A Strategic Report

This document provides an overview of the vision of the West Liberty community and the stakeholders, opportunities and funding strategies available to assist with its implementation. The challenges facing West Liberty and Morgan County are significant; but this community has come together and has been working since the tornado destroyed buildings and killed seven, but it did not destroy the spirit of its people.

This community welcomes and needs financial support from individuals, companies, organizations and foundations. If you want to invest in some of the project ideas mentioned in this report or make a direct financial contribution to help, they may be directed to Our Foundation for Morgan County (OFMC). Community leaders will insure transparency in the investment of all contributions.

West Liberty will rebuild and rebrand its community into an eco-tourism destination location and leverage its central location in relation to the major regional natural tourist attractions in the region. This initiative will be an attraction for visitors from around the U.S. and beyond.
January 15, 2013

We have been working on recovery and rebuilding West Liberty from ground zero since the EF3 tornado hit our community on March 2, 2012. It has been difficult to see the devastation and witness firsthand the suffering of our neighbors and friends. We mourn the lives of seven souls lost that day. However, we are inspired by the resilience of our citizens and grateful for all those who came to Morgan County to help us with their time and money. We are proud of our team of officials from county, city, state and federal agencies that have been working diligently on “Rebuilding West Liberty.”

Our community and its citizens need financial support to continue our efforts to rebuild and recover from this disaster. Now it is time for us to reach out for financial support across Kentucky and across the nation. Our Foundation for Morgan County (OFMC), which is an affiliate of the Blue Grass Community Foundation, will help us collect and distribute donations. Whether the contribution is for a specific project or purpose, we will be transparent with the investment of donations and good stewards of any funds you give.

We have enclosed our strategic plan for your review and consideration – this plan is a compilation of ideas and strategies from our team and community stakeholders, including the Morgan County Master Planning Committee, Morgan County Long-term Recovery Committee and Building Entrepreneurial Green Innovative Network-Enterprises (B.E.G.I.N. Again). Indeed, the plan is a “snapshot in time” and will be an evolving plan for our community, and we welcome your feedback and ideas as we move forward.

Allow us to describe how we have arrived at the plan we are presenting to you. After a disaster such as ours, it is common for local leaders to look at other communities to see what they did in the weeks, months and years after similar disasters. Everyone is familiar with Hurricane Katrina, most recently Hurricane Sandy, and the earlier tornados in Joplin, Missouri, and the tiny town of Greensburg, Kansas. Greensburg was devastated by an EF5 tornado that destroyed 95% of its two-square mile town – its rebuilding efforts were featured in a 13-part reality series produced by actor Leonardo Di Caprio called “Eco-Town.” This small town of 1,400 is very similar to West Liberty and we brought Daniel Wallach, one of Greensburg’s inspirational leaders, to share with us the town’s rebuilding and retransformation efforts. Greensburg’s leaders had a vision of rebuilding their town with a focus on sustainability and now, just five years later, their community has rebuilt a model town that has seen pre-tornado visitors of 40,000 annually to more than 100,000 visitors. We found Greensburg an inspiration for our own rebuilding efforts and ideas.

We are learning from the experiences of Greensburg and other communities. We are getting calls from other communities that have recently suffered tragedies like ours – seeking our advice and counsel. This report outlines some of the inspired ideas and potential strategies that have been generated from many stakeholder meetings held over the past ten months.

Although we will continue to welcome and seek other good ideas, we need financial support. Whether you want your contribution to help the victims, our community in general, or a specific project, please know that your financial investment in any one of the strategies outlined in this report will change lives. We cannot thank every one of the hundreds (maybe thousands) of people from all over who have donated their time, equipment and money to help in the rebuilding of West Liberty/Morgan County, but we do want to recognize University of Kentucky Basketball Coach John Calipari. Coach Calipari has already helped raise money and visited our community, but he also recognizes the future challenges: “...a disaster happens and everybody runs in and takes their picture and then they leave … what about the people that are still living here, it’s a process … it’s not going to be a month, it’s going to be a couple of years ...” Thank you, Coach Cal! We welcome others like Coach Cal to lend their name, support and time to our efforts to raise funds and help “Rebuild West Liberty.”

We also invite you to check out the video that shows our community before, during, and right after the tornado and the rebuilding that has already begun: http://tbrvpl.com/uac6859n.

Please join our efforts, review this report, and see how you can help us rebuild and create an eco-tourism destination location that leverages our people, and the beautiful natural resources like Cave Run Lake, Red River Gorge, Natural Bridge State Park, the Licking River that bless our region.

Sincerely,

[Signature]

County Judge/Executive Tim Conley

[Signature]

Mayor Jim Rupe

Rebuilding West Liberty, Kentucky: A Strategic Report
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Dedication
These efforts and report are prepared in memory of those who died on March 2, 2012:

- Emma Dean Cecil
- Wilmer Cecil
- Clayton Dulin
- Betty Sue Endicott
- Charles Endicott
- Elizabeth Endicott
- Dr. C.C. Smith
Acknowledgments

This document represents a collection of all the work of West Liberty's residents, government officials, community leaders and stakeholders who have been pushing forward since the storm struck their town. Without their tireless work, West Liberty would not have this opportunity. Individual stakeholders and groups integral to this process include:

Local Government & Community Leaders
Tim Conley, Morgan County Judge/Executive
Jim Rupe, Mayor
John Will Stacy, State Representative
Hank Allen, President, Commercial Bank & President West Liberty Chamber of Commerce
Gail Wright, Executive Director, Gateway Area Development District

Master Planning Committee
Tim Conley, Morgan County Judge/Executive
Gail Wright, Executive Director, Gateway Area Development District

Morgan County Long-Term Recovery Committee
Executive Committee Members:
Mike Lindon, pastor of Grace Baptist Church: Chair
Stephen Howard, Clerk
Jennifer Sheets, co-owner of Sheets Bookkeeping, Treasurer
Brenda Jones, Case Management Chair
Pat Motley, retired teacher: Co-Case Management Chair
Wes Holland, Habitat for Humanity

Regional Technology & Innovation Center (B.E.G.I.N. Again)
Porter Dailey, RTIC Chair, former Vice President at Morehead State University (MSU) and former Executive Director Institute for Economic Development at MSU University
Johnathan Gay, MSU Innovation & Commercialization Center
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Jodi Stacy, Bank of the Mountains
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Gregory Copley, UK Center for Applied Energy Research (CAER)

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Ginger Watkins, Watkins Consulting
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Executive Summary

On March 2, 2012, the town of West Liberty, Morgan County, Kentucky suffered a massive tragedy. An EF3 tornado ripped through this community of about 3,400 residents, killing seven, devastating nearly 400 homes, businesses and government structures, and destroying much of the downtown area. This disaster followed an EF2 tornado on February 29, 2012 that caused property damage but no loss of life.

Since the storm, the debris has been cleaned up and the town has taken stock of its damage. A key issue is that a number of residents and businesses have yet to decide if they will rebuild their homes and businesses in the town, or relocate elsewhere. This disaster offers the opportunity for West Liberty to examine the path it was on pre-disaster and imagine how this could be changed to pursue new opportunities: the challenge facing residents of West Liberty is how to rebuild their town. They could choose to rebuild to status quo or build a twenty-first century infrastructure that will keep costs low for residents and businesses. This latter path could also develop job-producing business opportunities to increase the tax base and attract new residents to West Liberty. The intent of this report is to take stakeholder and organizational input as well as lessons learned from other small towns that have faced similar disasters to form a vision to move forward on these rebuilding efforts.

Unfortunately, West Liberty is not the first small town in the last decade to suffer near ruin by a tornado. In 2007 Greensburg, Kansas and in 2011 Joplin, Missouri had large areas of their towns destroyed by tornados. Both of these towns faced a similar fate that West Liberty faces and both of these towns decided to see the opportunities in the devastation, to rebuild sustainably, and to put their towns on a better footing than before the storm. The silver lining of these disasters for West Liberty is that these two towns and their resilient residents have created a standard that West Liberty can use as a road map for moving forward with their own vision of how to rebuild their town.

To develop this report, numerous local meetings were held with key government and community stakeholders over the course of five months, beginning June 1, 2012. The high point of these meetings was a visit by Daniel Wallach on August 14, 2012. Daniel is the Executive Director of Greensburg GreenTown and GreenTown Joplin, the key rebuilding entity in both Greensburg and Joplin. Daniel brought the stories of these towns’ challenges, accomplishments, and visions for a more sustainable future. During Daniel’s visit, a public meeting was held with approximately 55 community members and some local and regional officials attending. During the meeting, Daniel shared his experiences in rebuilding efforts in Greensburg and Joplin and lessons learned. After his talk, the community asked questions and provided broad ideas where they thought West Liberty could focus its rebuilding efforts.

From these general ideas, numerous strategies were developed by four different groups working in concert to rebuild West Liberty. The groups are: 1) Stakeholder Inspired Suggestion and Strategies, 2) Master Planning Committee; 3) Morgan County Long-Term Recovery Committee; and 4) B.E.G.I.N Again. All these groups are working diligently to provide the greatest effort to West Liberty’s rebuilding. These groups developed a number of strategies and ideas for rebranding and rebuilding West Liberty, which will be described in the following pages.
Stakeholder Inspired Suggestion and Strategies:

1. **Eco Tourism:** Developing a key opportunity for West Liberty and Morgan County based upon its central location in relation to the major regional natural tourist attractions of Daniel Boone National Forest, Natural Bridge State Park, Red River Gorge, Cave Run Lake, Paintsville Lake, and the Licking River. Rebranding West Liberty as an Eco Tourism destination would greatly increase this attraction by developing local businesses, expanding adventure tourism activities (kayaking, rock climbing, hiking and canoeing), sustainable infrastructure and buildings and lodging throughout the town. Entrepreneurial development would be a key focus in this effort.

2. **Mixed-Use Downtown Area:** Encouraging mixed-use development downtown will provide 24/7 activity in West Liberty's central district. This activity will encourage restaurants and other attractions to stay open later providing residents and visitors evening activities to enjoy. These split function buildings will also allow less expensive monthly rents for apartments due to the dual nature of the properties mortgage. By creating business incubator space within this area the community will lay seeds for future growth.

3. **Building a Downtown Free Wi-Fi Hub:** Developing a free Wi-Fi hub throughout downtown West Liberty would create a draw for both businesses and tourists alike to locate their activities in the downtown region.

4. **Green Walking Corridors and Public Spaces:** Capitalizing upon the area's natural scenic location and abundant greenspace encircling the downtown area and bordering the banks of the Licking River, West Liberty has the opportunity to develop a green walking and biking corridor. This corridor will serve the recreational and circulation needs of the residence as well as visitors.

5. **Geothermal Town:** Constructing a geothermal loop throughout the central blocks of the downtown area. This geothermal loop would be the first of its kind in the nation and provide a foundation for the rebuilding West Liberty's downtown core sustainably.

6. **Compressed Natural Gas (CNG) Transportation and Electricity Micro-Grids:** With the city's recent acquisition of Elam Utility Company, the local gas utility, there is a great opportunity to develop natural gas vehicle and electricity micro-grid opportunities in West Liberty. The natural gas vehicle conversions could work on large and medium duty vehicles and be provided by centralized filling station(s) placed around town and managed by the city.

7. **Emergency Medical Services Proposal:** This proposal is designed to capitalize on an already strong ambulance service and streamline processes to strengthen this service to the community. The result will be even more efficient data flow between the ambulance and the hospital, transition in care records available to other facilities, ability to accurately track EMS consumables and inventory for more efficient consumable management, track EMS staff training and human resource data, Quality Assurance and Quality Improvement reporting, automated billing and other reporting requirements.

8. **Increase Primary and Specialty Health Providers in Eastern Kentucky:** Eastern Kentucky needs to improve recruitment of primary care providers and enhance access to specialty health care services in the region.
Master Planning Committee:

1. Reconstruction of the Morgan County Community Center and Administrative Offices;
2. Reconstruction of the old/historic Morgan County Courthouse;
3. Construction of a new Morgan County Extension Service office;
4. Construction of a new multi-purpose office/parking structure within the Morgan County Judicial Center complex;
5. Construction of a new Morgan County Recovery Center;
6. Relocation/new space for the Morgan County Senior Citizens Center within the Community Center facility; and
7. Construction of new sewage line extensions to the Recovery Center property.

This committee also conducted assessments and provided technical assistance to businesses after the tornado. The findings have consistently shown that area small businesses need and want to be more entrepreneurial, sustainable, and obtain technological assistance, but financial limitations remain the key obstacle.

Morgan County Long-Term Recovery Committee:

Morgan County Long-Term Recovery Committee (LTRC) is working to serve the direct needs of victims of the tornado. LTRC is composed of volunteer community members focused on working with individuals on a case by case basis. Homeowners with property damage from the tornado are the priority, and people who were tenants before the tornado receive help secondarily.

B.E.G.I.N Again:

The acronym B.E.G.I.N Again stands for Building Entrepreneurial, Green, Innovative and Networked-communities and enterprises. This effort is a partnership between the Morehead State University Innovation and Commercialization Center and local non-profit Regional Technology and Innovation Center, Inc.

Based on its mission and purpose, its goals are:

1. **Empowering Entrepreneurial Small Businesses**: Establishing a dynamic initiative of first-class business mentoring, technical assistance and innovation-immersion grant programs that will help rebuild area businesses and create new innovation-based and high tech enterprises.

2. **Building Affordable and Highly Energy Efficient Replacement Passive Housing**: Constructing new family residences to replace those that were destroyed or severely damaged by using the ultra-low energy principles of passive housing, a process that is quickly becoming the gold standard of energy efficient residential building, while enabling the creation of a Kentucky-based green manufacturing industry, partnering with nascent programs in Lexington and Monticello, Ky.

3. **Developing Clean Energy, Sorghum & Energy Park**: Taking advantage of West Liberty's access to affordable water and building on West Liberty’s status as the sorghum capital of the world by seeding a demonstration bio-energy project around this breed of sugar cane with enormous energy potential due to its particularly
strong sugar content, and a crop that can be grown in hilly areas that aren’t typically conducive to agriculture. Also promote the incorporation of renewable energy technologies, such as solar PV, solar thermal, and micro-wind turbines, when economically feasible and strategically beneficial.

4. **Establishing a World Class Data Recovery Center:** Supplementing existing technological and infrastructure resources, and building on IT synergy in the community, enabling West Liberty to emerge as an international leader in IT data backup.

5. **Developing a twenty-first Century Model for Rural Health Care:** Ensuring a highly efficient West Liberty medical services community by leveraging information technology, electronic medical records, and IT support; and in the process creating the seeds for high tech job growth in Morgan County.

As demonstrated by the success of Greensburg and Joplin, there are numerous funding sources and approaches for developing these strategies. The key is working with the community to develop their focused comprehensive vision for the rebuilding of West Liberty and then working in concert to identify and pursue funding for the implementation of the strategies to make the vision a reality.

If West Liberty comes together and can implement several of these rebuilding goals, this effort can serve as a blueprint for other small towns in Eastern Kentucky and the larger region that suffer from natural and other economic and social disasters. Better yet, because of the town’s location in the foothills of Appalachia, a re-born West Liberty can serve as a clear model to the rest of rural America on how to transform their towns into dynamic, twenty-first century economies.

This strategic plan for the rebuilding of West Liberty has presented many perspectives and insights into opportunities for the residents of West Liberty to rebuild their town. At the end of the day, this strategic plan has to be much more than a document and must become a living vision created and shared among West Liberty residents and the larger region.

This document, and the numerous meetings and conversations which have formed it, is only the beginning. The efforts to connect the different ideas throughout the community and organizations and rebuilding groups working on the effort must continue. From this document and these efforts, a central vision can be developed that brings all these diverse challenges and opportunities together to allow the community to move together as one. This common vision is essential for raising funds outside the community for rebuilding efforts.

This community’s vision will not happen overnight, but must be focused on bringing together all the elements over multi-year long phases. If this plan is executed, then West Liberty will have succeeded in retaining its culture and building a foundation for future generations to carry forward the torch for rebuilding their town in a sound and sustainable fashion and creating brighter and healthier lives for all.

Next steps to achieve these ends include:

1. Develop comprehensive Strategic Plan for the community and distribute this plan for comment and revision;
2. Continue to tell the West Liberty story and its rebranding and rebuilding efforts regionally, statewide and nationally;
3. Continue fostering partnerships at the state and federal levels and among non-profits, private organizations and foundations;
4. Prepare a strategic funding plan for the community identifying all the potential resources and the steps for acquiring them;
5. Formalize communications among all the stakeholders and involved entities to continue the sharing of information throughout the community; and

These steps will be assisted and guided by staff from Midwest Clean Energy Enterprise, LLC (MCEE), Jonathan Miller from Grassroots Financing, LLC, the MSU Innovation & Commercialization Center, with input from key government and community stakeholders and Our Foundation for Morgan County (OFMC) Advisory Board.
1. Introduction

On March 2, 2012, the town of West Liberty, Morgan County, Kentucky suffered a massive tragedy. An EF3 tornado ripped through this community of about 3,400 residents, killing seven, devastating nearly 400 homes, businesses and government structures, and destroying much of the downtown area. This disaster followed an EF2 tornado on February 29, 2012 that caused property damage but no loss of life.

Located in the mountainous region of southeastern Kentucky, Morgan County was founded in 1823 and West Liberty established as the county seat. The median annual income of residents was $25,026 (2010 U.S. Census). This figure is representative of other small towns in the Eastern Kentucky region. A high percentage of West Liberty residents lived and did business in this small town and knew each other well. However, since the storm, a number of residents and businesses have yet to decide if they will rebuild their homes and businesses in the town or relocate elsewhere. A primary challenge facing residents of West Liberty is how to rebuild their town: they could choose to rebuild to status quo or build a twenty-first century infrastructure that will keep costs low for residents and businesses. This latter path could lead to job-producing business opportunities to increase the tax base and attract new residents to West Liberty. The purpose of this report is to take stakeholder and organizational input, as well as lessons learned from other small towns that have faced similar disasters to form a vision to move forward on rebuilding efforts. This report is also an inventory of existing organizations and their efforts focused on rebuilding, an assessment of the needs of West Liberty and Morgan County, and a list of suggested projects that need support and financial assistance.

Unfortunately, West Liberty is not the first small town in the last decade to suffer near ruin by a tornado. In 2007 Greensburg, Kansas had 95% of its town destroyed by a tornado and in 2011 Joplin, Missouri had a large area destroyed by a tornado. Both of these towns faced a similar fate and challenges that West Liberty faces. Both of these towns also decided to see the opportunities in the devastation and to rebuild sustainably and to put their towns on a better footing than before the storms. The proverbial silver lining of these disasters for West Liberty is that these two towns and their resilient residents created a standard that West Liberty can use as a road map for moving forward with their own vision of how to rebuild.

If West Liberty comes together and can implement several of these rebuilding goals, this effort can serve as a blueprint for other small towns in Eastern Kentucky and the larger region that suffer from natural and other economic and social disasters. Better yet, because of the town’s location in the foothills of Appalachia, a re-born West Liberty can serve as a clear model to the rest of rural America on how to transform their towns into dynamic, twenty-first century economies.

This vision aligns with the multiple stakeholder inputs. The West Liberty-based 501(c)(3) non-profit, the Regional Technology and Innovation Center, Inc. (RTIC) contracted with Midwest Clean Energy Enterprise, LLC (MCEE) to assist with the development of this report and to facilitate the meetings that provided this plan’s content. For the next step, the RTIC has engaged Jonathan Miller of Grassroots Financing, LLC to assist in fundraising and legal issues related to implementing this vision. Community leaders have organized Our Foundation for Morgan County (OFMC) that will be administered by the Blue Grass Community Foundation (BGCF).
2. Learning from Others - Greensburg, Kansas and Joplin, Missouri

The residents and business communities of Greensburg, Kansas and Joplin, Missouri have both been devastated by tornado damage and stood where West Liberty now stands. The number of families affected and the amount of property damaged in these two towns is vastly different from West Liberty, but one thing they both have in common is a resource in the form of consultant Daniel Wallach. Daniel is the Executive Director of Greensburg Greentown and Greentown Joplin, two nonprofits that are helping the towns rebuild in a new direction. Both towns have also chosen to look at the rebuilding efforts as an opportunity to make better what once existed and was irrevocably destroyed by natural disaster. The process was documented in a 13-part reality series produced by Leonardo DiCaprio called “Eco-Town.” This outlook and the new path taken offers several benefits to the residents and business community of West Liberty, among them: more economic opportunity, more energy efficient buildings, and a citizenry that is more invested in their community and its economic and physical growth.

As part of the engagement process, Daniel Wallach was invited to Kentucky to tour the damage, meet the local stakeholders, and discuss the experiences he gained in Greensburg and Joplin to the challenges being faced in West Liberty. The West Liberty Chamber of Commerce funded Daniel’s trip. We will describe Daniel’s observations later in this report, but first let us examine what happened in Greensburg and Joplin.

Greensburg, Kansas

Before the tornado, Greensburg had been formed in 1874 as a town serving as the county seat of Kiowa County. The culture of Greensburg is very conservative and also religious: the town of 1,500 hosted nine churches. Similar to West Liberty’s relationship to Eastern Kentucky, Greensburg was fairly representative of other small towns in Western Kansas. Like West Liberty, residents of Greensburg had a high percentage of multiple generations living in the town and a tight-knit community. From the economic perspective, commonality included difficulty retaining younger workers who were moving to more prosperous urban areas prompting population and economic decline. On the evening of May 4, 2007, an EF5 tornado struck the small town of Greensburg, Kansas and changed the town forever.

The typical Kansas tornado is 75 yards wide. The tornado that hit Greensburg was 1.7 miles wide and at that time the town was only 2 miles wide. The tornado started at one end of the
town and like a giant vacuum, moved across the entire length of town flattening everything in its path. It destroyed 95% of the town, killed 11 individuals and wounded many more. After the tornado, Greensburg residents, like those in West Liberty, immediately knew they wanted to rebuild their town.

Daniel Wallach is the individual who is perhaps most closely associated with the vision and rebuilding of Greensburg as a sustainable community. Daniel originally moved from Denver, where he grew up, to rural Kansas to live in a small community. For the first five years, Daniel and his wife ran a co-op for selling farm produce and were connected to local sustainability and community building efforts. When the tornado struck Greensburg, the path of the tornado missed his house by two miles. A week later, the first community meeting was held, and 500 attendees showed up from all over the region to figure out what was happening with the rebuilding effort. At that meeting, Daniel presented a paper to several town leaders illustrating what was possible in the rebuilding effort. With support from the mayor and key stakeholders, momentum began to coalesce around the idea of not only rebuilding but rebranding the town based on these efforts.

Discussions began on the intent to rebuild the town sustainably. Local city officials and business leaders got on board. The community reached out to the U.S. Department of Energy (DOE) which was interested in what could be accomplished with technical assistance from DOE and its National Renewable Energy Laboratory (NREL). Many federal and state agencies, along with nonprofit, professional, and other organizations and individuals, also reached out to help Greensburg with professional expertise or material or cash donations.

The community’s vision statement to become a model of sustainability and its innovative nature allowed for much more money to be generated than would be available in a typical rebuilding situation. Many groups loved the idea of giving to a common vision that was forward thinking and because the effort was grass roots based, they felt that the money would be spent wisely. It is estimated that in total, Greensburg received more than $50
million dollars for its rebuilding efforts. With that money Greensburg was able to implement eight LEED buildings for a total of 25 green built buildings and 40 homes.

Greensburg implemented an integrated energy planning approach to the energy needs of the town with a goal of eventually operating on 100% renewable power. Included in this strategy was large-scale wind, micro-wind, geothermal, solar, and biomass. A study conducted by National Renewable Energy Laboratory (NREL) of the energy performance of 13 of the highest profile new buildings in town revealed that these efficiency improvements are saving the town $200,000 a year.

Another thriving aspect of Greensburg’s rebirth is tourism. The town has about 100,000 visitors a year from all over the world who come to see the sustainable buildings and the vision of a “town for the future.” Prior to the storm it had been said that “Western Kansas is where ideas come to die.” Daniel fully believes that if the investment had not been made then Greensburg would not be there today.

The challenge for Daniel and the town of Greensburg was to prove that old adage about Western Kansas incorrect. Their efforts continue to be proven by the visitors and the interest in the town. The visitors include domestic and international travelers, tourists and community leaders looking to emulate their success. Most visitors are taken by the comeback story. Every town needs a niche to make it a destination worthy of a visit from a passionate group of people who want to come there. There is a 44-room hotel in Greensburg that is consistently full.

Now Greensburg is a town with a new lease on life and growing international name recognition. The population is nearly back to 800, which is 47% lower than before the storm, but it is growing and more importantly, providing a foundation for sustainable economic growth. Greensburg is an ideal model for West Liberty that shows even though it was small it could do great things and develop a community that is treasured by residents
and organizations around the world. This is a similar situation to what is occurring in Joplin, Missouri right now.

Joplin, Missouri
On May 22, 2011 an EF5 tornado ripped through the town of Joplin, Missouri. The tornado resulted in more than 160 deaths and nearly 1,000 injuries. It was the most deadly tornado in the United States since 1947 and the estimated damage was 3 billion dollars. Joplin was established in 1873 and with a population of 50,000 is significantly larger than West Liberty or Greensburg but still has a very rural and home-town feel. The local community is well established and very close-knit for a town of its size.

Daniel Wallach met with the leadership of Joplin when they traveled to Greensburg, Kansas five weeks after the Joplin tornado for a Recovery Summit. In September of 2011, he and GreenTown staff started traveling to Joplin on a regular basis, meeting people, who were interested in sustainable building and green living, and learning about the resources that local people already have available, convening meetings, listening, and getting to know the community. Not long after, Greentown Joplin was launched. The mission of GreenTown Joplin is to help craft a sustainable vision for Joplin’s future and they have partnered with several local organizations to offer guidance to the local rebuilding efforts. From working with these two towns, Daniel has developed a number of broad insights concerning the challenges and opportunities of rebuilding after such a tragedy (See Appendix A).
3. Stakeholder Input & Visioning Process

Stakeholder engagement is essential for any strategic plan. In this circumstance, stakeholders range across a number of groups and geographic focuses: local, regional and national. At the local West Liberty level, stakeholders include: individual community members, church leaders, business owners, business associations, vendors, local city and county government officials. At the regional level: planning groups, interest groups, business development organizations, non-profit economic development groups, vendors, state agencies, universities, and funding interests. At the national level: federal departments, nonprofits and for profit donation sources, specialized universities, and vendors. Specific stakeholders will be identified in this section and details given how their input and resources can be brought together to meet the vision of this strategic planning.

On behalf of the Regional Technology and Innovation Center, Inc., Midwest Clean Energy Enterprise (MCEE) engaged key stakeholders including Judge Executive Tim Conley, Gateway Area Development District Executive Director Gail Wright, State Representative John Will Stacy, Hank Allen (Commercial Bank President and Chamber President), and Dr. Rodney Andrews and Gregory Copley of UK Center for Applied Energy Research. From these conversations, MCEE was able to determine the basic parameters of the rebuilding effort of West Liberty and also identify all the key stakeholders needed to move forward as well as the format for the public stakeholder meeting. The public stakeholder meeting was held August 14, 2012 and a number of smaller meetings were scheduled for that day and the following day. In order to frame this stakeholder meeting, Daniel Wallach from Greentown was invited to town to help share the work that has occurred in Greensburg and Joplin. Additionally, a meeting in Louisville was held on August 15, 2012 for Daniel to meet with County Judge Executive Tim Conley and Gateway Area Development District Executive Director Gail Wright who were attending the Governor’s Local Issues Conference. After that meeting, Daniel gave a presentation at the Governor’s Local Issues Conference (See Appendix B for the overview of these engagement conversations). These meetings combined all the other meetings input and set a path for this report and further engagement in West Liberty for approaching funding and engaging the existing working groups who are rebuilding the town.

Opportunities for Rebuilding West Liberty

Three groups have been working in parallel on visions and strategies for rebuilding West Liberty. The groups are: 1) Master Planning Committee; 2) Morgan County Long-Term Recovery Committee; and 3) B.E.G.I.N Again. All these groups have been working diligently to provide the greatest effort to West Liberty’s rebuilding.

Stakeholder Inspired Suggestions and Strategies:

1. Eco Tourism:

A key opportunity of West Liberty is its central location in relation to numerous major regional environmental tourist attractions of Daniel Boone National Forest, Natural Bridge State Park, Red River Gorge, Cave Run Lake, Paintsville Lake, and the Licking River. Rebranding West Liberty as an Eco Tourism destination would greatly increase this attraction by developing local businesses, expanding adventure tourism activities (kayaking, rock climbing, hiking and canoeing), sustainable infrastructure and buildings and lodging throughout the town. Additionally, this eco-tourism offering would extend to hunting and
fishing enthusiasts, by stocking local water bodies and providing designated game zones for hunting and facilities for game preparation. This focus will integrate nicely with the Eastern Kentucky Foothills Eco-Agitourism (FEAT), which covers the Kentucky counties of Carter, Elliott, Morgan, Menifee, and Wolfe. Our mission is to brand FEAT as a buzz word for a cultural and heritage tourist destination by 2020. The artists, musicians, muralists, photographers, authors, crafters, artisans, agri-tourism sites, adventure tourism sites, farm stays, bed and breakfasts, restaurants, and lodgings of the area will be aligned across county lines to build the local economy.

2. Mixed-Use Downtown Area:

By encouraging mixed-use development downtown, it will provide 24/7 activity in West Liberty's central district. This activity will encourage restaurants and other attractions to stay open later providing residents and visitors evening activities to enjoy. These split function buildings will also allow less expensive monthly rents for apartments to be charged due to the dual nature of the properties mortgage.

3. Building a Downtown Free Wi-Fi Hub:

Accessibility to the internet is essential for commerce in today's fast paced digital world. It is also an expectation for visitors. Developing a free Wi-Fi hub throughout downtown West Liberty would create a draw for both businesses and tourists alike to locate their activities in the downtown region. It would also act as an incentive for businesses to locate downtown by eliminating a fixed monthly expense.

4. Green Walking Corridors and Public Spaces:

Given its natural scenic location and the abundant amount of greenspace circling the downtown area and bordering the banks of the Licking River, West Liberty has the opportunity to develop a green walking and biking corridor. This corridor would not only link up the town from its beautiful Old Mill Park on the west-side to the recreational parks on the southeast, but also provide a pedestrian bridge across the Licking River to connect the downtown to the regional healthcare center. This greenspace would provide pedestrian connectivity to 80% of the town and promote healthy living for both residents and visitors alike, but also provide a unique scenic trail that can be the pathway for telling the story of West Liberty's rebuilding efforts. This will directly impact the community's attempt to build eco-tourism.

5. Geothermal Town:

Another central opportunity is the development of a geothermal loop throughout the central blocks of the West Liberty downtown area. This geothermal loop would be the first of its kind in the nation and provide a foundation for the rebuilding West Liberty's downtown core sustainably. By connecting into the loop and practicing basic sustainable building methods, businesses will greatly reduce their monthly utility costs for heating and cooling. Also the loop will act as a draw for engineers, sustainability practitioners and local leaders from other towns and cities throughout the world.
Technical Overview of Geothermal Town Opportunity:

Geothermal technology has been in use in America since the 1940s, but only recently has this concept been applied to multiple buildings. The concept would establish a multi-block geothermal loop system that would connect dozens of buildings together. The loop would be composed of numerous vertical wells extending deeply into the limestone of the ground of West Liberty. Limestone is an especially good conductor for geothermal use and is soft and easy to drill. The polyethylene pipe that runs the water through the wells will last well over 100 years and requires no maintenance below ground. There are several options for the placement of the geothermal wells. A good example is a 100 well field in Tulsa, Oklahoma where the developers built a Town Square type park over it with an amphitheater for concerts and events like a farmers market. Another option would be running wells beneath Main Street in a loop that runs parallel to the street, which would allow for expansion in both directions creating a geothermal corridor.

This geothermal loop will create jobs and potential businesses to serve the local and regional community. The geothermal loop would be a boon for local drilling vendors, who are located in the region and who have the equipment necessary for the work as well as regional technical vendors with the knowledge of hooking up the sophisticated piping and heat pump equipment. This large high profile initial project in town can serve as an educational opportunity for local vendors who can then offer these services to other properties throughout town and the larger region. The project can create new skilled jobs in a twenty-first century industry that is locally sustainable and can never be outsourced.

The geothermal loop will serve both as an incentive to businesses to relocate and rebuild in downtown West Liberty due to the drastic reduction in heating and cooling costs for these buildings and it will also serve as an opportunity to have these buildings built efficiently. As the loop is being constructed, information can be disseminated to prospective building projects to show projected savings based on building with energy efficient strategies and the annual square foot operating cost vs. building traditionally. This education campaign can be championed by the Chamber of Commerce and the county through the County Judge Executive’s office. This process will lead to a high quality of building stock that will have a higher value than traditionally built buildings with larger monthly operating costs.

Here are some potential benefits as seen in a similar study for a geothermal loop system:

- 40% to 60% reduction in heating and cooling costs for businesses;
- Shared wells as opposed to individual wells reduces the cost of the system by as much as 50%;
- Provide an opportunity when laying the loop to update sewer and lay in other utility infrastructure including replacing overhead power lines with lines underground to allow for a much more attractive streetscape;
- Drilling 300ft wells under Main Street, will reduce the full commitment of buildable land for the future;
- Option to construct central cooling tower for storing cooling and heating load for extreme hot and cold days;
- Seek utility incentives and grants for designing and putting in system; and
- Creation of a new municipal asset.
Just over 100 years ago, we were having a similar conversation to the one we are having today, except then it was about piping clean water to homes and businesses. Back then communities like West Liberty got left behind and some areas of Eastern Kentucky did not have city water until seven or eight decades later. What we have today is necessity meeting opportunity, and the result can be West Liberty not being left behind but blazing a trail for other communities to follow. This type of district heating and cooling is being utilized all over Europe, and eventually the United States will follow suit; the question today is will West Liberty be among the first or among the last?

6. Compressed Natural Gas (CNG) Transportation and Electricity Micro-Grids

With the city’s recent acquisition of Elam Utility Company, the local gas utility, there is a great opportunity to develop natural gas vehicle and electricity micro grid opportunities in West Liberty. The natural gas vehicle conversions could work on large and medium duty vehicles and be provided by centralized filling stations placed around town and managed by the city. The CNG powered micro-grid can provide 100% backup of electricity and cost protection to the local grid and businesses and residents through the installation of mini-gas turbine units throughout town.

Technical Overview of CNG Opportunities

Natural gas has been a working energy fuel for half a century, but it is just now becoming apparent how important natural gas is to America’s current and future power needs. It is cleaner than other fossil fuels and it is abundant. Therefore it is economical, like diesel once was and coal has been. The technology is available today to make these possibilities become realities. Natural gas reserves have been found in this country on the scale of the formerly vast, now ever-depleting oil reserves of the Middle East. As a result of the abundance of natural gas its cost as a commodity has dropped dramatically; analysts believe it will be low for years to come. As a result, power generation at power plants is moving increasingly away from coal to natural gas (AEP’s Big Sandy plant is a local example). Large power generators are being made now for rural applications to liberate local power utilities and customers from the increasing costs of power that has gotten more and more expensive to produce from coal. West Liberty could install a power generator that converts 200 MCF per day into 1 Megawatt of power for public buildings and paying customers alike.

The American industrial spirit has been quick to seize the opportunities afforded by cheaper, abundant natural gas. It now costs twice as much to power a vehicle with oil-based fuel as with natural gas. Auto manufacturers have seen the writing on the wall: vehicles built specifically to run on natural gas are being certified by the EPA weekly. Coincidently, the largest manufacturer of natural gas engines for vehicles is in Louisville, Kentucky.

West Liberty’s recent acquisition of Elam Utility Company, the local gas utility, was a progressive move that could make West Liberty a model to other municipalities in Appalachia- and anywhere that has natural gas reserves. Already Somerset, Kentucky is installing a NG fueling stations for its fleet. West Liberty now has access to a natural resource that can power the community’s recovery and future growth. It is a rare opportunity.
The unique characteristic of natural gas is that it can be used to power just about anything. It provides heat for buildings, fire for cooking, fuel for vehicles, and electricity from power generation. To a municipality with its own natural gas supply it could be a cost-effective source of heat in public buildings, the fuel for the fleet’s mid-sized and heavy-duty vehicles, and the source of electricity from natural gas-burning power generators. In addition, natural gas can be a revenue stream to the municipality that wants to serve as the natural gas utility for the community’s private residences and businesses. The resulting liquids extracted from high-BTU natural gas during processing have a high resale value in the agrichemical and plastic manufacturing industries. West Liberty, with its wells and pipelines, can build a fueling station to supply a new fleet of vehicles that runs on natural gas. That station can fuel the private vehicles that will take advantage of the cheaper, locally-produced fueling option.

Power from natural gas does not have to be the only fuel source. It shouldn’t be. Any community that has survived catastrophe knows the value of having back-up systems and alternatives. Natural gas routinely fuels back-up furnaces connected to a geothermal system for when the temperature drops to below the threshold at which geothermal can adequately heat a building. Solar panels are increasingly common as a means to heat a building’s water heater. Natural gas heats schools and nursing homes 24/7. It can power generators to light the hospital all day and night; and it powers the back-up generators located right at the building in case storms damage the power lines coming from the main generator’s sub-station. With a little work this natural resource will be brought to fruition as a vital component in West Liberty’s renaissance.

7. Emergency Medical Services Proposal:

This proposal by Northeastern Kentucky Regional Health Information Organization (NeKY RHIO) is specifically designed to capitalize on an already strong ambulance service and streamline processes to strengthen this service to the community. The result will be even more streamlined data flow between the ambulance and the hospital, transition in care records available to other facilities, ability to accurately track EMS consumables and inventory for more efficient consumable management, track EMS staff training and human resource data, Quality Assurance and Quality Improvement reporting, automated billing and other reporting requirements.

Technical Overview of Medical Services:

The tornado on Friday, March 2, 2012 had a devastating effect on the city of West Liberty and the local hospital, Morgan Co ARH Hospital, which sustained damage. This 25-bed Critical Access Hospital was forced to move patients. The call was made to the local ambulance service to respond, not only to move patients from the facility but to respond and transport injured individuals. This local ambulance service responded immediately with seven available ambulances dispatched to meet the need.

This proposal for emergency medical services will improve care to the community in the following ways:

- The end result will be an improved experience for the community and a more efficient ambulance service. One of the major ways in which the quality of care will
be improved is through the hospital dashboard. This dashboard streamlines communications between medical personnel working in ambulances and hospitals. The hospital dashboard facilitates improved care for patients and allows hospital staff to better manage emergency care. Communication is automated as information recorded in the field automatically communicates to the dashboard. The dashboard displays incoming patient information which includes patient condition, assessments, history, procedures and medications. This will increase the amount of time medical staff will have to respond and provide optimal care. The hospital dashboard provides advance notification through up-to-the-minute electronic Arrival Board providing a large screen view in the ER, displaying pending arrivals and their conditions by the receiving hospital. This technology allows hospital staff to know which patients are en route and provides enough time to prepare space and treatment. In the case of major trauma or mass casualty incidents, additional doctors and staff can be called in before patients arrive at the hospital.

- The goal of the project is to improve patient care by providing better data management to EMS through comprehensive electronic reporting. This will save time over paper methods and improve patient care through information sharing. This proposal will replace all of the computer systems with new systems and provide tough notebooks for each ambulance. This proposal will also provide data backup services and disaster recovery and offsite centralized computer command center. The systems installed will manage inventory to allow for tracking of consumable costs and appropriate association with patient run reports.

- The NeKY RHIO has a Health Resources and Services Administration (HRSA) grant to provide additional services to providers and hospital facilities. Currently, NeKY RHIO is working collaboratively with Morgan County ARH on two different grants which were in place prior to the storm.

8. Increase Primary and Specialty Health Providers in Eastern Kentucky:

Eastern Kentucky needs to improve recruitment of primary care providers and enhance access to specialty health care services in the region. Some of the specialties services needed in the region include cardiology, neurology, pulmonologists, general surgery, gastroenterology, orthopedics, sports medicine, oncology and obstetrics. Successful recruitment of these health care providers will improve health of citizens in the region and will create high paying jobs.

Technical Overview of Recruiting Primary and Secondary Health Providers:

West Liberty has an opportunity to recruit primary and secondary health care providers and for its citizens to benefit greatly. It is important to encourage collaboration and partnerships between health care providers within and outside the region. The following reports highlight the need for care providers and systemic changes in lifestyle:

Jerry L. Ritchie at the University of Kentucky stated in a 2008 report that, “In the state of Kentucky, specifically Eastern Kentucky, diabetes, hypertension, obesity, and heart disease are well above the national average. In the Eastern Kentucky area, adult diabetes rises as much as 74% above the national average. ... The hypertension rate in Kentucky is 29.4% versus a national average of 25% ... Heart disease is the leading cause of death in the state
of Kentucky with “Seventy-three of Kentucky’s 120 counties hav[ing] CVD mortality rates above the national average, and 20 counties that exceed the national average by 25%. In 2000, the American Heart Association ranked Kentucky 48th in the nation... According to the Kentucky Institute of Medicine, ‘the rate of obesity is increasing rapidly both in Kentucky and the nation. An estimated 29% of adult Kentuckians are obese compared with a US average of 24% . . . Obesity affects over one-fourth of Kentucky residents and contributes too many other diseases, such as heart disease, diabetes, and cancer, which have been previously mentioned at rates higher than national average. The death rate for Kentuckians is 18% higher than the national average . . .”

According to a 2010 article in the Courier Journal, Kentucky obesity rates rose from 17 percent to 32 percent and the latest numbers rank Kentucky the fourth fattest state in the nation.

The Trust for America’s Health (TFAH) issued a report titled “F as in Fat: How Obesity Threatens America’s Future 2012,” which provided a troubling report card for the Commonwealth of Kentucky. The report included the following prediction: “Adult Obesity Rate in Kentucky Could Reach 60.1 Percent by 2030 and Related Health Care Costs Could Climb by 17.6 Percent. . . . Over the next 20 years, obesity could contribute to 594,058 new cases of type 2 diabetes, 1,278,342 new cases of coronary heart disease and stroke, 1,175,750 new cases of hypertension, 748,558 new cases of arthritis, and 176,260 new cases of obesity-related cancer in Kentucky.”

Master Planning Committee:

After the tornado a Master Planning Committee was formed that includes Tim Conley, Morgan County Judge/Executive; Gail Wright, Executive Director of Gateway Area Development District, and other local stakeholders and city officials.

Reconstruction needs were one of the highest priorities addressed by the Master Planning Committee. Outlined below are the basic elements of the Morgan County Reconstruction Project. The Gateway Area Development District, on behalf of the Morgan County Fiscal Court, the Morgan County Extension Service, the Morgan County Health Department and the Morgan County Water District, is finalizing the development and funding of a Reconstruction Project that will reconstruct several public facilities and 2 new facilities in West Liberty. The projects include:

- Reconstruction of the Morgan County Community Center and Administrative Offices for local government and agencies
- Reconstruction of the old/historic Morgan County Courthouse
- Construction of a new Morgan County Agricultural Extension Service office. The new office is being located on the edge of town with access to agricultural land. Construction of a new multi-purpose office/parking structure within the Morgan County Judicial Center complex. Construction of a new Morgan County Recovery Center. The new Recovery Center will be a multi-purpose facility for the citizens of West Liberty and the other communities in Morgan County and the surrounding region. The facility will provide health and wellness resources and equipment along with programs and outreach efforts focused on wellness and fitness activities.
Additionally, negotiations are underway to have an Appalachian Regional Healthcare primary care clinic located within the Recovery Center in order to provide residents with additional health care services access. Other specific or complimentary programs and services are being reviewed by the Area Development District and the Fiscal Court.

- Relocation/new space for the Morgan County Senior Citizens Center within the Community Center facility.
- New sewage line extensions to the Recovery Center property. Total reconstruction project cost will be approximately $27,000,000 and the financing for this Gateway Area Development District effort will be provided by insurance proceeds, grants provided by Federal Emergency Management Agency (FEMA), Appalachian Regional Commission (ARC) and the Community Development Block Grant Program (CDBG) programs along with significant support and assistance from the Commonwealth of Kentucky’s Department for Local Government and the Kentucky Transportation Cabinet. An additional important source of financial assistance for this project is coming through the U.S. Treasury's New Markets Tax Credit Program with the participation of several Community Development Enterprises and through the capital investments in to the project through U.S. Bancorp, JP Morgan Chase, and the Commercial Bank of West Liberty.

The project financing transaction is expected to close and reconstruction/construction funds available by early December 2012.

Due to the approximately 47 businesses that were damaged or destroyed, rebuilding the economic base was one of the highest priorities. The Small Business Development Center (SBDC); Mountain Association of Community & Economic Development (MACED); and the Morehead State University Innovation & Commercialization Center organized a Business Technical Assistance Group that assesses the needs of the business community and provides technical assistance as needed.

**Morgan County Long-Term Recovery Committee:**
Morgan County Long-Term Recovery Committee is working to serve the direct, personal needs of victims of the tornado. They do so by identifying means of helping victims replace personal needs that can’t be met by either insurance or federal assistance for a variety of reasons. This committee coordinates residential repairs with out-of-area volunteers that offer services in skilled trades, minor repair and clean up. Linda Watterson from the Big Sandy Area Development District provides staffing services.

The members of the Executive Committee are:

- Mike Lindon, pastor of Grace Baptist Church: Chair
- Stephen Howard: Clerk
- Jennifer Sheets, co-owner of Sheets Bookkeeping: Treasurer
- Brenda Jones: Case Management Chair
- Pat Motley, retired teacher: Co-Case Management Chair
- Linda Watterson, Big Sandy ADD: Case Manager

Business Technical Assistance Group (SBDC, MACED & MSU Innovation & Commercialization Center)
The MLTRC has contacted more than 1,000 families in Morgan County since the tornado and provided services as needed. See Appendix B for a summary of their services.

B.E.G.I.N Again:

B.E.G.I.N Again is an initiative developed by the West Liberty-based 501(c)(3) non-profit, the Regional Technology and Innovation Center, Inc. (RTIC) and the Morehead State University Innovation & Commercialization Center, and is a group represented by a number of local individual stakeholders and outside regional partners. The acronym B.E.G.I.N Again stands for Building Entrepreneurial, Green, Innovative and Networked-communities and enterprises. This team is a collaboration between Midwest Clean Energy Enterprise, Jonathan Miller of Grassroots Financing, LLC, Regional Technology and Innovation Center, the MSU ICC, and Kentucky Science and Technology Corporation. RTIC board includes Porter Dailey, Chair, Johnathan Gay, Kimberly Jenkins, Jodi Stacy, Sid Stuart and Gregory Copley. Dependent on seed funding, their initial projects include many options. The goal of the B.E.G.I.N. Again initiative is to help coalesce the numerous visions of West Liberty into a large list of strategies that the community can chose from. These strategies will rebrand the community and provide an exciting endeavor for outside lenders to support and others to invest in rebuilding.

1. Empowering Entrepreneurial Small Businesses:

Establishing a dynamic initiative of first-class business mentoring, technical assistance and innovation-immersion grant programs that will help rebuild area businesses and create new enterprises. Key to this program is to establish grants that will be modeled after the ones administered by Kentucky Science and Technology Corporation called the Kentucky Enterprise Fund. By creating grants that can only be used to support third party services or direct implementation strategies, a cadre of highly innovative, networked businesses can be grown.

Technical Overview of Entrepreneurial Small Business

In the weeks following the 2012 tornado devastation, the Morehead State University Innovation Center and Kentucky Science and Technology Corporation’s “Make it Kentucky program” began to organize a group of entrepreneurs looking to start over or build new innovation-based enterprises in West Liberty. Eventually, this partnership worked to secure funding for a Business Hub that would help in the transition process. The initial seed funding was provided by a West Liberty non-profit called the Regional Technology and Innovation Center, Inc. (RTIC)

The business hub will maintain records of local entrepreneurs’ needs; provide them with one-on-one and community-wide education where they can gain real world experience and networking from experts in all facets of their business; and financial programs, to include business loans, grants, and collateral assistance.
The business hub is already developing the following services for Phase 1 clients:

- **Business Intakes and Initial Assessments:** for participating entrepreneurs, to analyze ways to maximize growth potential
- **Business Assistance:** for participating entrepreneurs, on ways they can incorporate entrepreneurialism, green, and innovation into their businesses, and on how they can access the support of regional agencies.
- **Business Mentoring:** pairing each entrepreneur with a mentor -- with long term experience owning and running a business like theirs -- who will provide 40 hours of free advice over a period of 6 months.
- **IdeaFestival West Liberty:** Kentucky Science and Technology Corporation’s nationally respected event, annually held in Louisville, will create a series of community events whereby outside experts will be afforded the opportunity to learn from experts from across the world in areas such as disaster recovery for businesses, e-commerce, going green, the keys to innovation, and more.

Seek funding to launch the business hub in Phase II:

- **Innovation Grants:** Grants would be made available, on a competitive basis, to area small businesses willing to champion their innovation strategies. These grants will be modeled on Kentucky Science and Technology Corporation’s Rural Innovation Fund grants and can be used for third party services such as e-commerce, web site development, green strategies, smart marketing, social media, and more. Expenditures will be approved by the MSU Innovation and Commercialization Center and Kentucky Science and Technology Corporation’s Make it Kentucky Program and will be payable for third party contractors only.

2. **Building Affordable and Highly Energy Efficient Replacement Passive Housing:**

   *There is interest in constructing new family residences to replace those that were destroyed or severely damaged by using the ultra-low energy principles of passive housing. Passive housing is a process that is quickly becoming the gold standard of energy efficient residential building, while enabling the creation of a Kentucky-based green manufacturing industry, partnering with nascent programs in Lexington and Monticello.*

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**Technical Overview of Passive Housing**

The housing stock of Morgan County, and particularly, the West Liberty area was severely diminished in the wake of the tornado. Over 400 homes were destroyed and a key to retaining the current population and economic power of the area is to quickly rebuild residences. We have begun discussions with the new owners of a recently closed mobile home factory in the neighboring town of Flemingsburg to form a partnership in which highly energy efficient modular homes would be constructed. This initiative would not only provide much needed local jobs and help re-start a flailing manufacturing industry but lay the groundwork to establish the area as a leader in highly efficient modular housing.
This concept is very similar to the successful Houseboat to Energy Efficient Residences (HBEER) initiative that was developed by the University of Kentucky College of Design, UK Center for Applied Energy Research, The Kentucky Highlands Investment Corporation, and the Kentucky Housing Corporation. The goal was to design a house that can be built in a houseboat factory, with 70% Kentucky-made products, that costs $1 a day to heat and cool, with a purchase price of $100,000. The first HBEER prototype home, in Monticello, Ky., included 82% Kentucky products and services.

Our program would partner with the factory owners, UKCAER and our passive housing experts to take the lessons learned from the HBEER initiative and apply passive house techniques in a factory setting. This concept could be used to mass produce a high performing, affordable and durable housing stock that could be; used anywhere in the region and Appalachia, built with Kentucky produced materials by Kentucky labor. These houses are not only affordable to build they increase the economic potential of their tenants by freeing up money from their energy budget. The money saved is useful to the family and usually ends up back in the local economy.

Our program would also partner with a small number of families to rebuild their residences to passive house standards while fine tuning the passive house technique in a factory setting. The lessons learned during these first houses would allow the development of work flow efficiencies that will benefit the community by ultimately providing less expensive high performance housing and the workforce with training to the standard.

The following services will be needed:

- Passive House Residences: to provide one or two low income families with a 90% contribution toward the cost of the house and a small number a 25% contribution. These residences will be built in a modular fashion in the factory with final assembly taking place on the owner’s lot.

- A Factory Retrofit: that will bring the manufacturing facility to a level to produce quality highly energy efficient modular housing on a consistent basis. The factory is in excellent shape and has been well maintained but some investment is necessary. The factory owner will contribute to this effort from a monetary and sweat equity standpoint.
• Worker and Manager Training: by Passive house experts. This training Program will function both at the factory and the jobsite and will train both factory workers and construction managers to the rigorous energy efficient “passive house” standard.

There is an opportunity to rebuild and rebuild well in West Liberty—to leave the town better than it was and to help solve societal problems at the same time. Passive House refers to a rigorous standard for super energy efficient buildings. Using existing technology, homes can be built to use 70-80% less energy—all for less money. A higher mortgage is more than offset by the extraordinary energy savings every month. Passive Houses use passive solar, super insulation, high performance windows, air tightness, thermal bridge-free construction and ventilation to achieve extraordinary energy reductions at the same time as providing superior indoor air quality and comfort. A Passive House is a system.

Passive House could be used in West Liberty to rebuild lost homes while also being a showcase for how a town could be. In many ways, building a Passive House can be like building conventionally. A Passive House can be built on a basement, slab or crawl space. Walls can be framed conventionally but with two sets of studs making more room for insulation.

Treating the house as a system enables much greater savings than individual components or strategies. The sample costs shown below for a modest 1,050 SF home, assume the use of integrated design. With a base cost of $100/SF and an estimated incremental cost of $28/SF for materials, labor, consulting and construction management, a Passive House is at cost parity from day one and cheaper to own over time. It is a safe investment, likely to increase in value as market forces begin to value the cost of energy. For those with fixed and limited incomes, the insurance that the Passive House provides against energy cost escalation is critical.

### Example Costs to Own and Operate a Passive House

<table>
<thead>
<tr>
<th>Building Types</th>
<th>Energy Cost @10¢/kWh ($/month)</th>
<th>Mortgage Cost 20% down, 4% for 30 years ($/month)</th>
<th>Total Cost to Own &amp; Operate Home</th>
<th>Energy Cost in 10 years @ 5.5%/yr Escalation</th>
<th>Total Cost to Own &amp; Operate Home in 2022</th>
<th>Impact of Home Energy Use on Environmental &amp; Public Health ($/30 years)</th>
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<tr>
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<td>$262</td>
<td>$448</td>
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3. Developing Clean Energy, Sorghum & Energy Park:

*Great advantage can be taken of West Liberty’s access to affordable water and building on West Liberty’s status as the sorghum capital of the world by seeding a demonstration bio-energy project around this breed of sugar cane. This crop has an enormous energy potential due to its particularly strong sugar content and is a crop that can be grown in hilly areas or other marginal lands that aren’t typically conducive to agriculture. We can also promote the incorporation of renewable energy technologies, such as solar PV, solar thermal, and micro-wind turbines, when economically feasible and strategically beneficial. Recognizing the*
opportunity to for re-development building on local resources and charting new directions in sustainable development in rural communities, the B.E.G.I.N. Again team proposes to construct an energy park in Morgan County that will create skilled jobs, provide a model for local communities to become more energy sufficient, and build upon local resources to achieve these endeavors.

Technical Overview of Clean Energy & Energy Park

However tragic, a disaster on the scale of what happened to West Liberty offers the opportunity for a community to examine the path it was on pre-disaster and imagine how this could be changed to pursue new opportunities. Investment in renewable energy is proving to be a hedge for a community, and it can pay off from both a monetary perspective and in helping to change how the residents see value in their community.

Micro-wind and solar: In areas of the country where large scale wind projects are not feasible such as Kentucky, micro-wind is proving to be a cost effective way to have a big impact on a small scale. We are in the process of scouting buildings in the West Liberty area that are good candidates for micro-wind and solar installation.

Converting Sorghum to Ethanol: In recent years, coal mining in Morgan County has moved farther east, and the town is better known for a sweeter resource: sorghum, a local plant that’s similar to sugar cane. Since 1971, Morgan County and thousands of visitors have celebrated the Sorghum Festival. While sorghum is a pleasure to eat, its strong sugar content means it can readily be converted into biofuels. Because it can be grown on fallow hillside farms and the potential for the using reclaimed mind lands may exist but needs further researching. By using these marginal lands, energy can be created without competing with food products. B.E.G.I.N. Again would work to create a seed project that would combine the region’s reputation as an energy hub with the town’s reputation for sorghum. A team will apply existing business models for modular ethanol systems, work with the local agriculture and business community to establish a cooperative for farmers to produce biomass feedstock, and generate ethanol for distribution into the local market and/or for sell on the spot market. Either off-take scenario will result in revenue for the local governments, create new jobs within the community, and reduce dependence on foreign oil. The B.E.G.I.N. Again team suggests a public-private partnership wherein the local governments and university (or any combination thereof) would own the facility and enter into a management agreement with a chosen vendor to operate the facility on their behalf. Likewise, the vendor would work with the farming cooperative to purchase feedstock from local producers which would be used for the facility. Understanding the budget is approximately $1,000,000 dollars for this proposed project, The B.E.G.I.N. Again team will work with its team and the local government and university to construct a viable facility capable of producing ethanol and provide a sustainable revenue stream for the local entities, create jobs in the local economy, and utilize underdeveloped and undeveloped assets in the local community.
Funding will allow the local economic development agencies, in conjunction with Kentucky Science and Technology Corporation, to request proposals for a small-scale ethanol plant that would be owned by the community and operated by a private sector venture. Further, the crops used to support this facility could be locally grown as a part of a co-op, thus serving as a boost for the local farming community.

The energy park concept integrates the following operations:

- **Production of transportation fuel/biochemical feedstock utilizing feedstock classified as advanced by the Department of Energy.** This feedstock includes genetically engineered Roundup Ready (RR) energy beets which are a next generation feedstock with a high-yield per acre for transportation fuel yield. In addition, consideration would be given to the use of sweet sorghum and other similar feedstock based on its applicability and viability as a feedstock to spur new agriculture on marginal lands and as a secondary crop through the creation of a agriculture cooperative for the production of these feedstock.
- **Use of biofuel byproducts to provide feed supplements to livestock that increase price competitiveness over traditional corn feed**
- **Use of biofuel byproducts to integrate aquaculture into the energy park concept to create new industry**
- **Construction of a co-generation power facility using solar, natural gas, and biomass of a to-be-determined size.** The combination of these different power generation pieces compliment the other under a patented process.

The energy park model will provide sustainable development, economic diversification, job creation in new industries, strengthen existing industries, and reduce waste biomass, including municipal solid waste and agricultural waste.

B.E.G.I.N. Again team proposes a private-public partnership in order to create new revenue streams for local government. The company will oversee construction and daily operations and build-out of the facility.

**4. Establishing a World Class Data Recovery Center:**

*Supplementing existing technological and infrastructure resources, and building on IT synergy in the community, enabling West Liberty to emerge as an international leader in IT data backup.*

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**Technical Overview of Data Recovery Center**

With existing technological and infrastructure resources, and a growing IT synergy within the community, West Liberty is poised to emerge as an international leader in IT data backup, a job-creating industry that is ideal for remote, transportation-disadvantaged rural communities. The state-of-the-art facility would ensure that critical data will always be protected in a safe and secure environment including on-site 24/7/365 monitored expert support capabilities without fear of fire, flood, or hardware or power failure. Sustainability would be embraced in the Data Center as well, as cheaper energy solutions will be
maximized through the utilization of equipment that is specifically designed to utilize energy from other machines as well as cooling pads to cut down on energy costs.

The Center will be maintained by the Northeast Kentucky Regional Health Information Organization (NeKY RHIO), an already established organization that can have staff on the ground quickly to begin to facilitate contracts and other business connections for the Data Center before the Center is even completed, and is prepared to leverage its established client base of 500 providers and 4 hospitals.

The Center would involve:

- **Data Storage and Security Experts**: Working collaboratively with clients to assure business continuance in the face of disaster, experts will help develop business plans to be tailored to small or larger businesses and be priority aligned with the businesses level of comfort in their primary and disaster data recovery needs.
- **Business Services**: Through Center support, client businesses would be able to return to their core missions instead of focusing on expensive and time-consuming IT challenges. Services would include hardware and software installation and maintenance, data storage, data backup, data archiving, e-mail and message management, managed business continuance, technical support, technical consulting, Web hosting, VPS (Virtual private servers) hosting, technical training, and data center sustainability.
- **Leveraging Disaster Experience**: A unique marketing approach that capitalizes on the experience of the community of West Liberty will be undertaken to market to communities of similar size and demographics, to provide data storage needs and help establish a business continuance plan in case of disaster. By saving time and information, businesses can re-establish themselves easily and disasters can have less extreme effects to the economy overall.
- **Unique Savings Opportunities**: West Liberty's rural location offers numerous efficiency advantages including scalability and service for small and large businesses, and cheaper services due to the low costs of rural area.

5. **Developing a Twenty-first Century Model for Rural Health Care:**

Ensuring a highly efficient West Liberty medical community by leveraging information technology, electronic medical records, and IT support; and in the process creating the seeds for high tech job growth in Morgan County.

Technical Overview of Model for Rural Health Care:

Northeastern Kentucky Regional Health Information Organization (NeKY RHIO), a 501(c)(3) non-profit, was established in West Liberty in 2009 to help regional medical providers utilize electronic health records to more efficiently and effectively provide quality, affordable health care to the disproportionately lower-income population in their service area. This innovative experiment in using high-tech, twenty-first Century technologies within a rural, distressed economy is intended additionally to create high-paying jobs and provide educational internships/externships for future regional economic
NeKY RHIO has broad support from the regional medical community, and has been awarded several government grants for its innovative programming. However, the dual blows of a sour economy and a historically destructive natural disaster has stalled the program's progress.

With some funding, NeKY RHIO would be empowered to accomplish the following objectives, thereby serving as a model for rural health care in rural America, as well as around the globe:

- **Provider Evaluations/Work Plans:** Each medical provider in West Liberty would be evaluated for direct health information technology infrastructure, electronic health record utilization, and data storage capability. An individualized work plan for each provider would be established, encompassing everything from establishing basic information technology and phone system needs, to securing “cloud” data storage, to working with a quality data analyst to improve care coordination among providers in Morgan County. Work plans would be centrally coordinated by the NeKY RHIO to reach common communications, quality of care, transitions in care and efficiencies among the entire medical community.

- **IT Infrastructure Development:** Local health care facilities would receive direct funding to support health IT infrastructure development in order to collaborate with other partners in the system.

- **EMS Assessments:** Emergency Medical Services would be provided with hardware and software to accurately track medical supply inventory on the scene. There is also potential for integration between the hospital and the ambulance units prior to the arrival of a patient in the Emergency Department. This segment is also broken out in more detail below.

- **e-Prescribing:** Small town pharmacies would be supported through the facilitation of “e-Prescribing” from local providers -- NIHN direct email accounts to communicate HIPAA sensitive information to providers. Such a system would decrease the faxing and associated phone costs, as well as the invaluable lost time spent retrieving information.

- **Mental Health:** Pathways Community Mental Health Center would receive a complete infrastructure assessment and work plan tailored to communicate and work collaboratively with other Morgan County medical partners in improving quality of care for patients. Transitions in care from this facility to others are often impaired by missing data from providers attempting to treat patients at the local level.
• Job Growth and Training: Each element of this project has the ability to provide internship and externship experiences for students. NeKY RHIO would work collaboratively with Morehead State University's Office of Career Services to provide six month experiences for students. There are also certification opportunities in several of the areas which can be offered to internship or externship students meeting the criteria.

Funding Sources for Opportunities
As demonstrated by the success of Greensburg and Joplin, there are numerous funding sources and approaches for developing these strategies. The key is working with the community to develop their comprehensive vision for the rebuilding of West Liberty and then working in concert to identify and pursue funding for the implementation of the strategies to make the vision a reality.

Funding for these efforts can derive from a variety of sources. Already the main sources have been state and federal disaster aid, insurance policies, and outside groups, to name a few. In the future these same sources can be tapped again, in addition to foundation, private and federal energy and economic development pools.
4. Conclusion

This strategic plan for the rebuilding of West Liberty has presented many perspectives and insights into opportunities for the residents of West Liberty to rebuild their town. At the end of the day, this strategic plan has to be much more than a document and become a living vision shared among West Liberty residents, Morgan County, and the larger region.

This document, and the meetings and conversations which have informed it, is only the beginning. The effort to connect the different ideas throughout the community and organizations and rebuilding groups working on the effort must continue. From this document and these efforts, a central vision can be developed that brings all these diverse challenges and opportunities together to allow the community to move together as one. A common vision is essential for raising funds outside the community for rebuilding efforts.

This community's vision will not happen overnight, but must be focused on bringing together all the elements over multi-year long phases. When this plan is executed, West Liberty will have succeeded in retaining its culture and will have built a foundation for future generations to carry forward the torch for the town.

Next steps to achieve these ends include:

1. Develop comprehensive Vision Statement for the community;
2. Continue to tell the West Liberty “story” and its rebuilding efforts regionally, statewide, and nationally;
3. Carry on fostering working partnerships at the state and federal levels and among non-profits, private organizations and foundations;
4. Prepare a strategic funding plan for the community identifying all the potential resources and the plan for acquiring them;
5. Formalize communications among all the different stakeholders and involved entities to continue the sharing of information throughout the community; and

It is envisioned that these steps will be assisted by staff from Midwest Clean Energy Enterprise, LLC (MCEE) and Jonathan Miller from Grassroots Financing, LLC.
Appendix A – Daniel Wallach’s Comments & Input

A conversation with Daniel Wallach on Greensburg and Joplin and applying those lessons learned to West Liberty:

The stories of Greensburg, Kansas and Joplin, Missouri offer much to the citizens of West Liberty and to those of us who want to positively impact the challenges and opportunities that are being faced locally in West Liberty. The larger story is that neither of these towns rebuilt in isolation or alone. Both of these efforts were funded by regional, state and federal sources and were aided through a consortium of concerned citizens and private sector support. A few of these entities include and funding sources include:

- USDA Rural Development
- US Department of Energy (DOE)
- State of Kansas
- Several philanthropists and foundations
- Over 30 US corporations
- Thousands of individuals directly and/or through nonprofits doing work in the community.

As mentioned previously, the towns vary in size and scope but according to Daniel, many of the issues that stakeholders face when rebuilding have much in common. Through the course of touring the damage and meeting with numerous locals, Daniel provided many insights about what he has learned and how these lessons might be applied to the rebuilding of West Liberty. The topics of conversation covered a wide degree of topics.

On re-branding a town and seeing some opportunity through the tragedy:
The first lesson in this work with Greensburg and Joplin is the power of branding. For a small rural town to survive, it needs to do a good job of branding itself as a destination or purpose for the larger region and state. Many such small towns have a tourist attraction or a local industry that is of interest, which allows the town to build an infrastructure of restaurants, accommodations and activities. These attractions in turn allow these small towns to attract business and industry to locate and to retain young adults in the community. This effect has been seen in wind farms in west Texas that have created good high paying jobs for the local community and steady payment for long-term land leasing. It is almost like a sports team in that people want to cheer for it. The brand is something that gives you something unique.

On branding and storytelling to develop economic opportunity:
Another lesson Daniel learned is that it is essential to tell the story to different audiences through multiple channels. This story telling needs to occur during the rebuilding efforts as well as ongoing afterwards. Mediums for this story include websites, tourist brochures, walking tour maps, media coverage, articles, and TV shows, etc. The essential element is to continuously retell the story and rebrand the town. People love a comeback story, which can be retold and reused to enervate interest. It is almost like a reality TV show, people are interested in hearing stories and often these stories energize people on the inside. One piece of this is developing model sustainability homes and buildings for residents and visitors to tour. Daniel's Greensburg Greentown has developed and built a model of green
building stock that they use as a local bed and breakfast and tourist center. These buildings can be erected for other purposes in the Greensburg community and in other locations around the country. This building and purpose reinforces the branding and story of rebuilding Greensburg.

**On capitalizing on optimism and energy before enthusiasm dissipates:** Perhaps the most important lesson is to retain optimism. In Greensburg, what was essential is that they had pictures and renderings of ideas to inspire them and to keep them hopeful. Also, it is imperative to have cheerleaders to help keep people focused on the long-term opportunities. These cheerleaders celebrated the successes regularly to keep up the energy and the momentum of the effort.

West Liberty has an opportunity that few other towns have - the community can reinvent itself. According to Daniel Wallach, “It is an incredible opportunity that you have insurance money and other resources to rebuild and the option to do it differently. For those that get depressed or deterred, this can help excite people. By painting a picture of what could be, you can show them what is possible.” One of the biggest benefits that Greensburg has is that people on the outside come in to recognize and applaud their rebuilding efforts, which reenergizes people in the community. It is always heartening to go outside the community and hear what other people are saying about their work. Embracing this approach can lead toward repair of the town and of people’s spirits.
On reframing sustainability around local issues and values:

How do you get a community on board with this issue of sustainability? The leaders and citizens that were pushing the sustainability path in Greensburg were very careful early on. They knew that their neighbors considered themselves stewards of the land. They fished and hunted, they farmed and they recycled and they were innovators. They built well-insulated and properly oriented housing. Daniel cited numerous examples during his work in Greensburg how local residents were already practicing many aspects of sustainability. From wind mills that pull water out of the ground, the recycling of materials and equipment on their ranches, to protection of the land, in his eyes, these individuals had sustainability built into their bones. In his work with Greensburg, it was easy for them to adopt these ideas of conservation and self-reliance.

Daniel often states “I am no tree hugger” when meeting with stakeholders. A powerful lesson is that sustainability does not need to be a politically divisive term or application. Daniel feels that sustainability has become politicized for silly reasons. Sustainability is all about roots and connecting and long-term stewardship and religion, respecting God’s creation – and that is how the idea can become depoliticized. Daniel encourages anyone to go to the green buildings and see how it is now woven into the fabric of the community of Greensburg. In corporate America these ideas already resonate because they make good business sense.

On the economic challenges of rebuilding sustainably:

Housing and businesses find it tough to get back to where they were because of the new economic equation. Given that existing building stock had already been paid off, new investment must be a new economic equation that makes sense. At almost every meeting in Greensburg, housing would come up. Even today there is demand but no stock. There has to be models for rebuilding and the models do exist but damaged communities have to seek them out. For instance, in Joplin there is a plan for developing a model mortgage for $350 a month that pays for a 1,100 square foot structure that is highly energy efficient. Small business will move back if they have the funds, local support and belief that the business climate will support them. In Greensburg, a business incubator was built for a budget of $1.2 million that was owned by a nonprofit. This incubator has shared space for many businesses under one roof for a relatively low upfront investment. The new businesses tend to feed off of each other for talent, inspiration and a shared customer base. There are new ideas out there that can help in this situation but it may be important to look outside of the local business climate to find them. Outside expertise is extremely helpful.
On the importance of seeking outside expertise and unbiased third party verification:
Another lesson is to have an independent agency or entity that can assist the town in selecting vendors, facilitating meetings, with connections to the larger region, and which can provide technical support. In Greensburg and Joplin, Greensburg Greentown’s non-profit handles this work. An entity of this nature can be instrumental in assisting the community to stay on plan, move forward in a straight direction, bridge competing priorities in the community, aid in communication, and find vendors who can do the work.

On energy efficiency as a promotion or calling card:
One way that Greensburg capitalized on eco-efficiency was to build eco-lodging. These eco-lodges are essentially houses, and these are some of the most popular sites in Greensburg. These houses of the future are compelling. They are relatively inexpensive to build and to live in. By building one of these new eco-houses each year, the community can stay on the cutting edge. On tours of Greensburg, the highly efficient buildings are very popular because they are considered cutting edge and that attracts people, because people are interested in the future.

Daniel's closing thoughts and ideas for West Liberty:
After meeting with local stakeholders, Daniel felt that the West Liberty area had many positives in its favor that would lend to successful rebuilding. Among them are a beautiful area with many natural resources and an engaged group of energized stakeholders to push the efforts. In some ways Daniel felt that the area had more advantages than Greensburg did. The land was beautiful and would be a phenomenal destination and tourist attraction. Upon reviewing the B.E.G.I.N. AGAIN initiative he commented that it brought back memories of Greensburg’s original plan.

In closing, Daniel made one final point. The point was that underneath all of the differences, children are the most passionate advocates talking to their parents and grandparents because they want something interesting in the community. The youth of a community will determine the future opportunity that exists and they must be engaged to be successful.
Appendix B – Community Comments & Input

Meeting #1 – Stakeholder Meeting with Dr. Rodney Andrews:

On August 14, 2012, Daniel met with Dr. Rodney Andrews, Executive Director of the Center for Applied Energy Research (CAER) at the University of Kentucky (UK). CAER has an office located in West Liberty and conducts research throughout Eastern Kentucky. This meeting was scheduled with this local entity to determine the resources and renewable energy development ideas that CAER could provide. From this conversation a number of ideas and strategies were discussed. Daniel began the meeting by relating the context of Greensburg and Joplin as written in the previous section (see Learning from Others - Greensburg, KS and Joplin, MI).

During the meeting many topics were discussed:

- Geothermal community system;
- Greenspace development;
- Options for developing a local utility for power supply;
- Storm water options;
- Low water native plantings;
- Solar hot water and PV;
- Replicability in other Kansas towns;
- The challenges of low power costs in Kentucky;
- How was sustainability defined?;
- Assessment of resource opportunities with the decision that energy efficiency and geothermal were the best opportunities for significant savings in West Liberty with demonstration of micro wind and PV for applications;
- Importance of building with construction methods that will lead to 100+ life of the buildings and not 30;
- Discussion about Houseboat to Energy Efficient Housing (HBEER) and if there are opportunities for development of modular home industry in West Liberty; and
- The idea of relocating the UK Solar Decathlon House to West Liberty as a temporary visitor center and office for sustainability services.


Meeting #2 – Lunch Interview with Tom Eblen:

On the way to West Liberty, our team stopped at Natural Bridge State Park to show Daniel one of our state parks and natural tourist attractions near West Liberty and provide newswriter Tom Eblen an opportunity to interview him for an article to be published in the Lexington Herald Leader. Daniel was struck by how beautiful the scenery was and he repeatedly mentioned his view that West Liberty could be a major tourist attraction. Tom Eblen wrote a front page article based on this conversation on the others held during the day.
Attendees: Jason Delambre, Bobby Clark, Daniel Wallach and Tom Eblen

Meeting #3 – Driving Tour of West Liberty with Johnathan Gay and Gregory Copley:

After the lunch meeting at Natural Bridge, the team drove down to West Liberty and connected with Johnathan Gay and Gregory Copley for a tour of town describing the destructive path of the tornado and various areas of the town that were most damaged. This included the elementary school, the downtown business area, the courthouse, the Methodist church, the new judicial center, a number of houses from downtown stretching to the east of town.

Attendees: Jason Delambre, Bobby Clark, Johnathan Gay, Daniel Wallach, Tom Eblen, and Gregory Copley.

Meeting #4 – Meeting with Hank Allen:

During the meeting with Hank, Daniel discussed a number of topics informed by his management role in the Commercial Bank of West Liberty and as President of the West Liberty Chamber of Commerce. The bank has $150 million in assets, but due to changes in their processes they had more employees 33 years ago than they have today. Hank informed us that West Liberty’s economy has been primarily an agricultural economy for the last 200 years. Their primary crops in the past were tobacco and cattle. Due to the reduction in tobacco growth in Kentucky this crop option has gone away, but beef cattle, as represented by a local processing plant located near the juncture of 205 and eastern parkway, is still going strong. The flipside is that West Liberty is also in Appalachia, which has extensive poverty and generational low academic achievement. This is representative of a lot of economies in the area that fit the same mold.

Beyond agriculture, the government, schools, the prison and hospital are the largest employers. The hospital has 60 beds and had its grand reopening the day before the meeting - there were as many as 500 people who attended the event and lots of emotion and stories told. The prison has 2,000 inmates with 1,000 cells and was built 20 years ago. Leaders in the community had a vision that the prison would help the economy and it has been a godsend for them, with only a few negative connotations.

Hank provided the following important information: In West Liberty, there is a major concrete company called the Wells Group LLC, and two of the largest construction contractors are Frederick & May Construction and Standifer Builders, and there are other contractors in town helping rebuild. The two biggest developers are bringing people home and taking the small businesses and getting them back up to speed. The people need a nice place to live and work options, while businesses need money. But we are dealing with older structures that aren’t to code, and without enough insurance proceeds or funds to rebuild. Some people had none, some had too much. Some of the highest insured are cashing out and leaving. Some are trying to build back, but with the newer codes and prices of new materials, they cannot. A lot of those affected were rental tenants; the owners cannot build back because the rents would be too high for tenants to pay. Hank described how he has been on the forefront of developing a small business based on one-page grant application for $5,000 to $7,000 grants.
There are a number of businesses that were providing service and products that the local people need. These included flower shops, a one-screen cinema and clothing shop. In Hank’s mind, those are important businesses, and these businesses are having a hard time rebuilding. After the tornado there were two hundred less addresses in one day. To bring people back they need houses and they don’t come back overnight. One thing Hank has found since the tornado is that small businesses are essential to their economy. Since the tornado their voices have not been heard. Congressman Hal Rogers has played a vital role with SBA: making 1.6% interest loans and 4% interest loans for businesses. One of the common themes is to use the WPA Stone from the buildings that were demolished. This could be part of the rebranding. Since the tornado hit, what has happened on a positive note in Greensburg can happen in West Liberty, and it has given Hank and other residents a whole different perspective.

On the housing front, the key challenge is that the cost of rebuilding will lead to higher rent that is not affordable. There is a little talk of affordable housing but there are a number of challenges contained in that approach. The federal home loan bank of Cincinnati, which is largely a provider, of funds allowed them to borrow at a lower rate. They immediately recognized the devastation after the tornado in West Liberty that allowed them to put together a $5 million grant program. Each home owner received $20,000 for rebuilding their house. Hank's bank did the very first one and the money has been going out really fast to those who want to rebuild. Hank likes to look at this $20,000 as a down payment, it has been instrumental in assisting families rebuild, but doesn’t apply to everyone. Largely up to this point, the county and community have made really good decisions on rebuilding. Roughly 150 to 300 families have been displaced by the storm. These families are currently living with relatives locally or are out of town. Local developers have not been interested in rebuilding, but their local concrete plant is the biggest east of Lexington and could be instrumental in building concrete homes.

Hank is the sixth generation of his family living in West Liberty. It is so emotional, that does not even discuss the financial incentives or challenges. One month there would be a lot of optimism and in others not so much. He is optimistic that things can come back. Hank appreciated the perspective from Daniel and outside support since the storm. In his mind, one advantage for rebuilding is that Main Street is fairly dense and serves as the central core of town This is due to the fact they did not have a bypass. Hank feels that Main Street’s recovery is the key to West Liberty’s recovery. Since the storm, Hank and others in the community have learned that leadership comes out of the grassroots like no one expected. Leaders can come out of the weeds, and the rebuilding has empowered them to become leaders. As part of further exploration, the communities’ leadership would like to put together a local contingency to visit Greensburg to see the work first hand.


Meeting #5 – Stakeholder Meeting with State Representative John Will Stacy:

During Daniel’s visit, our team met with Rep. John Will Stacy again and he talked with Daniel about his experiences and shared more perspectives about what he thought was possible from the lessons learned in Greensburg for West Liberty.
Representative Stacy stated that the Mountain Rural Telephone received a $39.8 million grant to deploy a fiber optic-cable based broadband network in Morgan, Menifee, Wolfe and Elliot counties of Kentucky. This network will provide over 20 Mbps bandwidth to end users and bring affordable broadband access to these counties to enhance economic development and education. He believes the Mountain Rural Telephone Cooperative Corporation’s high quality infrastructure may provide an opportunity for collaboration for medical records and/or information technology backup electronic storage business that will create more jobs in West Liberty.

On the subject of renewable energy, Representative Stacy stated that there was a large natural gas line that runs through the Morgan County/West Liberty area and it is underutilized. The gas is from a local source (open wells in the coal counties to the east). Representative Stacy also mentioned that the city of West Liberty had bought a gas company (for approx. $1 million) but had lost a significant amount of its customers with the tornado and is struggling. He thought the area would be a good place to erect a Compressed Natural Gas (CNG) fueling station and encourage local fleet vehicles to convert as customers. Representative Stacy listed possible customers: state vehicles, the local prison vehicle fleet, and that the largest concrete retailer is local and they have a significant fleet. The Kentucky Energy Cabinet has an effort to construct these stations around Kentucky and perhaps this could be one. This could be beneficial to us in that it is a cleaner and local source of energy.

Like Daniel Wallach and others, Representative Stacy believes another opportunity would be endorsing outdoor activities - hunting and fishing are popular, but harder and harder to find. Representative Stacy thinks that designating plots of land for hunting and stocking ponds and lakes for fishing could be a huge draw for visitors and residents alike.

Attendees: State Representative John Will Stacy, Daniel Wallach, Johnathan Gay, Bobby Clark, Jason Delambre, Tom Eblen, and Gregory Copley.

Meeting #6 – Public Stakeholder Meeting with Individuals, Businesses and Organizations from Community and Larger Region:

A Public Community and Business Stakeholder Meeting was held on August 14, 2012. This meeting, held in the public library, lasted for approximately 2 hours and had an estimated 55 attendees. The goal of this meeting was for Daniel Wallach to share his story about Greensburg and Joplin as a catalyst for community members and business stakeholders to share their own stories and ideas of how to rebuild West Liberty. Bobby Clark, co-founder Midwest Clean Energy Enterprise (MCEE) facilitated the meeting and outlined the B.E.G.I.N. Again project ideas. Daniel made a heartfelt presentation. The audience provided feedback, asked questions and shared their ideas. Questions for Daniel that came from the audience included:

How did you get conservatives to embrace the idea of sustainability?

Often I talk about as we did in the early days of Greensburg that sustainability is about community. This is a community that came together to identify their common values and what they wanted to see for their community for the future. The strength of the fabric of
the community is what is important. Sustainability in particular in this community is about being good steward of God’s creation. This is about not wasting, these are conservatives these are people who don’t like waste. This is real easy for them. I call them the original recyclers. Farmers and ranchers they waste nothing. Their ancestors who built out there built with the environment. They built with solar orientation. They heated their homes optimally in the winter. Basically, it is common sense. So people there understood very quickly that this is not a political issue. This is very aligned with their values and it was very authentic with them.

**How much outside money did you see come into Greensburg?**

I don’t have, I should, but I don’t have an exact figure. I know it is in excess of $50 million dollars. That includes a lot of the insurance money. But also the USDA Rural Development invested $30 million. How much of it came in because of the initiatives the town embraced. What I can tell you is that politicians and government are very responsive to visibility and the media. There was so much excitement and enthusiasm about what was going on in Greensburg that many politicians came to town and many dollars were directed to Greensburg for that reason.

**I wondered about state structural, electrical, plumbing building codes and electric, water and gas providers and how much conflict did you have with them?**

You know there is always, as people pointed out early in Greensburg, naysayers. You just want to make sure the percentage of them is normal. In other words, if you poll them, I don’t care what you poll, you can ask any question, you will always get 20 or 30% who say no. So there is always some of that. People in Greensburg were adamant about not letting anything slow them down, especially negativity. It really impressed me how the town came forward in the very early going and saying “if you are negative, we don’t want to hear it. If you don’t like what you see or what we are doing, just leave or get out of the way. But we would rather you be part of it.” It was a very inclusive thing and for me that is key. Is that anybody who wanted to be involved was engaged. Even those that did not want to be involved were engaged. It is distinctively you and authentic to your community. We did deal with the power company and they were not excited in what we were doing and how we were doing it. But eventually they came around. In fact, they are now doing a lot more of this now, because they are now all having to diverse their portfolio, because electricity is getting so expensive. The timeline for the wind farm was pushed along by smart and savvy leadership in government and they moved it along quickly. I am not sure how long it took to get the wind farm built. I think it was 2-1/2 years. The other question you asked are codes and that can be really tricky. You are dealing with state government and county government – I don’t know how it is exactly here. Generally, nobody should want to build to anything that is less then code in my experience. In Greensburg, probably like here, I don’t know anyone who likes to be told what to do and how to do it. So we were very careful to in making sure that people in the community did not feel another layer of stress when building back. So that said, it is helping people adhere to the codes, whatever they were and prepare for it as best as possible. Some of the codes allude to are insulation and heating and cooling. Well, there is no one who should not be building way ahead of code on those issues, because it costs you money every day if you don’t do that.
Did Greensburg create an electric coop?

They did contract with a private company that built the wind farm. So they got to buy all the power they need for 20 years from the wind farm and it is carried on the lines from a coop that Greensburg is now part of. One of the things I want to speak to on the homes. Greensburg rebuilt 300 homes. There were no mandates other then basic codes and there were no mandates to build back certain ways. For the people that were patient enough and kind of studied it and built back somewhat carefully with good information, half of the homes average 42% more energy efficient then code. Think about that, 42% more energy efficient then code. So these 150 home owners are saving a bundle of money every month. The contrast is interesting, because those who said “I am not interested, I am going to do it - hell I want to do it” their house is next to someone who built back really energy efficient. They compare bills and it is painful. I have literally heard of people who have a $400 utility bill same size house next door that someone has a $100 dollar utility bill. Those numbers add up really quickly. Now there are other advantages to building back sustainably. But that is one that just hits the pocket book really hard and really fast. It can be as simple as using 2x6 walls instead of 2x4. There are a number of elements that if you just take the time. One thing we are going to be working is getting some good information to you all who are rebuilding so you can take advantage of the knowledge that is out there.

I saw from the graphs that it looked like 90% in heating cost was reduced on school and city hall – what other things were able to do to achieve those types of savings, besides energy efficiency?

There is some alternative energy. There is geothermal heating and cooling. There are solar panels on the roof. The orientation and placement of the windows are key.

What percentage of the population and the small mom and pop businesses came back?

One of the most painful challenges and one of the things that came out of that was two business incubators. Because businesses, and it is true renters on the residential side as well, if you were paying $400 a month for your business rent and to replace that space you have to pay $1,000 a month it does not pencil out. So you have come up with some innovative ways to house businesses. So whether businesses have to downsize or again have an incubator where is subsidized for a period of time. There are some things that need to be looked to make that happen because it was a real challenge in Greensburg. There are a total of 18 businesses located in those two incubators and that is the bulk of businesses in the town. Population wise the town sits at about 800 people, not counting those people outside the Census area. There were 1,400 before the storm. Most of the people who left though were elderly people who had no energy to rebuild after the storm. Some of the people left because there were not some of the businesses that were there to house them.

How long did take to get on track and get folks, especially entities, on the same page?

There is tremendous power in optimistic, positive vision. If you all can help craft that and put it out there, then others will follow - especially government. Ideally, you want governments by your side as you are doing it, but the reality is that they serve you. It is really important as you as a community to be assertive. You have this vision, you craft this
vision and you want it. The more energy and momentum there is for that the quickly it will happen. The key is, and I talk about this a lot, an architect never builds a building until it has been drawn. That is what I would encourage all of you to do is have a clear vision. Another analogy is you don’t know where you are going, if you are driving, unless you have that end destination in mind. So this community coming up with that end destination in mind will not only lift you and encourage you, but it will also give you a focus that everyone can work together to achieve. It will also help bring in resources from outside the community that wouldn’t otherwise be coming in.

**How did Greensburg address the loss of the tax base?**

Good question and one only that time will tell. There is concern about that because you have the tax load on only half of the people. Part of it is almost like a business expanding, you don’t always know if you are going to meet that demand but you can’t know until you put it out there. It is kind of a chicken and the egg thing. A vibrant community attracts a lot, like in the eco-tourism and business, which expands your tax base.

**We are looking to rebuild the church, is there a model from Greensburg?**

There were eight churches and eight churches have come back. So you have eight churches serving 800 people. Several of them built very energy efficiently. Once again, it is about stewardship and it is about stewardship to your congregation. I think it becomes more and more important to that congregation that monies are spent prudently. I would connect you with the Baptist minister in Greensburg, he did an amazing job. It is a beautiful very traditional looking church, built out of the insulted concrete form block walls. His utility bills are much lower than they were prior to the storm. He is tickled, he did what it took and his congregation is tickled. It is just a lot less pressure when you are not sending that money out every month.

**Ideas Generated from Attendees at the Stakeholder Meeting:**

Overall, the meeting was very positive. As his parting statement, Daniel stated his amazement at how beautiful it was in West Liberty and the surrounding region. Like with Greensburg, Daniel saw a culture of outdoors-oriented people who are connected to nature like many people in urban areas are not. He felt that if they could make Greensburg an environmental village, then West Liberty has a huge opportunity.

**Meeting #7 – Stakeholder Meeting with Judge Tim Conley and Gail Wright:**

Initially, our team met with Judge Conley at his offices in West Liberty. After introductions we informed the County Judge Executive Tim Conley that we were there to listen and gather ideas from local leaders on the rebuilding of West Liberty.

Judge Executive Conley gave us a rundown of what the government had done so far:

- They have established a relationship with the KY Housing Authority, which has obviously ascertained that there is a huge need for housing. The main concern seems to be rental stock. Most home owners were covered by insurance to rebuild but a significant portion of the residents were in rentals that are not cost effective to
replace. The original rental stock was owned by landlords who had purchased the properties in the neighborhood of $30-40k and were able to rent them for around $300-400 per month. Any replacements would cost double to construct and make the rents too high for the locals. [He was open to the idea of replacement rental stock being highly energy efficient and working to educate the tenants that if they cut their energy expenses down to 1/3 of what they were originally, it could be possible to have higher rents but overall costs to the tenant would be about what they were paying with the energy savings factored in.]

- They have employed an architectural and engineering firm to help the residents visualize what a newer town could look like, in an effort to retain them (see picture in the Master Planning Committee subsection). Along these lines he has a pet project that would be a recreational center to help encourage the younger generations to stay and give them something constructive to do. The building has a $12-13 million budget and they are considering an enclosed year-round pool which would increase operational expenses considerably.

- In general the corporate presence in town is doing a good job of rebuilding but the “mom and pop” stores are not. They are looking into the idea of paying for facades for Main Street ($4.5 million budget) and doing a public/private partnership to get the local stores to rebuild.

- The local hospital (ARH) is an emergency care center that brings $10 million into the local economy. He feels that when the tragedy struck the hospital, ARH could have decided to leave, which would have had a devastating effect on the economy but they chose to stay and reinvest in the community. Therefore, ARH needs to be the lead agency on any rebuilding plan from a health perspective. He gave us a rundown of the reconstruction going on presently: two churches and two banks and a gas station are already beginning reconstruction. The two local Dollar Stores are expanding.

After the public stakeholder meeting on August 14, we met Judge Executive Conley and Gail Wright at the Governor’s Local Issues Conference in Louisville. Many things were discussed in the meeting:

- Daniel’s experiences in Greensburg and Joplin;
- The rebuilding of the Judicial Center;
- The rebuilding of downtown and the attraction of businesses back to the downtown area;
- The development of a geothermal loop system connecting the downtown area;
- The challenges the judge has faced in rebuilding;
- The public stakeholder meeting and other input from stakeholders;
- Mountain Telephone idea to erect FREE Wi-Fi district downtown; and
- Canoe opportunities to Cave Run Lake and other adventure tourism ideas through the Foothills Eco-Agritourism (FEAT).
Appendix C – Stakeholder Ideas and Survey Results

During the public meeting on August 14, 2012, approximately 55 community members and some local and regional officials attended and here are the ideas suggested:

- Implement residential and commercial solar hot water;
- Improve cellular and data services throughout the local area;
- Employ passive construction techniques on new structure;
- Provide educational and research opportunities for students in rebuilding efforts;
- Develop a free downtown Wi-Fi zone;
- Create a downtown walking zone and public square for a farmers’ market;
- Develop a hunting reserve;
- Plan walking paths connecting town;
- Become a model retirement community;
- Implement on-bill financing;
- Rebrand West Liberty for adventure tourism/recreation
- Institute community education programs and energy savings classes;
- Address peak electrical demand issues;
- Promote proximity to “Hatfield and McCoy” Trails and other regional outdoor attractions;
- Rebuild a healthy community (obesity, age, etc.);
- Create a mixed-use downtown district;
- Develop local bicycle races or marathons; and
- Implement various pilot projects demonstrating options for the rebuilding effort.

Survey Results from Public Stakeholder Meeting.

**Quantitative:**

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<th>Data</th>
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Qualitative – Written Responses by Category*:

**Rural Health:**
- Combine 1 and 2 idea into a mutually-supportive system - 2 faces of the same idea - and include the idea of a model retirement+/or health community - perhaps a weight management/control center?
- Expand on existing hospital now. Good partner with ARH. Take advantage of Med. School in Pikeville and St. Claire Med. Center in Morehead (Osteopath).
- It will have to be upgraded in near future. The tech is available and we could all benefit from increased of efficiency (my Dental Office as Well)

**Empowering:**
- Great Idea
- Awesome
- Before tornado there was nucleus of 8 to 10 bus. That out of Towner’s, tourists, etc. visited while in town. Re-establish that. Need buildings built soon for rental. If rent can be reasonable bus would return.
- I think this is imperative for our town, due to a very poor economic condition, will never get back to a viable municipality again.
- ARH already highly involved in IT with EMR, healthcare on EMR since 99. Already communicating state electronic exchange, need better cellular coverage in deep valleys and Kayla Rose
- Most important because we have to get people speaking in WL again.

**Data:**
- Will need considerable power requirement and communication requirement with full scale power back up - needs to have several power sources for full scale operations
- Is this possible?
- Co-Judge was working on a project like this. Isn’t it already available locally on this?
- If this could possibly develop, it could be huge. A growth resurgence and an economy that would grow and prosper.
- MRTC and RIHO

**Geothermal:**
- Solar & Wind have great potential. Problem with sorghum and other biomass will be single growing season - will be a huge tonnage requirement. You need to 1) consider solar, geothermal & wind in combination 2) Develop Regional Energy Co-op 3) re-educate public to have better energy assets & Use
Community wells rock
Of course we are already known for Sorghum. Can be developed for commercial use, festival and source of energy. UK would be interested in assisting.
Can’t really comment due to lack of knowledge. Would like to think it could be of great potential.
Jason Delambre - Midwest Clean Energy Enterprise
Not sure sorghum is the answer but I like the idea of clean energy

Housing:
• Train builders and inspectors - Codes are in place to support most instances
• Everybody needs shelter! Make them exceptionally beautiful and everyone will want one. Design passive homes which harbor "classical" architecture, considered beautiful by many people and with some degree of publicity
• Housing is needed to bring dispirited residents back. With help and involvement from Habitat and Frontier Housing Locally.
• This should be basically a given, and can be with Gov. incentives and no Gov. over regulations.
• Cost upfront
• Seeing hand-in-hand with clean energy

Other:
• Add the weight management/health promotion epicenter - or wellness promotion center or Youth and Wellness Center
• Development of a religious-based "camp" area that could promote rest, relaxation, green buildings, life skill development as an area overall health promotion
• Wow. This was not easy since these ideas were all good. They overlap and could be done in linked sequence. Thanks for this opportunity to provide input.
• Biomass power plants
• Brushy Fork Institute had a series of meetings and committee worked on various areas, rec, bus, tourism, etc. Many things have been implemented from this only a few years ago. This plan should be continued. Agri-tourism is something that has been mentioned in this area (Med). Need housing - assisted living and 2.5r housing. Ask M. Soa-Licking Valley Center in West Liberty to offer course in energy savings.
• Please don’t bleed the few remaining small business to finance these initiative, we need a recycling center, we need to be a destination between the gorge and Daniel Boone National forest, we need to make downtown attractive - pleasing landscape, no ATV tourism - they will maybe spend money buying gas for ATVs and Ice for beer - you’ll never see them again. Its not the # of tourists you want, it is the type of tourist. For example, birdwatchers, spend more money then any other type of tourists. They tend to be educated and affluent. Look at the birding truss in Texas - very successful.

*Due to different handwriting styles and legibility issues, quotes are close, but might not be exactly what community stakeholders provided.
Appendix D - Morgan County Long Term Recovery Team Services
Seven months after the March 2nd, 2012 tornado and six months after founding the Morgan County Long Term Recovery Team, we have our first progress report:

- Our FEMA list started with 1208 families and 24 other families have been added to give us a starting base of 1232 families recovering from the storms.
- We have contacted to date 1042 families. Some attempts have been given to each family, but 190 still remain unknown as to their status, 15% of our base total.
- 308 Families of the 1042 contacted have unmet needs 30% of contacts. We have a potential of (308 + 190) 498 clients. We have a probability of (308 + [190 X 30%] = 57) 365 clients.
- We have worked with 108 families with unmet needs sometimes providing multiple types of assistance, 35% of known families with unmet needs or 30% of probable clients. 26 of the 108 cases have been closed, 24% of the families that have been worked with but only 7% of probable clients with unmet needs. Recovery efforts take time.
- A positive report is that 760 of the 1232 families are presently at a new normal, post tornado, and are considered to have no unmet needs, 62% of all families affected by the storms.
- Financial assistance through MCLTRT, Red Cross, Unite, and Catholic Charities has totaled $51,595. Christian Social Services have supported the MCLTRT efforts as have other organizations and businesses. No monies have been given to individuals through MCLTRT. All monies have gone to vendors.
Appendix E – Foundational Support

Blue Grass Community Foundation (BGCF), established in 1967 as a tax exempt organization, is one of more than 700 community foundations across the nation. BGCF works with individuals, families, businesses, other nonprofit organizations and communities to establish permanent charitable funds to meet current and future needs. Overseen by a volunteer board of community leaders and run by professionals who are experts in local philanthropy, BGCF invests, manages and administers these charitable funds according to donors wishes. In addition, BGCF convenes community leaders and volunteers to help people come together to have the greatest collective impact for local good.

Our Foundation for Morgan County (OFMC) is a community fund at BGCF and serves as a permanent charitable resource designed to support local causes or organizations exclusively in Morgan County. Through individual donations – large and small – a local advisory board in Morgan County is able to make grants to meet the needs and vision of the community.

ADDITIONAL FUND TYPES

In addition, BGCF offers other charitable funds, including donor advised, designated and field of interests funds, to meet donors’ unique goals. Funds can be either endowed or non-endowed.

**Endowed Funds**

Endowed funds are for those who want to give today and long into the future. These funds enable donors to set up a permanent endowment for the benefit of the causes they are passionate about. Each year, a percentage of the fund, as guided by state law, is available to be granted to the nonprofits the donors choose. BGCF’s prudent investment strategy will ensure that the fund will be making an impact today and in perpetuity.

**Non-Endowed Funds**

Non-endowed funds are for those who desire to have the maximum flexibility in the timing of their giving. These funds may be invested or held in cash, and donors are able to make grants of any amount whenever they choose.

**Donor Advised:** This option offers donors the most flexibility in the direction of each grant from their fund. Donors may decide to give to causes related to health and education today, but decide to support efforts for disaster recovery and social welfare tomorrow. No matter what causes ignite their passion, donors can support them all from their donor advised fund.

**Designated:** This option offers donors the simplicity of choosing specific causes that the fund will support. If donors have defined giving goals, this option will help them achieve them by permanently supporting the nonprofits outlined in the fund agreement.

**Field of Interest:** This option offers donors the advantage of choosing a field of charitable work that they care about, without determining a specific nonprofit to support. For instance, their field of interest may be to support literacy programs in their hometown or to support animal rescue groups. This option helps to focus donors’ giving mission, without limiting the specific organizations they can support.