Nondurable goods manufacturing	\$6,744,910
Durable goods manufacturing	\$1,888,962
Real estate/rental/leasing	\$1,613,394
Government and government enterprises	\$988,936
Health care and social assistance	\$896,530

Source: National Economic Resilience Data Explorer, Argonne National Laboratory, 2025

⁵<https://realestate.usnews.com/places/ohio/lima>.

⁶[bid.](#)

⁷News - Findlay Hancock Economic Development.

⁸Merchant Wholesalers, Nondurable Goods: NAICS 424 : U.S. Bureau of Labor Statistics.

Durable goods are new or used items generally with a normal life expectancy of three years or more, such as motor vehicles, furniture, construction materials, machinery and equipment (including household-type appliances), metals and minerals (except petroleum), sporting goods, toys and hobby goods, recyclable materials, and parts.⁹ **Real estate, rental, and leasing** comprises establishments primarily engaged in renting, leasing, or otherwise allowing the use of tangible or intangible assets, and establishments providing related services. The main components of this sector are the real estate lessors industries (including equity real estate investment trusts (REITs)); equipment lessors industries (including motor vehicles, computers, and consumer goods); and lessors of nonfinancial intangible assets (except copyrighted works).¹⁰ **Government and government enterprises** are defined as government agencies that cover a substantial portion of their operating costs by selling goods and services to the public. Electric utilities, local transit systems, and the United States Postal Service are examples of government and government enterprises.¹¹ **Health care and social assistance** includes establishments providing health care and social assistance for individuals, including services such as ambulatory health care, hospitals, nursing and residential care facilities, and social assistance.¹²

The industry make up of major employers throughout the region reinforce the levels of GDP across sectors, with companies such as Bons Secours/Mercy Health, Marathon Petroleum Corp., Cenovus-Lima Refinery, Cooper Tire & Rubber, Ford Motor Co., General Dynamics Corp., Lima Tank Plant, Mars Petcare/Iams, Ohio Health, and ProMedica, Whirlpool, and Wilson Sporting Goods calling the region home.

Industry GDP alone does not tell the complete story of economic strengths and competitive advantages.

Communities must understand where they have competitive advantages in industry sectors, workforce and talent, and availability of sites and buildings that facilitate the decision-making process in an efficient and informative manner. Industry clusters take a broader perspective by examining all parts of a production chain and how the relationship between different parts of that chain fit together. Clusters can include a combination of core industries as well as suppliers and post-production service providers with an export orientation that generates net wealth for a region. Industry cluster analysis looks at how these components interact and create interdependencies and economic opportunities for each other. A common tool used to analyze local economic strengths and weaknesses is the location quotient (LQ). LQs are ratios that allow an area's distribution of employment by industry, ownership, and size class to be compared to the national distribution.¹³ Most industry-specific information is classified using the North American Industry Classification System (NAICS), which utilizes a hierarchical arrangement with the most aggregated industry definitions using two-digit numerical codes (e.g., 31-33 Manufacturing), and more specific industry definitions using six- and eight-digit codes.

The Bureau of Labor Statistics (BLS) uses LQs to see where occupations or industries are concentrated in the United States. LQs compare local employment in an occupation or industry to national employment in that occupation or industry and indicates what a local area or region's economy specializes in.¹⁴ An LQ equal to one indicates the industry has the same share of its area employment as the nation. An LQ greater than one indicates an industry with a greater share of the local area employment than is the case nationwide.¹⁵ LQs for the five-county region were examined. For resiliency and disaster recovery, the LQ can point to potential future vulnerabilities or opportunities. If an area has a high concentration of economic activity in an industry that has declined nationally, that would be a potential vulnerability for a community.

The five-county region shares similarities in high-level industry sector strengths which reflect many of the largest employers in the region. A breakdown of the top five industry sectors by county is listed in the following table.

NAICS Hierarchy Example

NAICS Code	Industry Description
31-33	Manufacturing
331	Primary Metals Manufacturing
3315	Foundries
331524	Aluminum Foundries

Source: U.S. Bureau of Labor Statistics

⁹Merchant Wholesalers, Durable Goods: NAICS 423 : U.S. Bureau of Labor Statistics.

¹⁰Real Estate and Rental and Leasing: NAICS 53 : U.S. Bureau of Labor Statistics.

¹¹Glossary : U.S. Bureau of Labor Statistics.

¹²Health Care and Social Assistance: NAICS 62 : U.S. Bureau of Labor Statistics.

¹³QCEW Location Quotient Details: U.S. Bureau of Labor Statistics.

¹⁴Economics Made Easy: Location Quotients.

¹⁵QCEW Location Quotient Details: U.S. Bureau of Labor Statistics.

Allen County, OH			
NAICS Sector	Employment	LQ	Annual Growth, %
31 Manufacturing	8,796	2.13	-1.3%
62 Health care and social assistance	9,963	1.26	0.00%
42 Wholesale trade	2,408	1.23	-0.7%
44 Retail trade	5,443	1.07	-1.2%
56 Administrative and support and waste management and remediation services	3,336	1.05	-0.5%
Hancock County, OH			
NAICS Sector	Employment	LQ	Annual Growth, %
31 Manufacturing	10,757	2.93	-1.0%
55 Management of companies and enterprises	1,929	2.64	0.1%
48 Transportation and warehousing	4,421	1.89	-0.1%
42 Wholesale trade	1,892	1.08	-0.5%
81 Other services (except public administration)	2,028	1.02	-0.2%
Hardin County, OH			
NAICS Sector	Employment	LQ	Annual Growth, %
11 Agriculture, forestry, fishing and hunting	540	5.25	-1.2%
22 Utilities	143	3.22	4.1%
31 Manufacturing	1,766	2.63	-1.1%
61 Educational services	827	1.20	-0.8%
72 Accommodation and food services	789	1.06	-0.4%
Putnam County, OH			
NAICS Sector	Employment	LQ	Annual Growth, %
31 Manufacturing	4,054	3.70	-0.7%
11 Agriculture, forestry, fishing and hunting	613	3.65	-0.7%
23 Construction	1,278	1.53	0.1%
81 Other services (except public administration)	713	1.20	0.1%
61 Educational services	1,168	1.04	-0.4%
Van Wert County, OH			
NAICS Sector	Employment	LQ	Annual Growth, %
31 Manufacturing	3,060	3.09	-0.6%
11 Agriculture, forestry, fishing and hunting	382	2.52	-0.7%
42 Wholesale trade	895	1.90	-0.2%
52 Finance and insurance	709	1.44	-0.4%
81 Other services (except public administration)	662	1.23	0.0%

Source: CHMURA

Key Industry Sectors & Major Employers (Non-Government). Large employers serve as economic anchors, shaping workforce opportunities, community vitality, and the competitiveness of the region. They provide employment opportunities and have an economic “ripple effect” that support indirect jobs through supply chains, contractors, and local service providers. Additionally, large employers serve as talent anchors, invest in philanthropic activity, partner with local educational institutions, and strengthen the social infrastructure of a community. Their success or decline can strongly impact the economic health of a community, making them both an asset and a potential vulnerability if over-relied upon. When looking at projected annual employment growth across key industry sectors in the region, many of the sectors are expected to see declines in growth and those with projected growth are estimated to be nominal at best. Declines could be attributed to the increasing use of technology and efficiency improvements in manufacturing and agriculture, use of technology in retail/service settings, and an increase in workforce retirement/attrition in jobs that are not replaced.

An analysis of three-digit NAICS codes examined more detailed industry cluster strengths and forecasted growth across each of the five counties. Most industry clusters are projected to see average wage growth over the next decade; however, many sectors throughout the region are forecast to have nominal employment growth to employment contraction over the same period. Detailed Industry Cluster Analysis for each county is included as **Appendix E**.

In **Allen County**, the Food manufacturing cluster has an LQ of 2.74 and is the only industry cluster expected to see annual employment growth of roughly 3 percent over the next ten years with annual wages of roughly \$55,000. The Chemical industry has an LQ of 4.95 and one of the highest average annual wage levels of approximately \$100,000, but a decline in employment of 6.5 percent over the next ten years. Automotive and automotive-related has an LQ of 3.00 and is projected to have the largest employment contraction of 27.5 percent over the next decade. Coal/oil/power has an LQ of 1.51 and the highest average annual wages of \$165,000 but is expected to see employment reductions near 10 percent over the next decade.¹⁶

Major Employers – Allen County

Allen County – Cenovus-Lima Refinery, Ford Motor Co., General Dynamics Corp., Novus Foods, Lima Memorial Health System (affiliate of ProMedica), Mercy Health St. Rita's, Good Foods, Inc., Nutrien Lima Nitrogen, K & M Tire, Proctor & Gamble Co., SpartanNash, SumiRiko Ohio, Inc.¹⁷

In **Hancock County**, the Agricultural cluster is the only industry cluster expected to see annual employment growth over the next decade, estimated at 1 percent but wages in this sector are projected to remain stagnant. The Automotive and automotive-related industry cluster has the strongest LQ (3.45) and is projected to not only see annual employment declines of 2.2 percent over the next decade, it is also one of the county's lower paying sectors with average wages of \$55,000 annually. Food manufacturing has a 3.05 LQ and is expected to see slight employment (1%) retraction over the next decade with annual wages similar to the Automotive and automotive-related sector at \$55,000.¹⁸

Major Employers – Hancock County

Hancock County – Ball Corporation, Blanchard Valley Health System, Hearthside Food Solutions, Cooper Tire & Rubber, Hitachi Astemo, Kohl's Corp., Lowe's Companies, Inc. Marathon Petroleum Co. LLC, Ohio Logistics & Warehousing, Sanoh America, Inc., Whirlpool Corp., University of Findlay.¹⁹

¹⁶BGSU – Center for Regional Development, Chmura.

¹⁷[Ohio County Profiles-Allen](#).

¹⁸BGSU – Center for Regional Development, Chmura.

¹⁹[Ohio County Profiles-Hancock](#).

In **Hardin County**, the Coal/oil/power sector is projected to have the largest annual employment growth rate, estimated to be close to 4.5 percent. This industry sector has an LQ of 1.93 and is one of the strongest clusters in the county and has some of the highest average annual wages at \$100,000. Electric and electronics manufacturing, which has a strong LQ of 2.85, is projected to see employment growth of 4 percent over the next decade and is expected to have the county's highest average annual wage of \$175,000. The Agricultural sector has the strongest LQ of 6.91 but is expecting an average annual employment retraction of 0.80 percent over the next decade.²⁰

Major Employers – Hardin County

Hardin County – Ada Technologies, Hardin Memorial Hospital, Graphic Packaging International, Precision Strip, Inc., Sumitomo Bakelite/Durez Corp., Triumph Group, Inc., Wilson Sporting Goods, Ohio Northern University.²¹

The Health care sector in **Putnam County** is projected to have the largest annual employment growth rate of approximately 0.75 percent; however, is one of the county's sectors with an LQ below 1.00 (0.93) and lower average annual wages at roughly \$38,000. Putnam County does not have a hospital located in the county, and many of the Health care jobs can be attributed to positions such as home health and personal care aides, nursing assistants, occupational and physical therapy assistants and aides, and other miscellaneous support occupations and reflects the types of jobs that align with the lower average annual wages.²² The Agricultural sector has the county's highest LQ at 6.56, is the sector with the strongest competitive advantage, and has some of the county's highest average annual wages at \$65,000. The Automotive and automotive-related sector represents an LQ of 4.85 and average annual wages of \$55,000; however, this sector is expected to see the largest decline in annual employment over the next ten years, at 2 percent annually. The Chemical sector is Putnam County's only sector with a strong competitive advantage (3.81 LQ) that is anticipated to grow over the next decade. This growth is estimated to be 1.5 percent between 2024-2034 and has average annual wages of approximately \$65,000.²³

Major Employers – Putnam County

Putnam County – Whirlpool Corporation, PRO-TEC Coating Company, Mars Petcare, Kalida Manufacturing, Inc., Progressive Stamping, Inc., Production Products, Inc., Unverferth Manufacturing, Trilogy Health Services, Endera.²⁴

The Agriculture sector in **Van Wert County** represents the strongest industry sector, with an LQ of 3.65. The sector has average annual wages of \$75,000 but is expected to see an average annual employment decrease of 0.75 percent over the next decade. Coal/oil/power is projected to see an increase in employment of more than 27 percent in the next ten years and has some of the highest wages in the county at \$80,000 but is not one of the county's strongest sectors with an LQ below 1.00 at 0.68. Wood and paper products is the county's second strongest sector with an LQ of 3.16; however, the industry is expected to see employment reductions near 10 percent over the next decade. This sector has lower comparative wages at \$48,000 annually. The Textile and leather sector, with a low LQ of 0.70 will see the largest decline in employment at roughly 28 percent in the next decade, while wages in this sector are roughly \$45,000.²⁵

Major Employers – Van Wert County

Van Wert County – Braun Industries, Inc., Central Mutual Insurance, Cooper Farms, Inc., Danfoss Power Solutions, OhioHealth – Van Wert Hospital, Tenneco, Greif, Inc., Toledo Molding & Die, Wal-Mart Stores.²⁶

²⁰BGSU – Center for Regional Development, Chmura.

²¹Ohio County Profiles-Hardin.

²²PUTNAM COUNTY Ohio Occupation Data | JobsOhio.

²³BGSU – Center for Regional Development, Chmura.

²⁴Ohio County Profiles-Putnam.

²⁵BGSU – Center for Regional Development, Chmura.

²⁶Ohio County Profiles-Van Wert.

Measuring Distress. While the CEDS is largely focused on regional economic development challenges, assets, and initiatives, stakeholders noted that special efforts must be made to ensure that economic growth is spread across all parts of the region. Economically distressed communities and neighborhoods of the region benefit greatly from both locally specific tactics and regionally important tactics outlined in this plan. Discussions, particularly those around the workforce, quality of life, and redevelopment, are centered around place-based economic development initiatives. Focus on these areas also aligns with EDA's commitment to distressed areas through targeted investments.

EDA considers an area to be distressed if: 1) the most recently available per capita or median household income is 80% or less of the national average; 2) the average unemployment rate over the most recent 24-month period is at least one percentage point greater than the national average unemployment rate; 3) the area has a labor force participation rate that is 90% or less of the national average or a PAEG of 5% or more where PAEG "accounts for prime-age workers who have stopped looking for jobs and left the labor force, not just those who are currently employed"; 4) the area is expected to experience actual or threatened severe unemployment or economic adjustment problems from energy industry transitions; or 5) the area has or is about to experience a "special need" as determined by EDA and includes substantial out-migration or population loss, military base closures, and negative effects of changing trade patterns.²⁷



Using EDA's StatsAmerica economic distress measurements for the region, the region does not meet any of the EDA's definitions of distress; however, some counties are considered distressed as noted in the breakdown below. From an unemployment standpoint over the last 24-month period, no county in the region is considered distressed based on having unemployment rates at or above 1.00. Putnam County and Van Wert County show 24-month unemployment rates below the national average, while Allen County and Hardin County have rates that are half a point higher than the national average and Hancock County has a rate that is only slightly higher (0.03) than the national average.

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Indiana Business Research Center

Economic Distress Criteria - Unemployment

Data Point	24 Month Unemployment	Threshold Calculation
5-County Region	4.18	0.16
U.S.	4.02	0.00
Allen County, OH	4.48	0.46
Hancock County, OH	4.05	0.03
Hardin County, OH	4.58	0.56
Putnam County, OH	3.56	-0.46
Van Wert County, OH	3.90	-0.12

Source: StatsAmerica.org

²⁷Economic Distress Criteria in PWEDA_April 2025.

When considering designations of economic distress based on the Bureau of Economic Analysis' Per Capita Personal Income (PCPI), Allen, Hardin, and Van Wert counties are currently considered distressed based on having PCPI at or below 80% the national average.

Economic Distress Criteria - Bureau of Economic Analysis Per Capita Personal Income

Data Point	BEA PCPI	Threshold Calculation
5-County Region	\$56,216	80.5
U.S.	\$69,810	100.0
Allen County, OH	\$54,010	77.4
Hancock County, OH	\$62,204	89.1
Hardin County, OH	\$42,958	61.5
Putnam County, OH	\$63,830	91.4
Van Wert County, OH	\$53,340	76.4

Source: StatsAmerica.org

Designations of economic distress based on the U.S. Census Bureau's American Community Survey 5-year estimates, Per Capita Median Income (PCMI), considers Allen, Hardin, and Van Wert counties as distressed based on having PCMI at or below 80% the national average.

Economic Distress Criteria - American Community Survey 5-Year Per Capita Median Income

Data Point	ACS 5-Year PCMI	Threshold Calculation
5-County Region	\$35,229	81.4
U.S.	\$43,289	100.0
Allen County, OH	\$33,382	77.1
Hancock County, OH	\$39,313	90.8
Hardin County, OH	\$29,509	68.2
Putnam County, OH	\$38,660	89.3
Van Wert County, OH	\$33,106	76.5

Source: StatsAmerica.org

Keeping up-to-date indicators of distress not only serve to measure economic progress within the region but also helps with the pursuit/securing of funding and ensuring investments are targeted and create the most impact for the region.

Poverty rates reveal the percentage of residents whose income falls below the federal poverty threshold, offering insight into economic hardship and social vulnerability in a community. Economic hardships include individuals and families earning less than the minimum income needed to meet basic needs like food, housing, and healthcare. High poverty rates often correlate to limited access to education, healthcare, and employment opportunities. High poverty can affect workforce readiness, influencing long-term economic and career prospects; poverty is linked to poorer health and limited access to care, which can strain local health systems; and counties with elevated poverty rates may face challenges in maintaining affordable housing and public infrastructure.

While the U.S. and state of Ohio share a similar poverty rate, the Collaborative region has a diverse range of poverty rates. Hardin County and Allen County have double-digit poverty rates at 18.2% and 15.5%, respectively. Putnam County has the region's lowest rate of poverty at 7.1% with Hancock County (8.4%) and Van Wert County (9.5%) also reporting single digit rates. As a region, poverty rates average 11.7% which is one percent lower than the state average and roughly a half percent below the national average. As the region considers strategies within the CEDS that advance opportunity across the region, counties will need to account for opportunities that connect growth with inclusion – ensuring that new investments, jobs, and infrastructure directly benefit low-income residents and remove barriers to opportunity.

Educational Attainment. Educational attainment directly shapes the quality, adaptability, and competitiveness of a community's workforce. Higher levels of education equip residents with the skills needed for modern industries, making the community more attractive to employers, and higher levels of education provides residents with the skills needed for modern industries, making the community more attractive to employers. Educational attainment is strongly linked to higher wages and lower unemployment, which in turn strengthen household spending power and tax revenues. A skilled workforce helps retain existing businesses and attract new ones in sectors like technology, healthcare, and advanced manufacturing and education prepares workers to adapt to changing industries and technologies, reducing vulnerability to economic downturns. Improving educational outcomes and skills development can reduce disparities and open pathways to opportunity for underrepresented groups, enhancing economic prosperity for the region.

Approximately 33,850 Pre-K – 12 students are enrolled in public school districts across the region. In the 2023-24 academic year, the combined average high school graduation rate across the region's public schools was 96.9% - Allen County (92.6%), Hancock County (97.7%), Hardin County (96.5%), Putnam County (99.1%), and Van Wert County (98.6%).²⁸ The region is home to thirty-five (35) Local School Districts that include K-12 education: Allen (9), Hancock (9), Hardin (5), Putnam (9), and Van Wert (3).²⁹

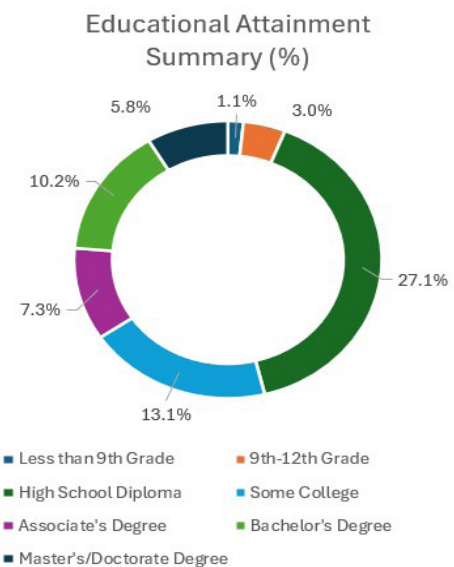
²⁸ODE District Graduation Rates 23-24.

²⁹ODE 24-25 Enrollment by District.

Poverty Rates

Data Point	Poverty Rate
U.S.	12.1%
Ohio	12.7%
5-County Region (average)	11.7%
Allen County, OH	15.5%
Hancock County, OH	8.4%
Hardin County, OH	18.2%
Putnam County, OH	7.1%
Van Wert County, OH	9.5%

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, 2025



Source: Lightcast, Moody's Analytics 2025

The region boasts numerous institutions of higher learning, where students can access certificates, Associate's degree programs, Bachelor's degree programs, and Master's and higher degreed programs. These institutions also maintain programs and degrees relevant to careers within the region. Institutions include Apollo Career Center, Bluffton University, James A. Rhodes State College, Ohio Northern University, Ohio State University–Lima Campus, Ohio State Beauty Academy, University of Findlay, University of Northwestern Ohio, Vantage Career Center, and Winebrenner Theological Seminary. Collectively, these institutions graduated 4,715 students in 2023.³⁰

Ethnicity Distribution. Ethnicity distribution/racial diversity is essential to economic development because it unlocks broader talent, fosters innovation and entrepreneurship, boosts economic performance, strengthens community resilience, and ensures broader access to opportunity. Without it, growth risks being uneven and exclusionary.

The five-county region is predominantly represented by white (non-Hispanic) residents with 89.05% of the region's population representing this ethnicity. Hispanic ethnicity represents 4.43% of the region's population, followed by Black (non-Hispanic) representing 3.49% of the region's population, Multi-race (non-Hispanic) at 1.90%, and American Indian, Pacific Islander, and Other each representing less than one percent of the total population. By 2030, it is anticipated that the total White (non-Hispanic) population will decrease by 0.68% to 88.37% and ethnicity across all other categories is expected to grow slightly.

Five County Region Ethnicity Distribution (2025-2030)

	Allen County		Hancock County		Hardin County		Putnam County		Van Wert County	
Ethnicity (%)	2025	2030	2025	2030	2025	2030	2025	2030	2025	2030
Asian (non-Hispanic)	0.96%	0.98%	2.06%	2.24%	0.92%	0.97%	0.27%	0.34%	0.37%	0.55%
White (non-Hispanic)	80.00%	79.62%	87.60%	86.88%	93.27%	92.89%	91.63%	91.24%	92.74%	91.21%
Black (non-Hispanic)	12.01%	11.98%	2.36%	2.40%	1.22%	1.25%	0.66%	0.67%	1.22%	1.58%
American Indian (non-Hispanic)	0.14%	0.15%	0.07%	0.07%	0.10%	0.10%	0.04%	0.04%	0.07%	0.07%
Pacific Islander (non-Hispanic)	0.03%	0.04%	0.01%	0.01%	0.02%	0.02%	0.01%	0.01%	0.02%	0.03%
Other (non-Hispanic)	0.24%	0.25%	0.09%	0.10%	0.10%	0.09%	0.05%	0.05%	0.04%	0.04%
Multi-race (non-Hispanic)	3.14%	3.26%	1.98%	2.09%	2.06%	2.07%	0.86%	0.93%	1.48%	1.60%
Hispanic	3.47%	3.73%	5.82%	6.20%	2.32%	2.60%	6.49%	6.72%	4.05%	4.91%

Source: Lightcast, Moody's Analytics 2025

Housing. Understanding housing characteristics provides valuable insight into a community's overall well-being, economic health and future development potential. Housing data reflects affordability, demand, the balance between household income and costs; supports workforce retention and attraction efforts; helps a community identify disparities in access, quality, and affordability across different demographics and income groups; assists in land use planning; and directly shapes the livability of the community.

Homeownership rates in the five-county region are significantly higher than state and national averages, with close to 76 percent of residents across the region owning their homes compared to 67 percent in Ohio and 65 percent nationally. Median home values in the region average \$186,980 which is significantly lower than state and national averages and points to the affordability of living in and owning a home in the region.

³⁰Bowling Green State University - Center for Regional Development, Lightcast, 2025.

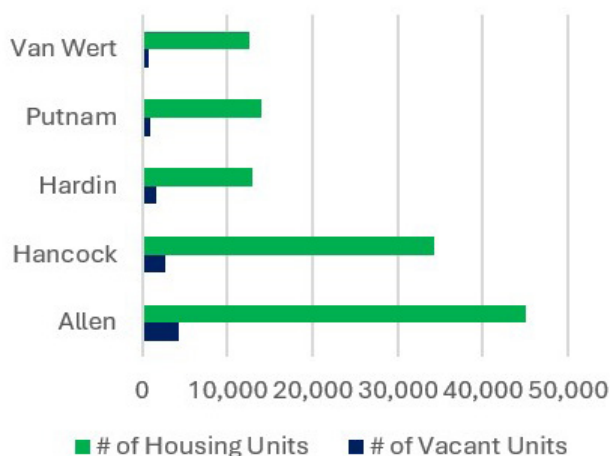
The total number of housing units in the five-county region is 118,408, with only 8,181 (6.9%) estimated vacant units across the region. Homeowner vacancy rates (6.9%) and rental vacancy rates (5.8%) are slightly lower than the State average of 7.6% for homeownership vacancy and slightly higher than the State average of 4.8% for rental vacancy rates.³¹ The median home value (owner-occupied units) is \$163,720, compared to the State (\$199,200).³²

Income. Median household income is a key measure of financial stability, affordability, and opportunity. It is an important measure for a community, as it helps us understand whether residents can afford housing, healthcare, and basic necessities and highlight systemic inequalities or underserved populations. Comparing median household incomes across geographies helps identify which areas are thriving and which may need assistance. Tracking changes in median household income can also reveal economic growth, stagnation, or decline, and helps evaluate the impact of policy decisions and prioritization of community and economic development initiatives. Median household income in the region (\$67,340) falls below the State of Ohio (\$69,069) and U.S. (\$83,730) averages. Opportunity to target future jobs that are higher paying, and likely higher skilled.

The region has seen growth in median household income over the last 15 years in every county, except Allen County. Year-over-year growth averaged 2.42% during this timeframe, showing nominal wage growth compared to state and national averages and suggesting wage growth has not kept up with other parts of the country. Putnam and Van Wert counties are the only two counties in the region that experienced growth in median household income that exceeded the state average, despite falling short of growth in the national average.

Labor Force. A region's labor force is a key indicator of economic vitality. With the retirement of the Baby Boomer generation and ongoing gaps between industry needs and the preparation provided by K–12 and higher education, many areas face significant

Available Housing Units (2025)



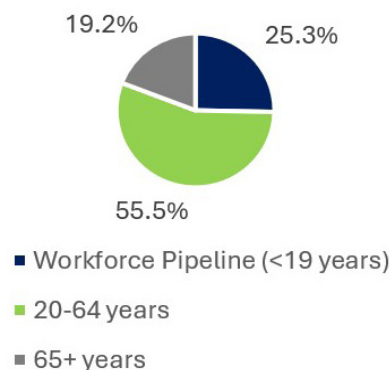
Source: Lightcast, Moody's Analytics 2025

Median Household Income Comparison

Data Point	Median Household Income	Percent Change, 2010-2025
U.S.	\$83,730	69.91%
Ohio	\$69,069	49.85%
5-County Region	\$67,340	36.36%
Allen County, OH	\$61,207	-0.13%
Hancock County, OH	\$69,378	39.00%
Hardin County, OH	\$56,074	37.74%
Putnam County, OH	\$82,829	53.61%
Van Wert County, OH	\$67,206	51.58%

Source: Lightcast, Moody's Analytics, U.S. Census Bureau, St. Louis FRED 2025

Regional Workforce Summary (%)



Source: Lightcast, Moody's Analytics 2025

³¹DP04: Selected Housing Characteristics - Census Bureau Table.

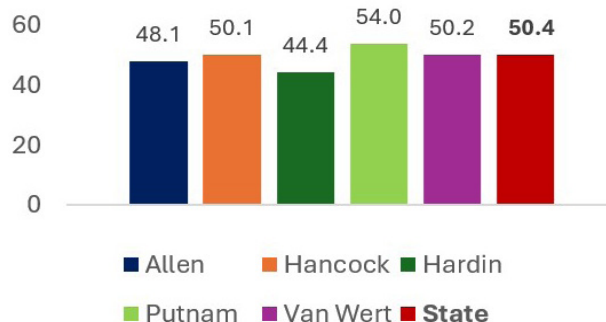
³²U.S. Census Bureau QuickFacts: Van Wert County, Ohio; Putnam County, Ohio; Hardin County, Ohio; Hancock County, Ohio; Allen County, Ohio; United States.

shortages of qualified workers. Additionally, many communities throughout the U.S. are seeing an exodus of residents and young people who are choosing vibrant urban regions to relocate. In Ohio, the Columbus Region is one of the fastest growing regions in the nation and many Ohioans are looking to this part of the state as an opportunity to relocate and establish careers and families. For the five-county region, Fort Wayne, IN is an additional draw for resident relocation with its proximity to the region and easy access along the US 30 corridor.

When examining the labor force dynamics of a region, the breakdown of population into the workforce pipeline (19 years and younger), prime working years (20-64 years), and mature/retiring workforce (65+ years) help define the strength of a labor force, economic competitiveness of a region, and potential for future growth. A higher share of prime working-age residents suggests a strong labor pool to support and attract businesses. The portion of residents making up the workforce pipeline shows whether a community is well-positioned for future growth or runs the risk of labor shortages. Roughly half of the region's population (55.5%) is in their prime working age, with 20 percent of the population represented by the workforce pipeline and 25 percent representing mature/retiring workforce. While a majority of the population is currently in their prime working years, the region's future workforce pipeline is 5 percentage points lower than the mature/retiring aged population and the region may not be able to keep up with future workforce demands.

Labor force participation rates estimate an economy's active workforce and look at the number of people 16 years and older who are employed or actively seeking employment compared to the total non-institutionalized civilian working-age population.³³ At the state level, 50.4 percent of the population are actively engaged in workforce-related activities. Within the five-county region's footprint, Putnam County (54%) is the only county with a rate higher than the state average. Van Wert County (50.2 %) and Hancock County (50.1%) are slightly lower than the state average, followed by Allen County (48.1%) and Hardin County (44.4%). Maintaining an engaged workforce is an important effort and there are many factors that impact an area's participation rate such as new employment opportunities due to company growth or the attraction of new employers and older workers retiring.

Labor Force Participation Rates (%)



Source: Lightcast, Moody's Analytics 2025

ALLEN COUNTY WORKFORCE INFLOW - OUTFLOW



Source: U.S. Census Bureau

HANCOCK COUNTY WORKFORCE INFLOW - OUTFLOW



Source: U.S. Census Bureau

³³Labor Force Participation Rate: Purpose, Formula, and Trends.

HARDIN COUNTY WORKFORCE INFLOW - OUTFLOW



PUTNAM COUNTY WORKFORCE INFLOW - OUTFLOW



Source: U.S. Census Bureau

VAN WERT COUNTY WORKFORCE INFLOW - OUTFLOW



Source: U.S. Census Bureau

An additional factor to consider when examining labor force dynamics is where the labor force travels to each day for employment. As a five-county region, 59,417 residents live and work in the same county while the remaining workforce travels to other communities throughout the region, Ohio and eastern Indiana to work. The region has an opportunity to market local job opportunities to its residents to increase the labor force working locally to support existing businesses and attract new businesses.

Regions that succeed in retaining talent and young people begin with strategies focused on attracting quality jobs and building strong support systems for workers – such as affordable childcare, reliable transportation, and access to quality, affordable housing.

Employment. Occupational data provides valuable insights into the types of jobs people hold within a community, revealing whether there is alignment in workforce composition to leading industry sectors. By analyzing this data, economic development professionals and policymakers can better understand local labor market dynamics, identify gaps in employment opportunities, and align education and training programs with industry needs.

The region's largest occupational sectors by employment are Production (19,248 workers), Transportation and Material Moving (14,443), Office and Administrative Support (13,843), Food Preparation and Serving (11,872), and Sales (10,506). Among these, Production roles offer the highest median annual wage at \$43,913 and generate \$845 million in total wages across the five counties. Transportation and Material Moving, despite employing over 14,000 people, has a lower median wage of \$38,162 and contributes \$551 million in wages. Office and Administrative Support roles earn a median of \$39,901 and generate \$552 million, while Food Preparation and Serving (\$26,669 median) and Sales (\$31,768 median) contribute \$316 million and \$333 million, respectively. Collectively, these five sectors employ nearly 70,000 workers and account for \$1.75 billion in annual wages.

In contrast, the highest-paying occupational groups - Management, Computer and Mathematical, Architecture and Engineering, and Legal - employ a smaller workforce of 13,902 but generate \$1.1 billion in wages. Although these high-wage sectors represent only about 20% of the employment total of the top five sectors, they account for nearly 63% of the total wages earned in those sectors.

SOC	Occupation	Median Annual Wage, Average	Total Employees
11-0000	Management	\$81,573	9,040
13-0000	Business and Financial Operations	\$65,652	5,589
15-0000	Computer and Mathematical	\$81,160	1,825
17-0000	Architecture and Engineering	\$76,048	2,572
19-0000	Life, Physical, and Social Science	\$64,491	887
21-0000	Community and Social Service	\$45,839	2,210
23-0000	Legal	\$75,504	465
25-0000	Education, Training, and Library	\$59,019	7,686
27-0000	Arts, Design, Entertainment, Sports and Media	\$41,065	1,762
29-0000	Healthcare Practitioners and Technical	\$68,638	8,764
31-0000	Healthcare Support	\$35,264	4,889
33-0000	Protective Service	\$48,713	2,106
35-0000	Food Preparation and Serving Related	\$26,669	11,872
37-0000	Building and Grounds Cleaning and Maintenance	\$31,447	4,090
39-0000	Personal Care and Service	\$28,097	2,667
41-0000	Sales and Related	\$31,768	10,506
43-0000	Office and Administrative Support	\$39,901	13,843
45-0000	Farming, Fishing, and Forestry	\$32,225	844
47-0000	Construction and Extraction	\$49,952	5,199
49-0000	Installation, Maintenance, and Repair	\$52,235	6,249
51-0000	Production	\$43,913	19,248
53-0000	Transportation and Material Moving	\$38,162	14,443
55-0000	Military-only	\$56,385	302

Source: Lightcast, Moody's Analytics 2025

This tells us the following:

- **Employment Concentration:** The region's economy is heavily supported by mid- to lower-wage sectors like Production, Transportation, and Food Service, which together employ most of the workforce.
- **Wage Disparity:** A significant gap exists between high-employment sectors and high-wage sectors. High-wage occupations employ fewer people but generate a disproportionate share of total wages.
- **Economic Dependence:** The region relies on a large base of lower-wage jobs to sustain employment, while a smaller group of specialized, higher-wage roles drives income generation.
- **Strategic Implication:** Workforce development efforts could focus on upskilling workers in lower-wage sectors and expanding access to high-wage fields to improve income parity and economic resilience.

Resiliency Index. Economic resilience is the capacity of a region to the ability of regions to anticipate, withstand, and bounce back from any type of shock, disruption, or stress that it may experience. Many definitions of economic resilience limit its focus on the ability to quickly recover from a disruption. However, in the context of economic development, economic resilience aims to better prepare regions to anticipate, withstand, and bounce back from any type of shock it may experience. Establishing economic resilience in a local or regional economy requires the ability to anticipate risk, evaluate how that risk can impact key economic assets, and build a responsive capacity. Within the context of comprehensive economic development planning, resilience extends beyond recovery - it emphasizes proactive preparedness and long-term adaptability. This involves assessing risks to key assets, diversifying the economic base, and fostering strong institutional and community networks that can mobilize quickly in times of disruption.

Common Sources of Economic Stress:

- National or global downturns that reduce demand for local goods and services.
- Industry-specific declines that impact core regional employers or clusters.
- External shocks such as natural disasters, pandemics, or major employer exits.

In steady-state conditions, regions strengthen resilience through diversification, workforce adaptability, infrastructure investment, and strong governance networks. Responsively, resilience requires pre-disaster coordination, rapid communication systems, and leadership continuity to ensure effective recovery and sustained economic performance.

Resilience Indicators and Assessment. Several established indices can be used to assess regional economic resilience. The Economic Development Capacity Index (EDCI), developed by the National Economic Research and Resilience Center (NERRC), measures county-level capacity across five domains: Human Capital, Financial Environment, Industry Strength and Diversity, Infrastructure Quality, and Institutions and Partnerships.³⁴

Human Capital focuses on the overall composition of the workforce and the quality of life for all residents in a county. Economic development differentiates itself from economic growth by incorporating the goal of improving the quality of life for individuals. This capacity area includes indicators related to education attainment, creative and inventive occupations, income and income inequality, homeownership and housing burden, and healthcare access and the number of healthcare professionals per capita.

Financial considers the financial environment within a county. Ready access to capital can spur economic growth and entrepreneurship. Conversely, capital constraints are a significant limiter of economic growth and can inhibit innovation. This capacity area includes indicators related to local government financial health, private sector access to small business loans, small business access to federal seed funding for technology and research development activities, and access to local banks.

Industry considers the overall business environment within a county. Diverse economies with robust local clusters do not rely on a single source for economic stability, whether that is a single business or industry. Increases in industry diversity and the presence of clusters contribute to economic growth and can increase resilience to economic shock. This capacity area specifically includes measures related to local clusters for establishments and employment, industry diversity, business entries and exits, and the presence of advanced industries.

Infrastructure is a capacity area that considers the physical and environmental resources that make business and economic development activities possible. Infrastructure facilitates the movement of goods, services, and people and enables the operations of businesses. It also contributes to quality of life, making a community or region more attractive to individuals, families and businesses. Indicators relate to the status, quality or accessibility of infrastructure and natural systems, including transportation, ports, transit, broadband, energy reliability, air and water quality, and green space.

Each EDCI domain is composed of a set of quantitative and qualitative indicators that collectively represent a county's capacity in that area. These indicators are standardized using Z-scores, which measure how each county performs relative to the national mean across a five-year dataset. This standardization allows for direct comparison among counties nationwide.

Five County Northwest Ohio Economic Resiliency Profile

County	Human Capital	Financial Capacity	Industry Strength	Infrastructure	Institutions & Partnerships
Allen	Elevated (0.62)	Limited (0.27)	Elevated (0.70)	High (0.92)	Moderate (0.73)
Hancock	High (0.86)	Limited (0.45)	High (0.92)	High (0.92)	Limited (0.38)
Hardin	Moderate (0.50)	Limited (0.25)	Moderate (0.34)	Moderate (0.60)	Moderate (0.62)
Putnam	High (0.99)	Elevated (0.87)	High (0.83)	Limited (0.34)	Limited (0.34)
Van Wert	High (0.97)	Limited (0.22)	Elevated (0.39)	Moderate (0.65)	Moderate (0.62)
Regional Capacity	High	Limited	High-Elevated	Moderate-High	Moderate

Source: Bowling Green State University – Center for Regional Development 2025

³⁴Human Capital Card | Economic Development Capacity Index Portal.

To facilitate interpretation, Z-scores are translated into percentile ranks and then classified into five qualitative categories - Low, Limited, Moderate, Elevated, and High - based on each county's relative position to the national average.

1. **Low:** Capacity is well below the national average;
2. **Limited:** Capacity is slightly below or approaching the national average;
3. **Moderate:** Capacity close to the national average;
4. **Elevated:** Capacity is above the national average; and
5. **High:** Capacity is well above the national average.

This classification approach provides a consistent, data-driven framework for benchmarking resilience, identifying local strengths, and guiding targeted strategies for investment and capacity building. This framework is utilized to assess the resilience of the five counties within the regional CEDS.

Five County Northwest Ohio Resilience Profile

The five counties within the regional CEDS – Allen, Hancock, Hardin, Putnam, and Van Wert – demonstrate moderate to high levels of resilience capacity, characterized by **strong human capital, diversified industry bases, and generally robust infrastructure systems**. However, financial access and institutional capacity remain shared challenges, particularly in smaller or rural counties where lending access and coordinated partnerships are limited.

Key Insights Analysis:

- **Human Capital:** Human capital is a strength for the region. All five counties perform well in education attainment, workforce quality, and quality of life, particularly Putnam and Van Wert. Continued investment in skills alignment, credentialing, and workforce adaptability will ensure readiness for emerging industry needs.
- **Financial and Institutional Gaps:** Despite strong labor and industry bases, financial capital access, particularly for small businesses and technology-driven start-ups, remains limited. Strengthening local lending networks and expanding participation in federal and state grant programs would enhance resilience capacity. Institutional partnerships – especially in Hardin, Putnam, and Van Wert – should be expanded to include regional higher education, nonprofits, and collaboration to leverage collective capacity.
- **Industry and Infrastructure Strengths:** Hancock, Putnam, and Allen demonstrate diversified industry structures and high infrastructure performance, which buffer against sector-specific downturns. Investments in broadband, transportation, and sustainable energy infrastructure will further reinforce resilience, particularly for Hardin and Putnam Counties.
- **Building Responsive Capacity:** Future planning should focus on integrating hazard mitigation and economic recovery planning into CEDS updates, expanding data networks and GIS integration for real-time risk assessment, developing leadership succession and communication protocols for crisis response, and fostering cross-county collaboration through joint workforce and innovation initiatives.
- **Institutions & Partnerships:** Public and private entities that support and facilitate economic development, entrepreneurship, and innovation through collaborative networks are vital to overall economic and workforce successes in a community or region. Institutional partnerships, especially in Hancock and Putnam counties, should be expanded to include regional higher education, nonprofits, and workforce stakeholder collaboration to leverage collective capacity. There are successful workforce development and career readiness efforts underway and proving valuable in each county in the region; however, further collaboration could help enhance benefit and tangible results in the region.
- **Building Responsive Capacity:** Future planning should focus on integrating hazard mitigation and economic recovery planning into CEDS updates, expanding data networks and GIS integration for real-time risk assessment, developing leadership succession and communication protocols for crisis response, and fostering cross-county collaboration through joint workforce and innovation initiatives.

Economic Resiliency Index Summary

The five-county region possesses a strong foundation for economic resilience, anchored in skilled human capital, industrial diversity, and robust infrastructure. Addressing structural gaps in financial access and institutional collaboration will enhance long-term adaptability and ensure that the region not only withstands disruptions but emerges stronger and more connected. Embedding resilience as a core CEDS principle ensures that economic growth remains sustainable, attainable across all spectrums, and prepared for the challenges of the future.

The following county-level resilience profiles integrate Economic Development Capacity Index (EDCI) scores, percentile-band interpretations, and direct alignment to Comprehensive Economic Development Strategy (CEDS) Action Items. Percentile bands reflect approximate national ranges consistent with EDCI qualitative classifications. A detailed summary by county is included in **Appendix F**.

Allen County Overall Resilience: High-Elevated

Category	Score	Percentile Band
Human Capital	0.62	Elevated (60th-80th)
Financial Capacity	0.27	Limited (20th-40th)
Industry Composition	0.70	Elevated (60th-80th)
Infrastructure	0.92	High (80th-95th)
Institutions & Partnerships	0.73	Moderate-Elevated (55th-75th)

Allen County CEDS Priority Action Items

- Expand access to small-business and entrepreneurial capital.
- Strengthen cross-county institutional coordination and data sharing.
- Leverage strong infrastructure to support advanced manufacturing and logistics.

Hancock County Overall Resilience: High

Category	Score	Percentile Band
Human Capital	0.86	High (80th-95th)
Financial Capacity	0.45	Limited-Moderate (35th-50th)
Industry Composition	0.92	High (80th-95th)
Infrastructure	0.92	High (80th-95th)
Institutions & Partnerships	0.38	Limited (25th-40th)

Hancock County CEDS Priority Action Items

- Formalize regional governance and partnership structures.
- Expand revolving loan funds and SBA participation.
- Support industry diversification through innovation initiatives.

Hardin County Overall Resilience: Moderate

Category	Score	Percentile Band
Human Capital	0.50	Moderate (40th-60th)
Financial Capacity	0.25	Limited (20th-35th)
Industry Composition	0.34	Moderate-Limited (30th-45th)
Infrastructure	0.60	Moderate (50th-65th)
Institutions & Partnerships	0.62	Moderate (50th-65th)

Hardin County CEDS Priority Action Items

- Prioritize broadband and transportation investments.
- Strengthen access to regional capital and financing tools.
- Deepen engagement with regional workforce and development partners.

Putnam County Overall Resilience: High

Category	Score	Percentile Band
Human Capital	0.99	High (90th-98th)
Financial Capacity	0.87	Elevated-High (75th-90th)
Industry Composition	0.83	High (80th-95th)
Infrastructure	0.34	Limited-Moderate (30th-45th)
Institutions & Partnerships	0.34	Limited-Moderate (30th-45th)

Putnam County CEDS Priority Action Items

- Invest in broadband, transportation, and energy infrastructure.
- Ensure coordination among agencies, partners, and institutions increases with the scale and complexity of priority projects or major investment projects.
- Leverage workforce strengths to attract high-quality employers.

Van Wert County Overall Resilience: Moderate-High

Category	Score	Percentile Band
Human Capital	0.97	High (85th-95th)
Financial Capacity	0.22	Limited (20th-35th)
Industry Composition	0.39	Moderate (40th-55th)
Infrastructure	0.65	Moderate (55th-70th)
Institutions & Partnerships	0.62	Moderate (50th-65th)

Van Wert County CEDS Priority Action Items

- Expand capital access and financing partnerships.
- Enhance infrastructure reliability and redundancy.
- Increase collaboration with education and workforce institutions.

Taken together, this analysis reinforces that **regional resilience is not a one-size-fits-all proposition**. While each county brings distinct strengths and faces unique constraints, the collective opportunity lies in coordinated action – leveraging strong human capital, sharing institutional capacity, aligning infrastructure investments, and expanding access to capital through regional mechanisms. Advancing these priorities through the CEDS framework ensures that resilience is embedded not as a standalone concept, but as a core principle guiding economic development decision-making.

As this CEDS moves from planning to implementation, the EDCI-informed strategies outlined in this analysis provide a practical approach to developing final goals and a roadmap for implementation, strengthening the region's ability to anticipate risk, absorb shocks, and adapt to change. By addressing documented capacity gaps and reinforcing existing assets, the five-county region is well positioned not only to withstand future disruptions, but to emerge stronger, more connected, and more competitive over the long term.



3 COMMUNITY ENGAGEMENT

Public input is an important aspect of the CEDS process, as it ensures the strategy is developed in collaboration with stakeholders and the broader community who, collectively, have a vested interest in the region's economic development. This community engagement process involved meeting with community leaders, businesses, educational institutions, nonprofits, and the general public in each of the five counties. Community engagement was conducted in multiple settings, including in-person Focus Group sessions, broader in-person Stakeholder meetings, an in-person SWOT analysis, in-person Public Input Sessions, and an online Public Survey.

Focus Groups Summary

Focus Group discussions were held in each county and were designed to explore perceptions, attitudes, ideas, and experiences as they relate specifically to economic and community development. Topics of discussion were the same in each county, including *Regional Vision and Priorities, Strengths and Assets, Challenges and Barriers, Infrastructure, Sites and Resources, Workforce and Education, Resilience and Inclusion, Projects and Priorities and Other Considerations*. Meeting summary notes for each county are included in **Appendix A** and are summarized below.

Regional Vision and Priorities

- Create an atmosphere in the community/region that keeps, retains, and grows residents and workforce now and into the future – attracting the future residents and workforce.
- Housing, recreation, diversity of job opportunities, amenities, quality of life, and safety are all key to long-term success.
- Vibrant downtown redevelopment efforts to grow the entrepreneurial and small business base and make communities a destination for day trips.
- Creating an environment that welcomes people from diverse backgrounds and enhances the region's cultural representation.
- Establishing a balanced representation of businesses and industries, and creating an environment that attracts more creators and innovators.

Strengths and Assets

- Counties have great companies, excellent education and training resources, and strong local leaders to support growth and opportunity.
- The presence of large, Fortune 500 companies and headquarters helps with economic climate in the region.
- Well maintained communities.

Challenges and Barriers

- Retaining rural healthcare systems to serve the community and ensure health needs are being met.
- Lack of housing – affordability and diversity of housing options
- Lack of childcare – capacity and affordability.
- Improvements to broadband/technology infrastructure to better serve rural areas.
- Lack of available workforce is preventing communities from competing for business attraction and new growth and investment.
- Access to reliable transportation is a barrier for social and economic needs.
- Many areas in the region lack proximity to interstates, which is a disadvantage when competing for economic development “leads.”
- Improving the approval and permitting process would help make some communities more business friendly.

Infrastructure, Sites and Resources

- Opportunities exist for new industrial, office, and retail development throughout the region.
- Interstate 75 and proximity to rail and airports are an asset throughout the region.
- Need to identify sites where residential development could occur.
- Focusing business attraction efforts on areas that complement the current business base and do not compete with existing employers (e.g., agribusiness, R&D/engineering, medical, cold storage food facilities).
- Developing an economic development outreach campaign to developers to “pitch” sites would be beneficial.
- Improve collaboration/working relationships with utility companies/providers.
- Brownfield redevelopment efforts and investments are important to revitalizing properties in communities.

Workforce and Education

- Counties have individual workforce development and career readiness initiatives that are robust and supported by the educational and business community, but an ongoing effort to improve these initiatives and expand their reach is critical.
- The region is home to exceptional K-12 schools, joint vocational schools/career technical schools, and higher education that offer numerous programs to prepare students for various job-types.
- Schools are doing a good job helping students determine career pathways and suitable educational programs to support career interests, and the enrollment numbers in local career tech/credential/2YD programs are higher than ever.
- Many employers will train new employees on the job, promote from within, and encourage ongoing skills development.
- Satellite locations of post-secondary education and career center programming would benefit the more rural areas of the region.
- Workforce shortages in skilled trades and healthcare exist throughout the region.
- Address and build soft skills in the workforce.
- Understanding how Artificial Intelligence will impact manufacturing and other sectors both from an operational standpoint and educational perspective.

Resilience and Inclusion

- Diverse business base (e.g., small/entrepreneur, medium businesses, large businesses, and diverse industry sectors) are important to community vitality and weathering changes in economic conditions at a state/national level.
- Explore opportunities to partner with Canadian companies and leverage the new Gordie Howe Bridge.
- Providing resources for small business growth, minority-owned businesses, and downtown redevelopment is important.
- Need to offer resources and services to vulnerable groups (e.g., minority, aging, re-entry, and youth populations) to support opportunity and economic growth.

Projects and Priorities

- Counties have great companies, excellent education and training resources, and strong local leaders to support growth and opportunity.
- Need to identify greenfield sites for smaller and larger industrial parks to meet the diverse demands of businesses but respect the realistic economic development offerings of each county.

- Determine where data centers fit into the regional economy and understand how technology is changing how businesses/manufacturers operate.
- Multi-modal transportation infrastructure that connects communities (e.g., walking/bike trails).

Other Considerations

- Cost of infrastructure is very high and resources are scarce to fill the gaps in funding these investments that are key to economic and community growth.
- Support the zoning, utilities/infrastructure, permitting, etc. and align these efforts with targeted economic and community development priorities.
- Need to retain the existing business base and associated workforce.
- Concerns for potential changes or elimination of Ohio's property tax and the impact to existing incentives programs (e.g., CRA, DRD, EZ, TIF).

SWOT Analysis Summary

A SWOT analysis is a simple but powerful planning tool used to understand what an organization does well, where it struggles, and what external factors could help or hinder it. A SWOT analysis aligns internal capabilities with external realities. For the five-county region, local economic development organizations and corresponding services and support represent internal capabilities while implementation of various priorities such as public infrastructure projects, private investment, job creation, and workforce skills and training advancements are examples of external realities. SWOT analysis also helps identify areas for improvement and competitive advantage, and helps with resource allocation aligned with identified priorities.

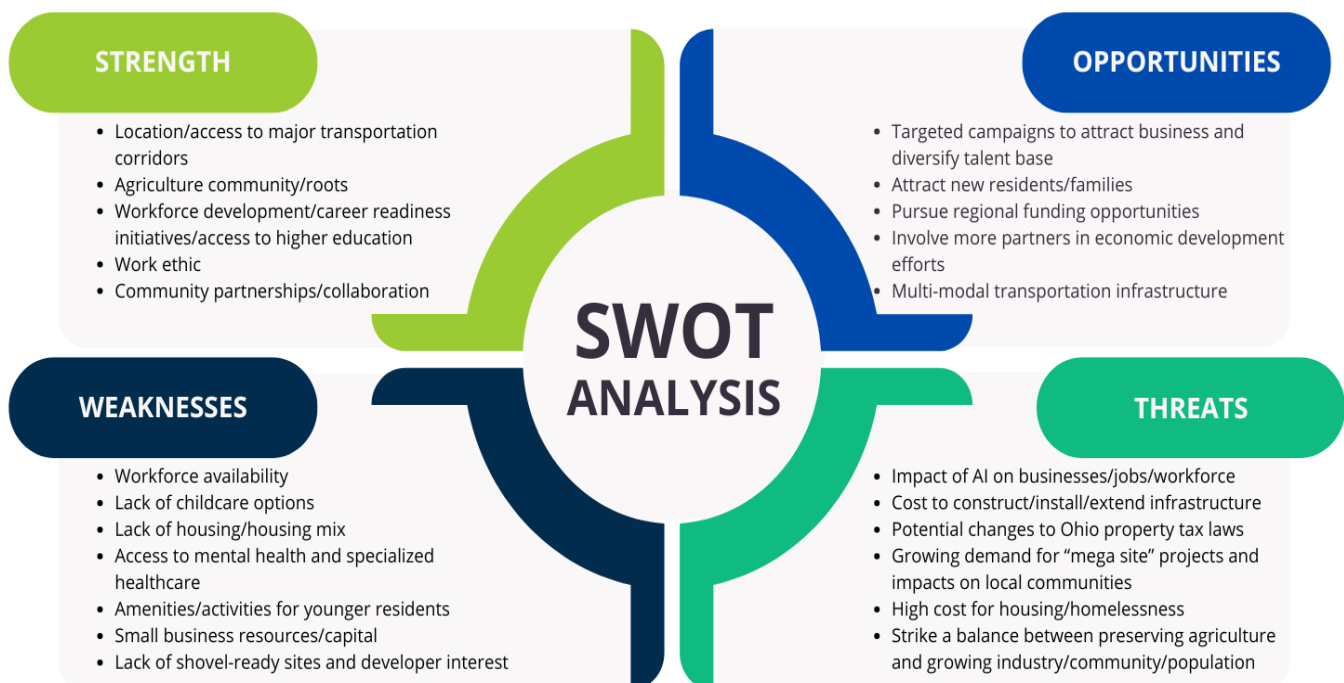
A SWOT Analysis identifies competitive assets to a region, factors that could limit economic development, and guides strategic planning and resource allocation.

Strengths are a region's competitive advantages, such as a skilled workforce or robust public infrastructure assets.

Weaknesses are a region's competitive disadvantages, such as low educational attainment or high cost of living.

Opportunities are chances for regional improvement or progress, such as diversifying the region's economic base.

Threats are chances for negative impacts or regional decline, such as the loss of major employers or changes in government policies.



The five-county region's **S**trengths included location, access to major transportation assets, agriculture, workforce development initiatives, and collaboration. **W**eaknesses pointed to availability of workforce, childcare and housing resource issues, difficulty accessing mental health and specialized healthcare, amenities, small business resources, and lack of shovel-ready sites. **O**pportunities focused on strategic efforts to attract businesses and diversify the talent base, attract new residents and families, pursuing funding in a collaborative approach, and expanding multi-modal infrastructure assets. Finally, **T**hreats that were identified included potential impacts of AI, cost of construction, potential changes to Ohio property tax laws, and striking a balance between preserving agriculture and growing industry, community and population.

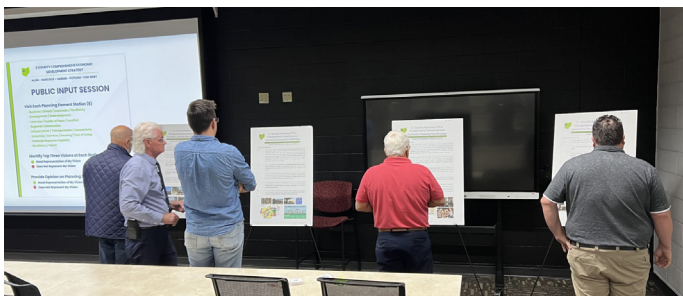
Public Input

Stakeholder and local leadership input was important to the CEDS process; however, public input also played a vital role in identifying a vision for the future and the type of development that would be supported by communities.

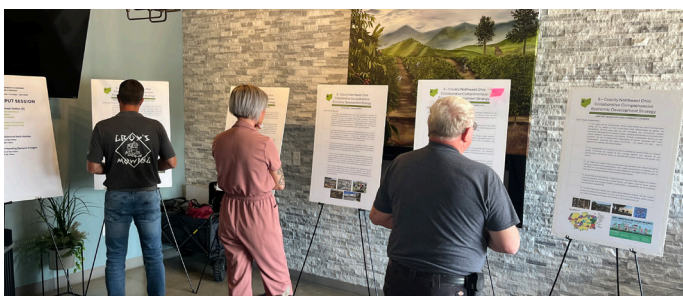
Public input sessions were held in each of the five counties and vision statements and development examples were explored by residents. Residents were asked to identify vision statements by key planning elements that best represented their ideas for the future of the region and were asked to identify types of development they would support or were not supportive of.



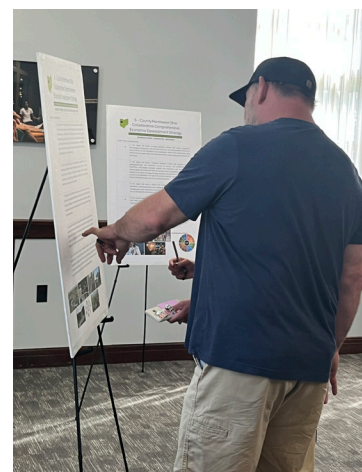
Allen County Public Visioning Event



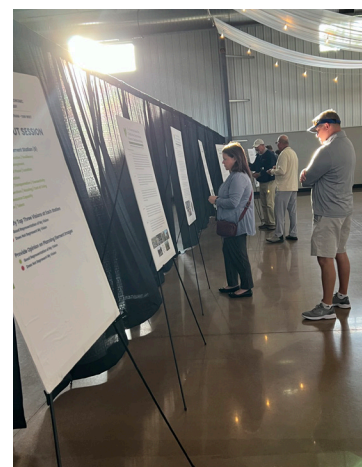
Van Wert County Public Visioning Event



Putnam County Public Visioning Event



Hardin County Public Visioning Event



Hancock County Public Visioning Event



Describe Your County Today

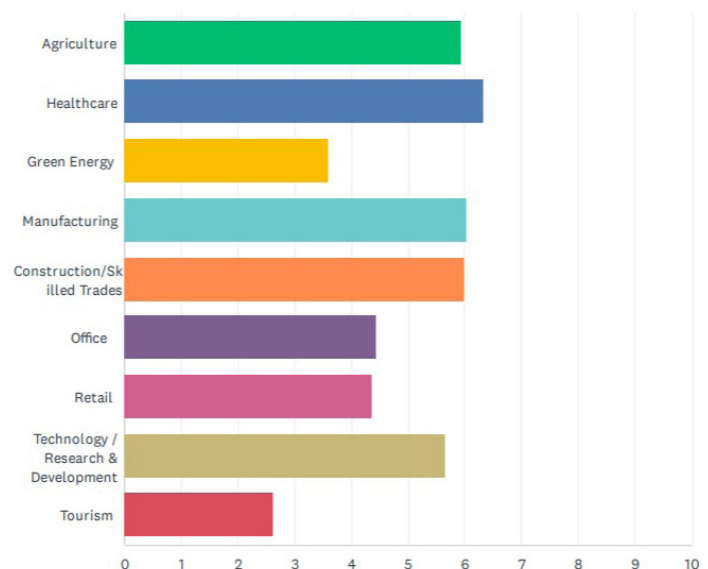


Describe Your Vision for the Future



Top priorities for improving the local economy included construction of new housing, business support, access to education and training opportunities, and improvements to public infrastructure. Respondents indicated the top industries/sectors they would like to see grow in the region as healthcare, manufacturing, construction/skilled trades, and agriculture.

Survey respondents indicated skilled trades and soft skills were the most important types of job training and education to the community and their household, followed by certifications/credentials, digital skills and adult education.





4 STRATEGIC DIRECTION

PURPOSE.

The CEDS Project Team has undertaken the creation of this Comprehensive Economic Development Strategy for the Five County Northwest Ohio Collaborative to provide a shared roadmap that supports long-term economic growth in the region.

VISION.

To see this purpose come to fruition, the Project Team approved the following visions for the region by key planning elements:

Amenities/Services/Facilities/Housing/Cost of Living – Our region will be made up of thriving communities where high-quality amenities, accessible services, and a diverse mix of housing options come together to support residents at every stage of life, fostering a welcoming environment that reflects the diversity of our population and offering walkable neighborhoods, engaging public spaces, and essential services that promote health, connection, and opportunity.

Business Climate/Innovation/Resiliency – Our region will foster a strong business climate that values innovation, encourages collaboration, and promotes resilience. By working together across our five counties, we will strengthen local businesses, attract new opportunities, and ensure that our small cities and rural communities remain stable and prepared for the future.

Regional Collaboration/Attitudes/Mindset – Our region will embrace a spirit of collaboration and future-focused mindset that unites communities, businesses, and institutions across the region. By working together to share resources, align priorities, and build partnerships, the region will strengthen its influence, expand opportunities, and foster a culture of optimism and innovation. This cooperative approach will ensure that our region is not only prepared for change but positioned to lead in a competitive regional economy.

Development/Reinvestment – Our region will strategically guide growth and reinvestment to strengthen its communities, enhance quality of place, and create spaces where people want to live, work, and invest. By revitalizing existing sites, repurposing underutilized properties, and preparing new areas for sustainable development, counties will balance preservation of rural character with opportunities for modern growth. This approach will foster vibrant downtowns, resilient infrastructure, and attractive business and residential environments that support long-term prosperity.

Financial/Resource Capacity/Funding – Our region will work together to build a resilient economic ecosystem where financial tools (e.g., grants, incentives, investment mechanisms/districts) and partnerships are leveraged to unlock potential, reduce barriers, and ensure that every project contributes to a more vibrant, inclusive, and prosperous region.

Infrastructure/Transportation/Connectivity – Our region will create a coordinated, reliable, and sustainable infrastructure and transportation network that connects businesses and residents across our five-county region, enhancing mobility, economic opportunity, and the quality of life in our communities.

Land Use/Quality of Place/Livability/Location – Our region will be a connected, vibrant place where the charm of small-town living and the beauty of rural landscapes meet opportunities for growth. By thoughtfully planning land use, we can strengthen our region's unique character and enhance the quality of place, creating welcoming environments that attract residents, businesses, and visitors. Through collaboration across our five counties, we aim to balance the preservation of natural resources with smart development, ensuring that every community - no matter its size - offers opportunity, livability, and pride of place.

Workforce/Talent – Our region will prepare, train, and educate a skilled workforce that adapts to the dynamic needs of the business landscape and competitive global environment.

GOALS.

Goals have been set by the Five County Northwest Ohio Collaborative to guide where action should be concentrated to ensure the purpose and vision of each planning element are achieved. Goals give the CEDS plan direction, help align partners, and identify factors to measure and track progress.

Goal 1: Economy. Grow & Diversify the Region's Business Landscape

Goal 2: Infrastructure & Natural Resources. Create and Sustain the Region's Infrastructure Assets and Natural Resources

Goal 3: Quality of Place. Regional Vitality & Inclusivity

Goal 4: Workforce. Workforce Readiness & Employment Opportunities

Five County Northwest Ohio Collaborative Goals

Collective Knowledge in Action – Goals for the CEDS emerged from building an understanding of “who” the region is today through data collection and analysis and in the summary background and stakeholder engagement efforts throughout the process, including considering numerous existing plans of partner agencies with the aim of establishing “umbrella” priorities that foster collective impact.

Establishing clear goals and accompanying implementation recommendations, measurable indicators to track progress, and key partners, provides the Collaborative with a flexible, adaptable framework. This structure enables each county to advance shared regional goals while tailoring actions to the unique needs, opportunities, and circumstances of individual communities. Additionally, this approach provides the Collaborative with an approach that does not evaluate the CEDS' success based solely on actions completed, rather provides a means to track and quantify key indicators that can demonstrate whether the Collaborative is making progress on its strategic priorities.

The Collaborative and its partners should work together during annual CEDS plan review meetings to identify which approaches to pursue based on current and projected economic conditions and the resources available to undertake various priorities. The Collaborative should also use this time to measure progress based on a series of indicators rather than solely determining success by actions completed.

Priority Goals – The various priority goals for the Collaborative's region have been organized into five general areas: Economy, Infrastructure & Natural Resources, Quality of Life, and Workforce.

For each goal, the Collaborative determined strategies, objectives and key tactics that are important to realize tangible and measurable progress over the five-year CEDS period.

Innovation & Entrepreneurship – The spirit of innovation and entrepreneurship also energizes every goal area. Where there are challenges, there are also opportunities for sustainable and scalable solutions that generate economic activity. Entrepreneurs exist in every corner of this region, ready to build on our existing industries or spark our capabilities in new ones. A diverse economy will rely on their engagement, participation and retention in our region.

Diversity & Inclusion – An additional dimension of diversity and inclusion is also reflected on throughout all strategic priority areas with the aim of addressing systemic barriers to wealth creation for historically underserved communities, people with disabilities, and rural communities. Developing an intentional practice of reducing economic barriers will advance the overarching goal of creating a more equitable regional economy.



Summary of CEDS Goals

Goal 1: Economy - Promote adaptive economic development that encourages innovation and entrepreneurship, supports existing businesses, attracts new employers, and builds regional resilience.

Goal 2: Infrastructure & Natural Resources - Sustain and expand the economic value of the region's natural resources and ensure infrastructure is in place to support future development and resilient communities.

Goal 3: Quality of Life - Foster diverse and inclusive communities where all residents and visitors enjoy active, secure, healthy and fulfilled lives.

Goal 4: Workforce - Develop a resilient, inclusive talent pipeline that supports individuals from early childhood through adulthood, equipping learners of all ages with adaptable, future ready skills through continuous learning, reskilling, and upskilling.

Goal 1: Economy	Promote adaptive economic development that encourages innovation and entrepreneurship, supports existing businesses, attracts new employers, and builds regional resilience.
Strategy 1. Support economic innovation across all types of business and sectors, from emerging startups to legacy corporations.	
Objectives	
<ul style="list-style-type: none"> • Increase the rate of new small business launches and accelerate the growth of emerging firms • Expand financial and supportive resources available to small businesses and growth companies across the region • Strengthen awareness and drive adoption of new technologies and innovation practices in existing companies to secure long-term competitiveness and stability 	
Tactics	
<ul style="list-style-type: none"> • Grow and support the community of entrepreneurs in both urban and rural areas • Strengthen investments in priority sites and buildings, including in downtowns, to expand capacity for small business growth and emerging opportunities • Develop funding mechanisms to address financing gaps for small businesses and entrepreneurs (e.g., innovation seed fund, revolving loan fund, etc.) particularly for small business operations and historically disadvantaged populations • Design programs that support entrepreneurship and small business creation • Research gaps and opportunities, leverage technology and support business investments in new technologies and innovation practices • Invest in the redevelopment of sites and buildings when and where appropriate 	
Strategy 2. Develop real estate and infrastructure to attract investment across diverse industry base.	
Objectives	
<ul style="list-style-type: none"> • Increase private investment that supports value-added businesses • Increase property values • Grow inventory of industrial sites throughout region • Support redevelopment of underutilized sites and buildings • Partner with infrastructure and utility providers 	

Tactics

- Identify key public infrastructure projects that promote investment and business growth for small, medium and large companies
- Collaborate with private utility companies to encourage capacity enhancement where needed to support economic growth
- Work with rail companies to expand and upgrade infrastructure
- Seek funding from local, state and federal sources to address infrastructure needs and site and building needs (e.g., TIF, JobsOhio, CDBG Flexible Grant Program, ODOT, US EDA Revolving Loan Fund Program, US EPA, USDA Rural Development, etc.)
- Consider economic development tools that support/facilitate new investment opportunities (e.g., Downtown Redevelopment District, DORA, Opportunity Zones, etc.)
- Identify underdeveloped/underutilized areas and properties and maximize investment to those areas
- Inventory land, buildings, sites and properties where development could occur and gain site control (e.g., land options, purchases)

Strategy 3. Grow existing businesses by continuing to make **Business Retention & Expansion** a core priority.

Objectives

- Increase investment and job growth within existing business base
- Increase in regional GDP
- Support business growth, innovation and adaptability
- Support redevelopment of underutilized sites and buildings

Tactics

- Support and market key industry clusters (e.g., agriculture, energy, manufacturing, logistics, healthcare, technology)
- Develop and expand tools that support business growth (e.g., Community Reinvestment Areas, Enterprise Zones, Revolving Loan Fund, Opportunity Zones)
- Increase customer and market diversity of existing businesses, specifically small and mid-size enterprises that have potential for rapid growth
- Facilitate network building and commerce between businesses in the region

Strategy 4. Attract investments from **national and international companies** that enhance the region's competitiveness and industry base.

Objectives

- Increase the number of out-of-state and international firms in the region
- High-value new job growth
- Grow the local tax base
- Catalytic impacts on downtowns, industrial parks, and redevelopment sites
- Enhance technology transfer and improve innovation capacity

Tactics

- Support and market key industry clusters (e.g., agriculture, energy, manufacturing, logistics, healthcare, technology)
- Expand commercial and industrial broker networks to promote site and building opportunities
- Develop and expand tools that support business growth (e.g., Community Reinvestment Areas, Enterprise Zones, Revolving Loan Fund, Opportunity Zones)
- Strengthen the region's investment climate
- Strengthen local supply-chain capacity
- Invest in workforce development and talent pipelines
- Prepare investment-ready sites and infrastructure

Representation of Regional Projects (CEDS County)

Key Partners

Regional Scale Initiatives and Projects

- Establish tax incentive zones to support development – CRA, TIF, OZ (Allen, Hardin)
- Inventory Land, Building, Sites/Properties and gain site control to facilitate development (Allen, Hardin)
- Enhance development in proximity to general aviation airports and railroad infrastructure (Hancock)
- Support development near undeveloped interchanges along I-75 and US Highway 30 (Hancock)
- Invest in sites for Advanced Air Mobility, Aerospace, and Defense sectors (Hancock)
- Enhance infrastructure and development around aviation and rail sites, including the Putnam County Airport, US Midwest Triple Rail site and Highland Industrial Park (Putnam)
- Coordinate proactive site development, assembly of new sites, and redevelopment of underutilized or vacant properties (Putnam)
- Coordinate proactive site development activity around assembly of new sites and redevelopment of underutilized or vacant properties (Van Wert)

- Economic development leadership across the Collaborative region
- Financial Institutions
- Local Investors
- Small Business Development Centers
- US Economic Development Administration
- US EPA
- USDA
- Regional Growth Partnership
- JobsOhio
- Ohio Department of Transportation
- Ohio Department of Development
- Regional Water/Wastewater Authorities
- Local/Regional Airports
- Utility Providers
- Railroads

Goal 2: Infrastructure & Natural Resources

Sustain and expand the economic value of the region's natural resources and ensure infrastructure is in place to support resilient communities.

Strategy 1. Support investment in **new infrastructure** that is aligned with economic development goals and is sustainable and adaptable to future conditions.

Objectives

- Advance and support investment in long-range infrastructure planning that is aligned with economic development priorities
- Gain funding to support infrastructure investments
- Support collaborative infrastructure projects that serve the region and improve efficiencies and regional resilience

Tactics

- Work with regional infrastructure partners (e.g., water, sewer, transportation, broadband) to identify gaps, vulnerabilities, and targeted areas of economic development opportunities
- Support and assist in developing coordinated capital improvement plans that align public and private investment
- Support the integration of resilience standards into infrastructure projects, including design, maintenance and lifecycle planning
- Leverage local, state, and federal funding to accelerate infrastructure investments
- Strengthen partnerships with local government, utilities, MPOs, and other infrastructure partners to streamline planning and implementation

Strategy 2. Strengthen and modernize the **agriculture sector** to drive regional prosperity.

Objectives

- Enhance agricultural productivity through innovation and technology
- Grow the agriculture sector workforce and support next-generation farmers
- Build strong supply chain and agribusiness linkages across the region
- Strengthen the resilience and sustainability of the agricultural ecosystem

Tactics

- Support adoption of USDA's strategic goals for resilient and prosperous agriculture, including precision technologies and modern production methods
- Invest in infrastructure that supports agriculture and agribusiness (e.g., broadband, cold storage sites, transportation systems, and logistics)
- Ensure training, apprenticeship, and succession-planning programs are in place to support the current and future workforce
- Strengthen partnerships among producers, universities, extension services, and agribusinesses
- Encourage agritourism, farm-to-table initiatives, and local food system development

Strategy 3. Support **conservation and sustainability** plans that protect the region's key natural resources.

Objectives

- Protect water resources, soil health and natural habitats
- Promote development practices that balance growth with responsible use of natural resources and protect the region's natural assets

Tactics

- Develop clear guidelines for environmentally responsible development and site design
- Strengthen partnerships with conservation districts, watershed groups, and environmental agencies
- Support stormwater management improvements that incorporate green infrastructure and permeable surfaces
- Leverage state and federal funding to support conservation, restoration, and resilience projects

Strategy 4. Create and promote **commercial opportunities and experiences** connected to the **region's natural assets** that are valued and enjoyed by residents and visitors.

Objectives

- Enhance connectivity to natural assets and amenities throughout the region
- Increase visits to natural resource amenities and outdoor recreation

Tactics

- Develop marketing campaigns promoting natural assets and outdoor recreation to visitors within a four-hour drive to the region
- Facilitate the development of businesses connected to recreation and natural attractions
- Enhance resident and visitor infrastructure and amenities that improves access to outdoor recreation and natural attractions (e.g., wayfinding, signage, trailheads, parking, restrooms, accessibility, digital tools for exploring assets and businesses)
- Strengthen stewardship practices to ensure natural assets remain healthy, accessible and economically viable

Representation of Regional Projects (CEDS County)	Key Partners
<p>Regional Scale Initiatives and Projects</p> <ul style="list-style-type: none"> • Encourage infrastructure investments in roadways and water/wastewater systems that support development opportunities (Allen) • Work with utility companies and railroads to determine current and future capacity and invest in improvements that support development (Allen) • Blanchard River Flood Mitigation Improvements (Hancock) • Water/sanitary sewer system upgrades & investments to aging infrastructure (Hancock) • Attract Life Sciences, Agri-Technology and Agribusiness opportunities that benefit and support local crop farming and animal husbandry (Hancock) • Enhance resiliency from natural disasters (i.e., flooding) by making appropriate investments for economic growth while balancing the need to mitigate flooding risks by making appropriate investment in stormwater detention and management (Hancock) • Support investments in countywide WWTP Projects – Ada, Alger, Forest, and McGuffey (Hardin) • Build on the agriculture strengths of Putnam County by attracting investments and high-quality jobs in Agribusiness, Ag-Technology and Food Processing, leveraging local agricultural resources (Putnam) • Proactively participate in planning, technical assistance, investments and funding pursuits for water, sanitary sewer, and stormwater infrastructure that serves current and future residential, commercial and industrial activity (Putnam) • Support infrastructure improvements at target sites that align with economic and community development goals – Bonnewitz Crossing to Mendon Road; Vision Park Road to Dutch John Road; and Van Wert Downtown Bypass 127 (Van Wert) 	<ul style="list-style-type: none"> • Economic development leadership across the Collaborative region • Planning departments and agencies • Parks, Recreation, Extension Offices, and Conservation Agencies • Chambers of Commerce and Tourism Leaders • Tourism, Entrepreneur and Small Businesses • Ohio Department of Transportation • Ohio Department of Development • USDA • Regional Water/Wastewater Authorities • Utility Providers • Railroads

Goal 3: Quality of Life

Foster diverse and inclusive communities where all residents and visitors enjoy active, secure, healthy and fulfilled lives.

Strategy 1. Foster and facilitate **healthy lifestyle choices** for improved health outcomes and individual prosperity.

Objectives

- Improve connections for active transportation and mobility resources
- Increase quality of life assets, including parks and recreation assets
- Increase food and shelter security
- Improve mental health and substance abuse

Tactics

- Support implementation strategies that increase access to mental health services
- Reduce substance abuse to protect health, safety, employability and quality of life
- Support active living lifestyles that decrease chronic illness and food insecurity
- Evaluate transportation options and recognize safe and active transportation options as a component to healthy living in the region
- Increase options for rural mobility, including for seniors and disabled residents
- Expand transit-oriented development (TOD) approaches throughout the region

Strategy 2. Increase investment in the region's **downtowns**.

Objectives

- Increase private investment in downtowns
- Decrease property vacancies
- Increase redevelopment of underutilized properties
- Increase in business starts in downtown districts

Tactics

- Develop wayfinding resources to and from areas of interest
- Invest in placemaking to enhance vibrancy (e.g., streetscapes, public art, lighting, pedestrian amenities)
- Establish targeted incentive programs and tools that support downtown revitalization efforts (e.g., Community Reinvestment Areas, Downtown Redevelopment Districts, Opportunity Zones, JobsOhio)
- Strengthen the community investment ecosystem to improve access to capital (e.g., Revolving Loan Funds, gap financing, investor funding, New Market Tax Credits, USDA Rural Development) that supports small business startups and new retail and restaurant establishments
- Activate key sites through redevelopment planning, mixed-use concepts, and catalytic projects
- Leverage Public - Private Partnerships (P3) to share risk and accelerate redevelopment

Strategy 3. Actively promote the region's assets to residents to **improve perceptions** of quality of life in the region.

Objectives

- Increase percentage of people with positive perception of the 5-County region

Tactics

Create digital campaigns to capture human interest stories and business successes

Develop, support and promote a campaign for residents to become local "tourists"

Engage social media influencers in celebrating the region's assets

Strategy 4. Provide **reliable high-speed internet** to every home, business and institution.

Objectives

- Increase the number of households, businesses and institutions served by and able to access broadband

Tactics

- Identify underserved areas for broadband service
- Address barriers to connectivity to existing broadband service
- Increase the number of affordable, reliable internet options for residents and businesses in underserved areas
- Investigate and apply for funding to address gaps
- Engage municipalities about broadband coverage solutions
- Support digital literacy across the region, including youth and job seekers

Strategy 5. Ensure residents have quality, income-appropriate **housing choices**.

Objectives

- Decrease in housing instability
- Increase housing starts across all income brackets

Tactics

- Develop regional capacity to educate policymakers regarding effective and equitable housing policies
- Assess housing availability and determine gaps for every income level across the region, accounting for existing housing studies that have been completed
- Assess housing availability and determine gaps for every income level
- Recruit developers for market-rate type housing (e.g., single-family, workforce housing, townhomes, condos) on planned sites
- Facilitate the utilization of new state mechanisms that advance housing development investments

Representation of Regional Projects (CEDS County)	Key Partners
<p>Regional Scale Initiatives and Projects</p> <ul style="list-style-type: none"> • Continue to support and advance vibrancy efforts in our cities (Allen) • Recruit residential developers to construct market rate type housing on planned sites (Allen) • Support Residential Development that Replaces Aging Housing Stock and Supports Population Growth (Hancock) • Evaluate Public Sector Investment in Communication Infrastructure in Underserved Areas (Hancock) • Support Findlay Hancock County Visitors Bureau and Other Organizations that enhance Quality of Life Experiences (Hancock) • Encourage infill housing starts in municipalities meeting housing needs for all income brackets (Hancock) • Facilitate the Hardin County Housing Coalition and its work to address housing needs across municipal communities within the county (Hardin) • Support Main Street Association efforts to implement strategic plans that advance downtown development, increase community vibrancy and enhance quality of life experiences (Putnam) • Collaborate with public and private partners to pursue funding for digital infrastructure, ensuring equitable access to infrastructure that supports business, residential areas and education areas (Putnam) • Engage communities and private developers in residential development that supports diverse housing options and reinvestment in aging housing stock (Putnam) • Support Van Wert Forward in Downtown Redevelopment Activities (Van Wert) 	<ul style="list-style-type: none"> • Economic development leadership across the Collaborative region • Business owners, C-level executives, human resources • K-12 Leadership • Higher Education Leadership • Community Development and Civic Leadership • County Health Departments • Local Library Systems • Local Realtors • Local and Regional Transit Authorities • Public and Private Partners along TOD Corridors • Broadband Ohio • National Digital Inclusion Alliance • USDA

Goal 4: Workforce

Develop a resilient, diverse and inclusive talent pipeline in the Collaborative region.

Strategy 1. Strengthen pathways that help adults connect with **meaningful, sustainable employment**.

Objectives

- Decrease the number of families living in poverty
- Lower unemployment in key demographics
- Increase labor force utilization
- Increase workplace diversity with a focus on historically underrepresented populations (e.g., low-income, minorities, 'returning' citizens, disability, etc.)
- Increase percentage of the population with skills attainment and postsecondary credentials that align with regional business needs

Tactics

- Support expansion of "earn and learn" programs to retain, retrain and prepare the workforce with a focus on historically disadvantaged individuals
- Utilize federal and state incentives for local employers to implement more inclusive hiring practices
- Partner with workforce stakeholders, government, and businesses to streamline job seeker connections to employment opportunities
- Enhance assistance with re-entry services to increase employability
- Consider "return to work" programs or services to recapture the idle workforce that need upskilling for in-demand occupations and/or workplace exposure
- Support military transition programs to assist veterans seeking civilian employment
- Support efforts to expand affordable, quality childcare facilities that make employment feasible
- Collaborate with transportation partners to expand public and private mobility options that strengthen opportunities for workforce participation

Strategy 2. Strengthen the pathways and programs that help residents **build the skills** required for gainful employment.

Objectives

- Decrease the number of families living in poverty
- Increase percentage of the population with skills attainment and postsecondary credentials
- Align the region's workforce skills with the needs of business
- Equip the workforce with the skills of today and tomorrow

Tactics

- Drive a regional shift in business culture from expecting a workforce with available skill sets to investing in the workforce pipeline creation to develop skills in high demand sectors
- Ensure credentialing programs are available and align with workforce gaps
- Work with employers to determine the current and future skills needs and gaps
- Develop a system to inventory the current gaps and future needs
- Track employability credentials and essential skills to track progress in meeting talent needs of employers

Strategy 3. Strengthen the number of high school graduates **ready for college and career pathways** that support regional business growth.

Objectives

- Decrease the number of families living in poverty
- Increase percentage of the population with skills attainment and postsecondary credentials
- Align the region's workforce skills with the needs of business
- Equip the workforce with the skills of today and tomorrow

Tactics

- Drive a regional shift in business culture from expecting a workforce with available skill sets to investing in the workforce pipeline creation to develop skills in high demand sectors
- Ensure credentialing programs are available and align with workforce gaps
- Work with employers to determine the current and future skills needs and gaps
- Develop a system to inventory the current gaps and future needs
- Track employability credentials and essential skills to track progress in meeting talent needs of employers

Strategy 4. Address **talent gaps and population loss** by positioning the region as a desirable place for people to relocate and stay.

Objectives

- Increase the region's workforce age population of 25-44 year olds

Tactics

- Develop a compelling regional brand that highlights lifestyle, affordability, and opportunity
- Launch targeted talent-attraction marketing campaigns aimed at priority demographics and occupations
- Strengthen quality-of-life assets such as housing, recreation, arts, and cultural amenities
- Enhance talent-friendly policies including streamlined licensing, childcare access, and new resident support services

Representation of Regional Projects (CEDS County)	Key Partners
<p>Regional Scale Initiatives and Projects</p> <ul style="list-style-type: none"> • Grow Workforce “Exchange” connecting companies with appropriate education, training partners and resources (Allen) • Collaborate with Educational and Workforce Partners to stay ahead of the curve in Workforce Skills (Hancock) • Encourage and engage “Raise the Bar” to keep appropriate alignment between skills development and business needs (Hancock) • Facilitate the Hardin Career Task Force to increase awareness amongst local students of employment opportunities (Hardin) • Collaborate with Career Tech Institutions to create reciprocal awareness of learning and employment opportunities (Hardin) • Prioritize workforce development strategies, through initiatives such as The Workforce Partnership of Putnam County, what works to support lifelong learning, expand skill development, and better align education and training programs with evolving needs of employers in the county and region (Putnam) • Continue enhancing the Build Putnam career portal, adopting new technologies to strengthen connections between job seekers and employers, facilitate talent recruitment, and develop a skilled workforce aligned with regional economic growth objectives (Putnam) • Partner with Van Wert Works and other talent initiatives to promote employment opportunities, support training and skill alignment, meet current and future employer needs, and attract new talent into the community (Van Wert) 	<ul style="list-style-type: none"> • Economic development leadership across the Collaborative region • Business owners, C-level executives, human resources • K-12 Leadership • Higher Education Leadership • OhioMeansJobs • Industry Sector Partners • Community Development and Civic Leadership • Recovery Services Organizations • State, Regional and Local Corrections Systems, Veterans Service Organizations • USDA



5 CEDS EVALUATION FRAMEWORK

The Evaluation Framework establishes the key indicators that measure progress toward the CEDS goals. This section identifies the various collaborators involved in implementing specific strategies and collecting and analyzing the data necessary for reliable evaluation.

How to Measure Progress

Future CEDS updates will rely on this framework to know which strategies are working and which are not. By agreeing upon a set of clear and meaningful indicators and adjusting strategies and tactics when necessary, collaborating stakeholders can create a culture of continuous improvement and visioning of the critical needs for the Collaborative region. Throughout this CEDS evaluation timeframe, the Collaborative should rely on local, state and federal data sources to track key indicators.

How to Collaborate for Success

The CEDS will be anchored by a regional Implementation Steering Committee composed of representatives from each county, led by the five economic development organizations. Local government stakeholders, workforce representatives, higher education institutions, and private sector partners may also be part of this Implementation Steering Committee. The committee will meet quarterly to review progress, align priorities, and ensure that implementation activities reflect the shared economic vision of the region.

To operationalize the CEDS, the region may need to create working groups aligned with each major strategic priority area (e.g., workforce development, infrastructure, entrepreneurship, industry cluster development, broadband, resilience). Each working group should include subject matter experts and county level practitioners who will:

- Identify priority projects and programs
- Develop timelines and resource needs
- Coordinate cross county collaboration
- Determine strategy-specific performance metrics that align with broader CEDS framework
- Elevate challenges and opportunities to the Steering Committee

These groups ensure that implementation is both specialized and regionally consistent.

The region will use an adaptive management approach, allowing strategies and projects to evolve as economic conditions change. The Steering Committee will:

- Review progress quarterly
- Identify barriers and adjust timelines
- Add or retire projects as needed
- Respond to emerging opportunities (e.g., new funding programs, industry shifts)

This flexibility strengthens the region's economic resilience and ensures that the CEDS remains a living, actionable document.

	KEY INDICATORS	2024	2029	PARTNERS/STAKEHOLDERS
GOAL 1. ECONOMY	Number of Jobs ¹	137,058	↗	<ul style="list-style-type: none"> • Economic development leadership across the Collaborative region • Financial Institutions • Local Investors • Small Business Development Centers • US Economic Development Administration • USDA • Regional Growth Partnership • JobsOhio • Ohio Department of Transportation • Ohio Department of Development • Regional Water/Wastewater Authorities • Local/Regional Airports • Utility Providers • Railroads
	GDP by Industry (Top 5) ²	\$19.51B	↗	
	Number of Business Establishments ³	10,486	↗	
	Site Ready Acreage for Commercial/Industrial Development ⁴	4,609	↗	
	Unemployment Rate ⁵	5.1%	↘	
	Median Household Income ⁶	\$68,751	↗	
	Gap Financing & Venture Capital Investment	N/A	↗	

¹JobsOhio Prospector.

²BGSU Center for Regional Development - Chmura Q4 2024.

³JobsOhio Prospector.

⁴JobsOhio Prospector.

⁵U.S. Census Bureau Quick Facts.

⁶U.S. Census Bureau Quick Facts.

	KEY INDICATORS	2024	2029	PARTNERS/STAKEHOLDERS
GOAL 2. INFRASTRUCTURE & NATURAL RESOURCES	Estimated Infrastructure-Related Funding Secured ¹	\$47.12M	↗	<ul style="list-style-type: none"> • Economic development leadership across the Collaborative region • Planning departments and agencies • Parks, Recreation, Extension Offices, and Conservation Agencies • Chambers of Commerce and Tourism Leaders • Tourism, Entrepreneur and Small Businesses • Ohio Department of Transportation • Ohio Department of Development • Regional Water/Wastewater Authorities • Utility Providers • Railroads
	Site Ready Acreage for Commercial/Industrial Development ²	4,609	↗	
	Natural Resource & Recreation Assets ³	86	↗	
	Natural Resource-Related Funding Secured ⁴	\$3M	↗	
	Estimated Miles of Alternative Transportation Infrastructure ⁵	445	↗	

¹OPWC FY25 Round 38, ODOT, Ohio Controlling Board, US HUD CDBG, FEMA.

²JobsOhio Prospector.

³ODNR, County Parks Districts, City Parks & Recreation Departments.

⁴ODNR 2024-2025 - H2Ohio, Clean Ohio Trails, NatureWorks, Wildlife.

⁵Estimated based on County Active Transportation Plans, ODNR.

	KEY INDICATORS	2024	2029	PARTNERS/STAKEHOLDERS
GOAL 3. QUALITY OF LIFE	Total Regional Population ¹	270,273	↗	<ul style="list-style-type: none">• Economic development leadership across the Collaborative region• Business owners, C-level executives, human resources• K-12 Leadership• Higher Education Leadership• Community Development and Civic Leadership• County Health Departments• Local Library Systems• Local Realtors• Local and Regional Transit Authorities• Public and Private Partners along TOD Corridors• Broadband Ohio• National Digital Inclusion Alliance
	Households Served by Broadband (<25/3 Mbps) ²	37,479	↗	
	Poverty Rate ³	11.7%	↘	
	Percent of Homeownership ⁴	72.5%	↗	
	Utilization/Redevelopment of Downtown Properties ⁵	70%	↗	
	Social Determinants of Health Scores ⁶		↗	
	Under 19 Years	24.9%		
19 to 64 Years	57.5%			
65+ Years	17.5%			

¹BGSU Center for Regional Development - Lightcast 2025.

²Broadband Ohio Availability Gaps.

³U.S. Census Bureau Quick Facts.

⁴U.S. Census Bureau Quick Facts.

⁵County Economic Development Organizations, 2025 baseline estimate.

⁶DataOhio Community Wellbeing: Social Determinants of Health, 5 County Averages, 2025.

	KEY INDICATORS	2024	2029	PARTNERS/STAKEHOLDERS
GOAL 4. WORKFORCE	Number of People Employed ¹	270,273	↗	<ul style="list-style-type: none"> • Economic development leadership across the Collaborative region • Business owners, C-level executives, human resources • K-12 Leadership • Higher Education Leadership • Community Development and Civic Leadership • Recovery Services Organizations • State, Regional and Local Corrections Systems, Veterans Service Organizations
	Percent of Residents in Labor Force ²	49.4%	↗	
	Total Pre-K Enrollment ³	2,132	↗	
	Percent of Population with Advanced Skills, Credentials, Postsecondary Education ⁴	36.4%	↗	
	Number of 25-44 Year Old Residents ⁵	64,793	↗	
	Unemployment Rate ⁶	5.1%	↘	
	Jobs Unfilled ⁷	8,186	↘	

¹BGSU Center for Regional Development - Lightcast 2025.

²BGSU Center for Regional Development - Lightcast 2025.

³Ohio Department of Education, Enrollment 2024.

⁴JobsOhio Prospector.

⁵JobsOhio Prospector.

⁶BGSU Center for Regional Development - Lightcast 2025.

⁷OhioMeansJobs, excluding Staffing Agencies.



6 ECONOMIC DEVELOPMENT FUNDING PROGRAMS

Implementing the various elements of this CEDS does not happen in a vacuum and will require pursuit of economic development funding at the local, state, and federal level. Economic development funding programs are financial tools, (e.g., grants, loans, tax incentives) that help communities, businesses, and local governments grow jobs, strengthen infrastructure, and support long term regional prosperity. A summary of various local, state, and federal programs are listed and reflect opportunities to advance and implement the CEDS and also recognize many of the local programs and entities in the region already in place that are valuable to CEDS success.

From the beginning of the CEDS planning process, the Collaborative recognized the need to utilize local, state, and federal funding mechanisms for the implementation of the goals and priority projects listed throughout this plan. The following identifies **potential** funding sources the five-county region and/or local businesses should consider as it implements the goals and priority projects within this document.

Local

- **Community Reinvestment Area (CRA) Program.** This program offers a direct incentive tax exemption benefitting property owners who renovate existing or construct new buildings and increase the value of the property where the investment is made. Industrial, commercial, and residential investments are eligible to apply for and receive a CRA direct incentive. On January 3, 2023, Senate Bill 33 (SB 33) was signed by Governor DeWine and included changes to the CRA program with an effective date of April 4, 2023 for those changes. Municipalities, counties, or townships that have adopted limited home rule governments can designate areas where these direct incentive programs can be offered in accordance with Ohio Revised Code, sections 3735.65 to 3735.70. A tax abatement provided under the CRA program exempts from taxation the assessed value of a new structure or the increase in assessed value of a structure that has been remodeled. The CRA program does not provide an exemption from taxation on the increase in the value of the land underneath the new/remodeled structure, nor does it allow for the exemption from taxation of existing taxes on the tax duplicate. SB 33 adjusted income tax thresholds for revenue sharing, increasing the threshold from \$1million to \$2million for commercial and industrial projects but leaving the \$1million threshold for non-CRA property tax abatements. The CRA program is comprised of two distinct designations – pre-1994 CRAs and post-1994 CRAs. Under the CRA program, eligible projects can apply for tax exemptions of up to 100% for up to 15 years for real property improvements as specified in CRA legislation and may require involvement of the local school district in the review and approval process. SB 33 changed the school board approval thresholds, with school board approval no longer required for any agreement that has a minimum tax collection of 25% (previously 50%). Permission is not required if the school board adopts a resolution waiving its rights to approve such exemptions. Stated differently, a CRA commercial or industrial project does not require school board approval unless the project proposes to exempt more than seventy-five percent (75%) of the project's value.

Ohio Community Reinvestment Area Program Summary

Eligible Activity	Pre-1994 CRA	Post-1994 CRA
Real Property Improvements	Must be 100%	Up to 100%
Personal Property	None	None
Inventory	None	None
Exemption Thresholds	Pre-1994 CRA	Post-1994 CRA
Residential Remodeling (2 units or less; minimum \$2500 investment)	Up to 10 years, as specified in CRA legislation	Up to 15 years, as specified in CRA legislation
Residential Remodeling (more than 2 units; minimum \$5000 investment)	Up to 12 years, as specified in CRA legislation	Up to 15 years, as specified in CRA legislation
Residential – New Construction	Up to 15 years, as specified in CRA legislation	Up to 15 years, as specified in CRA legislation
Commercial / Industrial Remodeling (minimum \$5000 investment)	Up to 12 years, as specified in CRA legislation	Up to 15 years, as negotiated and approved in CRA agreement
Commercial / Industrial New Construction	Up to 15 years, as specified in CRA legislation	Up to 15 years, as negotiated and approved in CRA agreement

Source: Ohio Department of Development

- **Enterprise Zone Program (EZ Program).** The EZ Program is an economic development tool administered by municipal and county governments that provides real and personal property tax exemptions to businesses making investments in Ohio. Enterprise zones are designated areas of land in which businesses can receive tax incentives in the form of tax exemptions on eligible new investment. The EZ Program can provide tax exemptions for a portion of the value of new real and personal property investment (when that personal property is still taxable) when the investment is made in conjunction with a project that includes job creation. Existing land values and existing building values are not eligible (except as noted within rare circumstances). Local communities may offer tax incentives for non-retail projects that are establishing or expanding operations in the State of Ohio. Real property investments are eligible for tax incentives, as well as personal property investments for those entities that continue to pay personal property tax.
- **Special or Business Improvement District (SID/BID).** This is a local program that can be created to add an additional tax/levy on building owners to pay for public improvements including the planning, design, construction, reconstruction, enlargement, or alteration of any facility or improvement, including acquisition of land, for which a special assessment may be levied in accordance with Ohio Revised Code Chapter 727. Infrastructure, activities, and services in a SID/BID must be located within a specified boundary, like a downtown or business district.
- **County-Specific OhioMeansJobs Center.** This business services team can provide targeted job seeking and recruitment efforts, along with the identification of available and eligible prospective employees based on skill sets required for a company's employment positions. All business services are offered at no cost. The County OMJs can also provide workforce development assistance dollars through various programs including its On-the-Job Training (OJT) Program, Incumbent Worker Training Program, and Dislocated Worker Program. These programs offer employers a way to be partially reimbursed for hiring and training eligible jobseekers for permanent positions and supporting existing employees as they gain new skills for employment retention.
- **Downtown Redevelopment District Program (DRD).** The DRD program is designed to support the rehabilitation of historic buildings and the economic development of commercial and mixed-use areas. The program allows municipalities to redirect new property taxes into a fund for these purposes for a period of 10 years, with the

potential to last up to 30 years with proper local approval. The DRD redistributes 70% of the improvement value of a parcel to a DRD fund, which can then be used for various projects, including loan programs and public infrastructure improvements, and grants to historically designated structures undergoing investment. The program is subject to specific requirements, including having at least one historic building undergoing rehabilitation or will be rehabilitated within a historically-designated district.

- **Opportunity Zone Program.** Working with the U.S. Treasury, Ohio established 320 Opportunity Zones throughout the state. The selected areas typically show potential for job creation and contain opportunities for investment and development. In the Summer 2025, the One Big Beautiful Bill Act (OBBBA) made programmatic adjustments to and made permanent the federal Opportunity Zones tax credit program. The revamp, “Opportunity Zones 2.0”, narrowed the definition of the low-income threshold for eligibility from 80% of areawide median family income to 70% and the ability to nominate contiguous tracts is repealed. There is a new focus on rural communities with larger tax incentives for investments made in Qualified Rural Census Tracts and a 50% reduction in substantial improvement threshold for properties acquired and improved in rural areas.
- **Property Assessed Clean Energy (PACE).** Energy Special Improvement Districts (ESIDs) have many of the authorities found within a SID as described above. The ESID allows property owners to utilize the PACE financing program that can provide financing for significant building upgrades resulting in better indoor air quality, improved tenant comfort, and reduced energy costs for owners and tenants. The PACE model is an innovative mechanism for financing energy efficiency and renewable energy improvements on private property located within an eligible ESID designated area and can finance improvements for commercial properties and residential properties. PACE programs allow a property owner to finance the up-front cost of energy or other eligible improvements on a property and pay the costs back over time through a voluntary assessment where the PACE debt is attached to the property versus an individual. Eligible items include, but are not limited to HVAC upgrades, lighting upgrades, doors/windows, roofing, and solar. Public agencies can be eligible for PACE financing for projects with a public purpose such as streetlights, sewer systems, or underground utility lines.
- **Economic & Community Development Institute (ECDI).** With offices in Toledo, ECDI is a leading Small Business Association (SBA) microloan intermediary, a certified Community Development Corporation, and Treasury-designated Community Development Financial Institution. ECDI can provide small business loans, education, mentoring, and training with funding to assist start-up or small businesses with loans ranging from \$500-\$350,000.
- **New Community Authority (NCA).** An NCA is a well-planned, diversified, and economically sound community, or an addition to an existing community, that includes facilities for the conduct of industrial, commercial, residential, cultural, educational, and/or recreational activities. It is designed in accordance with planning concepts for the placement of utilities, open space, and other supportive facilities. Authority for the formation of an NCA is directed under Ohio Revised Code Chapter 349.
- **Tax Increment Financing (TIF).** TIF is a powerful economic development tool that allows municipalities to redirect a portion of the real property taxes created by the increase in the assessed value of land, new structures, and remodeled structures to pay for the provision of public improvements and eliminate blight in a community. Public infrastructure improvements include, but are not limited to, public roads and highways; water and sewer lines; public parking structures; continued maintenance of those public roads and highways, water and sewer lines, and parking structures; environmental remediation; land acquisition, including acquisition in aid of industry, commerce, distribution, or research; demolition, including demolition on private property when determined to be necessary for economic development purposes; stormwater and flood remediation projects, including such projects on private property when determined to be necessary for public health, safety, and welfare; the provision of gas, electric, and communications service facilities, including the provision of gas or electric service facilities owned by nongovernmental entities when such improvements are determined to be necessary for economic development purposes; and the enhancement of public waterways through improvements that allow for greater public access. Counties, municipalities, and townships may establish a TIF district for a period not to exceed ten (10) years and an exemption of not more than seventy-five percent (75%). The TIF district may be established for up to thirty (30) years and for an exemption of one hundred percent (100%) with the approval of the impacted school district.

State

- **JobsOhio.** JobsOhio is the state's private economic development corporation charged with developing and advancing high-growth business investments and job creation across targeted industry sectors. JobsOhio not only supports private sector investment activity but also invests in programs that create development-ready communities. JobsOhio tailors its programs and services around incentives, innovation, site development, talent acquisition services, and venture capital. Incentives programs include an Economic Development Grant, Growth Fund Loan, Workforce Grant, R&D Center Grant, Community Programs such as Vibrant Communities, Pre-project Planning, and Broadband Access, and Small Business support through the Small Business Grant.

As an example, the Workforce Grant Program provides funding for the improvement of worker skills and abilities on a reimbursement basis. It requires job creation and training of employees within a specified time period. Funds may be provided per job created and employee trained. Eligible projects are with those companies engaged in JobsOhio's targeted industries and business functions. Retail and other population-driven businesses are not eligible. Grants are focused on a company's training costs, including information technology, maintenance/skilled trades, leadership skills, product knowledge, quality management/processes, safety training, supervisory, technical processes, technical training, on-the-job training, equipment, materials, and travel costs. The Economic Development Grant Program provides funding for businesses promoting economic development, business expansion, and job creation. The Small Business Grant Program provides funding for eligible projects in distressed communities and/or for businesses owned by underrepresented populations like minorities, women, veterans, and people with disabilities across the state. Preparing communities with shovel-ready sites is supported through JobsOhio's SiteOhio Certified Program and funding opportunities through the **Ohio Site Inventory Program (OSIP)** and **Revitalization Program**. OSIP offers grants and low-interest loans to support speculative site and building development projects with no identified end user to make Ohio more competitive. The Revitalization Program offers loans and grants to mitigate the financial risk of site redevelopment, returning land and buildings to productive uses more efficiently and affordably. JobsOhio's **Relocation Incentive** offers assistance to companies that bring STEM and technical talent into the state. This incentive helps Ohio employers of any size across the ten target sectors expand their workforce with direct financial incentives for attracting out-of-state professionals. **Talent Acquisition Services** is a program that helps identify a company's talent challenges and builds sustainable talent strategies. This program helps deliver customized workforce solutions for a company with the goal to develop a talent attraction, development, and retention strategy for current and future workforce needs. For a community's small business base, JobsOhio's **Small Business Grant** offers up to \$50,000 in financial assistance to eligible small business in Ohio looking to growth their operations. Businesses with annual revenues between \$100,000 and \$25 million, operate within one of JobsOhio's ten target industries, and have at least one year of operating history can qualify.

- **Ohio Department of Development (ODOD).** ODOD works to support Ohio's small and large businesses and has resources across multiple divisions to assist these diverse business needs. Resources include the Small Business Development Centers, Minority Business Development Centers, Community Development Block Grant Program, International Trade Assistance Centers, Small and Minority Business Financial Incentives Programs, and Ohio's Third Frontier Program.
 - **Ohio Department of Development (ODOD), InvestOhio Program.** This program offers a non-refundable personal income tax credit to investors who provide new equity into Ohio small businesses to acquire an ownership interest in the company. The small business is required to reinvest that equity into one of five categories of allowable expenses and the investor must retain an ownership interest for a two-year holding period before tax credit is claimed. Small businesses must retain property purchased from new equity for the entire two-year holding period.
 - **Ohio Department of Development (ODOD), Roadwork Development (629) Funds.** This program offers grant funds for improvements in public roadways related to new or expanding businesses (manufacturing, research/development, high tech, corporate headquarters, and distribution facilities). Projects must create or retain jobs, and local financial participation is required.

- **Ohio Department of Development (ODOD), Community Development Block Grant (CDBG) Program.** ODOD's Office of Community Development administers CDBG's Community and Economic Development programs that provide federal and state funding to communities to address a variety of needs. Eligible communities and nonprofit organizations can apply for funding.
- **Residential Economic Development District Program (REDD Program).** The Residential Economic Development District (REDD) Program, passed by the Ohio General Assembly in the state's biennium budget bill and signed by Governor Mike DeWine, awards grants to support the creation of workforce housing near major economic development projects across the state. Approximately \$10 million in funds is available for the first award period.

Eligible applicants include an individual county, township, or municipal corporation that is fully or partially located within a residential economic development district. Eligible entities may also elect to submit applications in collaboration with a housing developer, port authority, council of government, regional planning commission, or one or more other counties, townships, or municipal corporations. Entities applying for the program must have all planned or secured parcels of land within a 20-mile radius of a major economic development project.

Major Workforce Housing Project – a project that reserves at least one hundred (100) units, designed for residential occupancy by at least one hundred (100) individuals or families living independently from each other.

Pro-Housing Development – the promotion of housing production by streamlining approval processes, reducing costs, and removing regulatory barriers including but not limited to increasing the rate at which permits for housing are reviewed; expediting the review of permits for a diverse range of housing developers; subsidizing or decreasing costs related to water or sewer connections and extensions for major workforce housing projects; acquiring or readying sites that are ready to be financed and built upon by developers; reducing or eliminating impact, inspections, and plan review fees for housing developers; adopting a zoning plan that includes promoting higher density, smaller lot size, and minimum setback requirements; having no or minimal parking requirements for developments that include residential units; conducting a traffic study, improving water or sewer infrastructure, improving roads, or permitting both rigid and flexible paving types; developing partnerships to expand the provision of sewer and water services to new areas; and promoting the use of non-traditional building structures such as modular or manufactured homes.

Eligible Costs include administrative costs, not to exceed 10% of the total request (e.g., salaries and benefits of employees working on the grant, legal, accounting, and audit services related to the grant, and rent or purchase of office equipment required to administer the grant. Other eligible costs include providing capital for housing development through grants or loans; readying sites for development providing financial assistance for housing-related infrastructure projects including road improvements and water or sewer connections; and addressing additional service or public safety needs.

Ineligible Costs include administrative costs related to application preparation and costs incurred outside of the executed grant agreement dates.

- **Residential Development Revolving Loan Program.** The Residential Development Revolving Loan program provides loans to local governments to fund eligible infrastructure costs for the construction of new, single-family residential dwellings in rural areas of Ohio. Approximately \$100 million in funds is available for the program. Funds will be awarded based on eligibility and an applied scoring metric. Development reserves the right to consider total geographic distribution of resources across Ohio when making awards. Eligible applicants include an individual county, township, or municipal corporation that partially or fully located in a county and meets both criteria listed below:
 - Has a population under 75,000 according to the most recent federal decennial census published by the United States Census Bureau.

- The number of privately owned housing units authorized by building permits in the preceding calendar year, according to the most recent data provided by the United States Census Bureau, is less than the average number of private housing units authorized by building permits for Ohio counties over the same period of time.

Activities to develop, repair, or upgrade water, sewer, transportation, electric, or gas infrastructure needed for the construction of single-family, residential dwellings that are part of a residential development project are eligible for loan funds through the program.

The residential development project served by the infrastructure development, repairs, or upgrades **must meet all the following thresholds**:

- Has a net density of at least four single-family residential dwellings per acre
 - Is zoned exclusively for single-family residential use
 - Does not currently, and will not upon its completion, include a qualified low-income building receives a tax credit under 26 USC 42
- **Ohio Department of Transportation (ODOT).** ODOT recognizes the importance of transportation systems to economic development competitiveness and offers communities support to advance transportation improvements. The **Jobs and Commerce Division** within ODOT has funding for necessary road improvements supporting businesses locating or expanding in a community. Projects must be justified by job creation or retention, and this funding source should be part of an overall funding package. **Transportation Improvement Districts (TIDs)** are another mechanism for local communities to support investments in transportation infrastructure. TIDs are a form of local government that focuses on promoting intergovernmental and public-private cooperation for deploying transportation resources and investments. Through ODOT, TIDs can apply for funding to support prioritization of transportation improvements. TID funding is limited to 25% of the project total, not to exceed \$250,000 per fiscal year. Funds may be used for construction, right of way acquisition, and design. Funding consideration is based on the project's ability to address economic development and job creation/retention impacts. ODOT'S **Transportation Alternative Program (TAP)** has funding for on- and off-road pedestrian and bicycle facilities, enhanced mobility, community improvement activities, and recreational trail projects that connect destinations. **Safe Routes to Schools (SRTS)** will fund infrastructure within two miles of schools (K-8) or non-infrastructure activities to improve safety or encourage walking/biking as denoted in planning documents. **STP/Safety funds** are for projects related to safety (on or off the federal system, as long as crash data supports it) and signage may be eligible. Collaborative counties are eligible areas in ODOT's **Congestion Management & Air Quality Analysis (CMAQ)** program. Through MPO and RTPO affiliations with LACRPC and WOPR, CMAQ funds projects that reduce traffic congestion, improve air quality and help urban areas make progress toward meeting federal clean air standards. Projects are selected through a statewide competitive process. Together, ODOT programs support and help address diverse transportation improvements based on local community needs and broader economic and community development priorities.
 - **Ohio Department of Natural Resources (ODNR).** ODNR offers funding programs to support community investments that encourage outdoor recreation activities and preservation of natural assets. **Clean Ohio Trail Funds (COTF)** can be used for land acquisition for a trail, trail development, trailhead facilities, engineering, and design. **Land & Water Conservation Fund (LWCF)** dollars can be used for public outdoor recreation areas and facilities. **NatureWorks (NW)** funds can be used for recreation and park related projects. **Recreational Trails (RT)** funds can be used for new trail construction, trail maintenance/restoration, trailside/head facilities (parking, restroom, water), purchase/lease of trail construction/maintenance equipment, and acquisition of easements/property.
 - **Ohio Port Authorities.** Over the last six decades, Ohio's port authorities have evolved from organizations involved solely with maritime commerce to strong partners in economic development. An Ohio Port Authority is an independent unit of local government created by one or more of a township, village, city or county under Ohio

Revised Code Section 4582. A Port Authority can own, lease, and finance land, buildings and equipment for credit-worthy entities. It can help manufacturers, distribution and transportation facilities, corporate headquarters, medical office buildings, cultural such as a museum of art, mixed use projects including retail and residential, research and technical centers, recreation, governmental operations, and non-profit organizations.

Port Authorities can assist in gaining **access to the national capital market** as if the company was rated. Only about 5% of the companies in the U.S. have a rating, and these bond fund programs, which are rated investment grade, can provide credit-worthy businesses with long-term, fixed rate financing for land, buildings, and equipment. Port Authorities can provide **financing lease structures** for projects which could result in the **exemption of state sales taxes on construction materials**. Typically, 50% of the costs of a building are labor which is not subject to sales taxes. The remaining half of the costs would represent construction materials. Of the 88 Ohio counties, 53 have 7.25% sales tax rates; 16 have 6.75%; 13 have 7%; 3 have 6.5%; 2 have 7.5% and 1 has 8% tax rate. Port Authorities also participate in projects involving **capital leases**. Businesses and governments can finance **energy efficiency improvements** such as roofs, windows, HVAC, insulation or LED lights through Property Assessed Clean Energy (PACE). Property owners petition for a special assessment against their property to provide sufficient funds to pay back bonds issued by a Port Authority for 100% of the costs of the improvements. The energy savings should be greater than the assessment and the term of the assessment could be for 25 years based on the life of the asset. Port Authorities may issue tax-exempt or taxable revenue bonds for eligible projects. Proceeds from such bonds may be used to finance land, buildings and equipment. The bonds may be privately placed with qualified investors or banks or sold on the open market. Typically, Port Authorities do not provide credit enhancement for such conduit, stand-alone bond issues. Several Ohio Port Authorities have created stand-alone **Bond Funds** which can help entities borrow funds at long-term, fixed interest rates. Bond buyers of these Bond Fund bonds may rely only on a series of reserves to cure a default if a borrower fails to make payments. The bond buyers have no claim on any assets of the Port Authority.

Within the five-county region, there are four port authorities – Allen County Port Authority (Allen County), Blanchard Valley Port Authority (Hancock County), Northwestern Ohio Port Authority (Putnam County), and Van Wert County Port Authority (Van Wert County).

- **Ohio Public Works Commission (OPWC).** OPWC funds can be used for improvements to roads, bridges, culverts, water supply systems, wastewater systems, storm water collection systems, solid waste facilities, and essential community facilities.
- **Ohio Rail Development Commission (ORDC).** The Ohio Rail Development Commission assists Ohio communities, companies, and railroads in creating and retaining jobs by preserving rail service to existing shippers and providing rail service to new customers. The Rail Commission also funds projects to improve railroad-highway grade crossings to increase safety for the traveling public.
- **Ohio Air Quality Development Authority (OAQDA).** To serve its mission and achieve measurable environmental, economic, and public health benefits for all Ohioans, OAQDA offers a range of financial and technical assistance programs to support air quality facility projects and communities and businesses across Ohio. OAQDA targets the following sectors for funding consideration – Advanced Manufacturing and Suppliers, Local Governments and Community Organizations, Real Estate – Commercial, and Transportation Infrastructure. Programs such as the Clean Air Improvement Program, Small Business Assistance Program, and Solar Generation Fund are examples of funding opportunities projects in the Collaborative region should consider in alignment with this CEDS.
- **Ohio Environmental Protection Agency (OEPA).** Ohio EPA has funding available for a wide variety of environmental projects such as helping communities plan and complete water and wastewater projects, promoting environmental education and reducing the impact of nonpoint source pollution. Funding programs such as the Clean Water Act Section 319(h), Community Litter Grants, Lake Erie Protection Fund, Surface Water Improvement Fund, Targeted Brownfield Assessment (TBA) Program, Water Pollution Control Fund, and H2Ohio could be explored for support of various community priorities.

- Ohio Opportunity Zone Tax Credit Program.** The Ohio Opportunity Zone Tax Credit Program provides an incentive for applicants to invest in projects in economically distressed areas known as “Ohio Opportunity Zones.” These Ohio Opportunity Zones are qualified opportunity zones in this state designated by the Federal Statute 26 U.S.C. 1400Z-1. An applicant invests cash in the Ohio Qualified Opportunity Fund (“Ohio QOF”), which in turn must invest that money in a Qualified Opportunity Zone property in Ohio. Once the money is invested in the Qualified Opportunity Zone property (“QOZ Property”), the applicant is eligible for a non-refundable tax credit equal to 10% of the amount of its funds invested by the Ohio QOF in the QOZ Property. The applicant may invest in multiple Ohio QOFs and may receive tax credits totaling up to \$2 million dollars during the 2026-2027 fiscal biennium period. Multiple applicants can invest into the same project; however, Development cannot award more than \$5 million in tax credits for the same project (per HB 96). \$50 million in tax credits are available for each of fiscal years 2026 and 2027. If the credits issued during the first year of the fiscal biennium are less than the maximum allowed, any excess shall be carried forward to the second year. The Ohio Opportunity Zone Tax Credit is applied to the tax levied under Ohio Revised Code Section 5725.18, 5726.02, 5729.03, or 5747.02. For fiscal year 2026, a total of \$25 million in tax credit allocation is available.
- State of Ohio Capital Budget Appropriation.** A request could be made for a line item in the state's bi-annual capital budget. The application process varies from jurisdiction to jurisdiction with some legislative districts requiring project vetting by the local legislative representatives or a regional agency. Ohio's budget is adopted every other year (even year) and the project must demonstrate local support.
- Local Initiatives Support Corporation (LISC) Capacity Building.** This program provides grants, technical assistance and training in areas important to community revitalization such as housing, economic development, safety, education and sports and recreation. Local LISC offices in Toledo also offer support in lending and equity investments for projects. Organization Development Grants, Strategic Planning Grants/Seed Capital, Project Grants, Technical Assistance, and Training are offered.
- Governor's Office of Workforce Transformation (OWT), Industry Sector Partnership Grant.** This is a competitive grant to support collaboration between business, education, and other community leaders to meet in-demand jobs and regional workforce needs. Grant funds help support creation and acceleration of industry sector partnerships, including program coordinators, new tools and programs, and related expenses associated with launching new partnerships and supporting existing partnerships, and applications for funding can be made through the Spark Grant that is designed to provide “seed funding” for emerging sector partnerships and the Accelerant Grant that provides funding to advance work being done by existing sector partnerships. Local match is required to leverage funds and funds are available as a two to one match. To be eligible for funding, an industry sector partnership must include multiple private-sector employers focused on common workforce-related goals, be led by the business community, and have a regional and/or industry specific focus.

Federal

- U.S. Economic Development Administration (EDA).** EDA investment priorities are designed to contribute the strongest positive impact on sustainable regional economic growth and diversification. Through multiple funding programs, EDA looks to invest in projects and programs that contribute to local efforts to build, improve, or better leverage economic assets that allow businesses to succeed and regional economies to prosper and become more resilient. EDA looks at regional priorities and how they impact local activities, and the agency focuses funding awards on its key investment priorities – recovery & resilience, workforce development, manufacturing, technology-based economic development, environmentally-sustainable development, and exports & FDI. EDA funding requests are competitive, and communities should consider participating in broader regional Comprehensive Economic Development Strategy (CEDS) partnerships to advance local interests. An EDA Application will need a project schedule, program components, and path to implementation. This grant program is on an open cycle and depends on funding allocations approved by the federal budget process. EDA funding priorities include recovery and resilience, critical infrastructure, workforce development and manufacturing, exports, and opportunity zones. Counties and communities throughout the Collaborative region are eligible for various EDA funding programs.

- **U.S. Environmental Protection Agency (EPA).** EPA has many grant programs and other assistance agreements designed to improve and protect human health and the environment. Nearly half of EPA's budget is directed to funding grant programs that help advance the agency's mission, awarding more than \$4 billion in funding each year to help communities and organizations reach their environmental goals. EPA's Grant programs and funding opportunities are diverse and range from multipurpose grants to states and tribes to air grants/funding, environmental justice, Great Lakes funding, pollution prevention, Small Business Innovation Research (SBIR), and Office of Land and Emergency Management (OLEM).
- **U.S. Department of Agriculture (USDA).** USDA Rural Development offers programs that expand access to high-speed internet, electric, and transportation infrastructure, and support business growth, healthcare, education, housing, and other community essentials. Rural Development offers loans, grants and loan guarantees to help create jobs and support economic development and essential services such as housing; health care; first responder services and equipment; and water, electric and communications infrastructure. The division promotes economic development by supporting loans to businesses through banks, credit unions and community-managed lending pools and offers technical assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. Rural Development also provides technical assistance to help communities undertake community empowerment programs and can assist rural residents with purchasing or renting safe, affordable housing and making health and safety repairs to homes.

Other/Non-Profits/Private Sector

- **AMEX Shop Small Grants Program.** The program provides \$20,000 grants for small businesses to grow, innovate, and support their local communities. For-profit, independently owned businesses are eligible that operate out of a physical "bricks-and-mortar" location and employ 20 or less full-time equivalent (FTE) employees. Grant funds must be used to help the small business grow and/or innovate and support their local communities. Examples of eligible expenses include capital expenses, marketing refresh, or pursuing new revenue streams; and creating or improving community-centric space or event space. Ineligible use of funds includes payment of current invoices or debts; loan repayment; rent; utilities; payroll; or personal and non-business-related expenses. Applicants are scored based on overall eligibility, business impact, community impact, local significance, and feasibility.
- **Business/Industry.** There are many programs and initiatives that local business/industry can partner in and/or implement. A community should reach out to and engage with local businesses and industries to seek partnerships for advancing community priorities, creating ongoing dialogue around issues important to maintaining a competitive business climate, and supporting partnerships with educational institutions to provide apprenticeships, mentorships, or facilities to train the local workforce.
- **Local Foundations.** These philanthropic groups are valuable resources for connections between business, industry, education, community leaders, and economic development partners, as well as marketing and even potential funding sources. Foundations are important partners in addressing societal issues and supporting various causes, from education and health to the arts and environment.