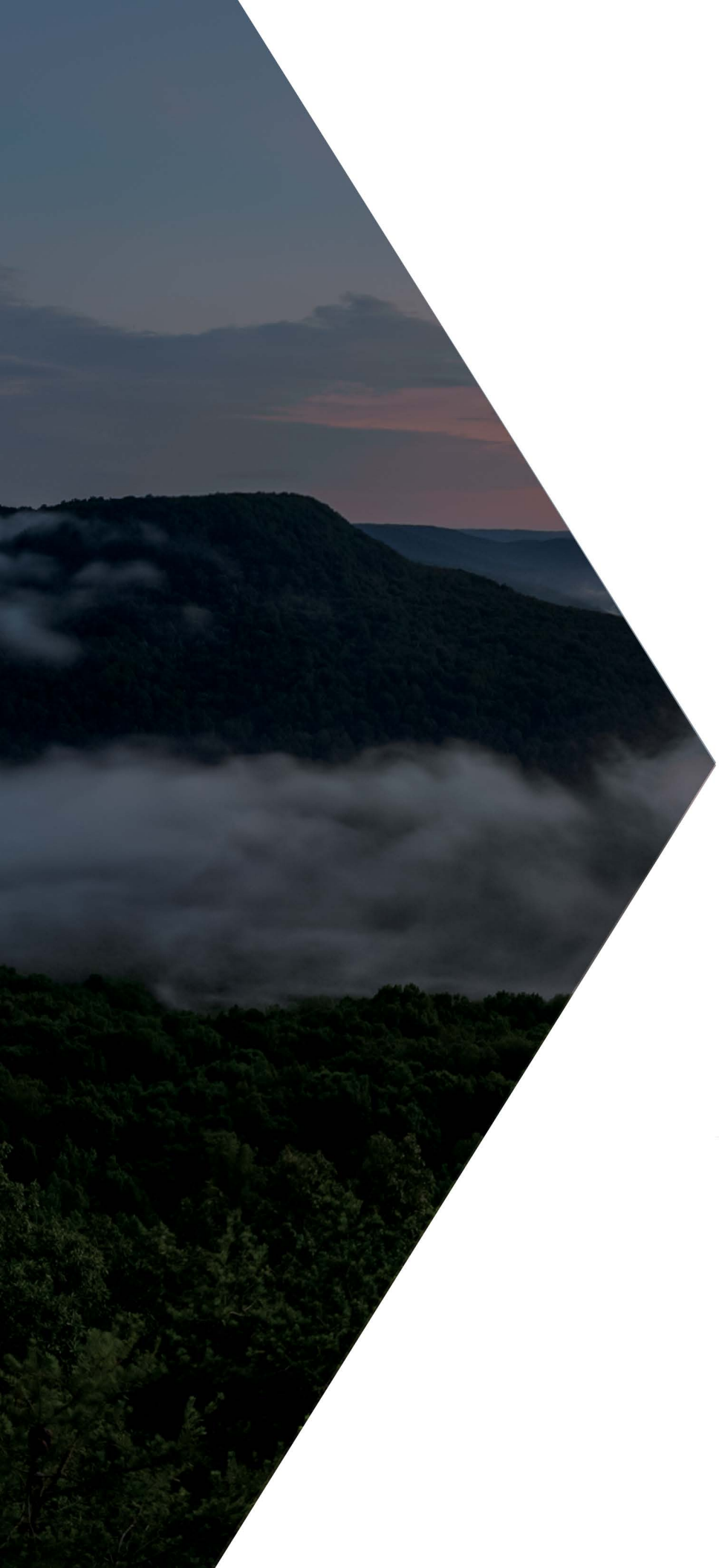


TENNESSEE'S UPPER CUMBERLAND COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY

2026

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INTRODUCTION & BACKGROUND

Nestled across 5,000 square miles where the Highland Rim meets the Cumberland Plateau, Tennessee's Upper Cumberland region—spanning Cannon, Clay, Cumberland, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, Van Buren, Warren, and White counties—is a landscape of compelling contrasts and natural grandeur. From 294,164 acres of public lands, 10 state parks, and Big South Fork National Park to 143 bodies of water offering 1,267 miles of shoreline and over 5,400 mapped subterranean caves, the region's physical assets form the backdrop for a dynamic $11 billion economy connected to global markets via Interstate-40, nine regional airports, and freight rail corridors.

Beyond its scenic beauty, the Upper Cumberland serves as a major industrial engine, hosting more than 420 manufacturing facilities and ranking among the nation's top 50 hubs for automotive manufacturing and vulcanized materials. Yet, alongside this industrial strength, persistent rural challenges remain—including a regional poverty rate of 16.6%, aging water and wastewater systems, labor participation barriers, and localized population decline in smaller communities. To build long-term economic resilience, local stakeholders continue to develop leadership with targeted training, strategy sessions, cross-sector collaborations, and capacity-building initiatives designed to uplift vulnerable populations with actionable frameworks for community-wide empowerment.

Prepared under the regional leadership of the Upper Cumberland Development District (UCDD), this Comprehensive Economic Development Strategy (CEDS) acts as an adaptable, action-oriented blueprint for sustainable regional prosperity. By uniting local action across five core pillars—utility infrastructure, tourism, workforce development, industrial recruitment, and entrepreneurial development—this five-year roadmap strategically aligns local needs with state and federal resources to expand high-skilled opportunities and elevate the quality of life for the more than 378,000 residents calling the Upper Cumberland home.

Geography & Location

The Upper Cumberland region encompasses distinct portions of Tennessee's East Central Basin, Highland Rim, and Cumberland Plateau. While the regional topography introduces specific logistical and infrastructural challenges, it simultaneously provides a robust foundation for the outdoor recreation economy. The area features a dense concentration of natural assets, including extensive river systems, lakes, waterfalls, hiking trails, and panoramic overlooks. These resources are anchored by 10 state parks, six state natural areas, the Justin P. Wilson Cumberland Trail State Scenic Trail and Pickett CCC Memorial State Park, as well as the Big South Fork National River and Recreation Area, serving as primary drivers for regional tourism and talent attraction.

Positioned centrally between three of Tennessee's major metropolitan economies, the Upper Cumberland offers high-value geographic accessibility. The regional transportation network is anchored by Interstate 40, a critical transcontinental freight and transit corridor connecting the Atlantic coast to the Southwest. This highway system is integrated with nine regional airports and multiple rail access points, establishing comprehensive multi-modal infrastructure that connects local commerce to national and global supply chains.



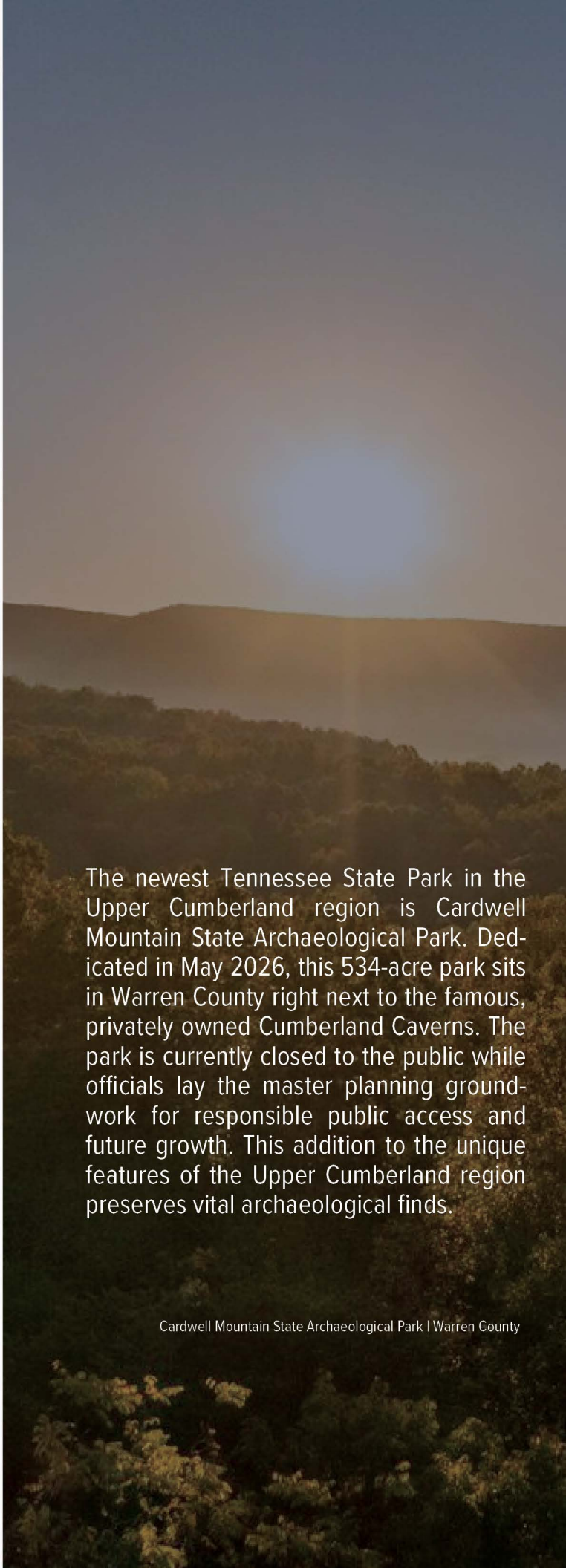
The Upper Cumberland is home to three major lakes serving the region for incredible water sports, fishing, and recreation, Center Hill Lake, Cordell Hull Lake, and Dale Hollow Lake. These lakes, along with the pristine rivers running through the region, boasts more than 1,200 miles of shoreline as well as an expansive network of hundreds of miles of hiking trails.



The Upper Cumberland region possesses a globally distinct geological profile, serving as the primary subterranean hub for the state with the highest concentration of documented caves in the United States. The region encompasses 53% of Tennessee's total cave infrastructure, containing 5,463 registered underground systems.



From an economic development perspective, this dense concentration of karst features presents dual implications: it serves as a powerful catalyst for the region's outdoor recreation economy and tourism-related small business growth, while simultaneously requiring specialized engineering, infrastructure planning, and environmental stewardship strategies to protect vital regional watersheds.



The newest Tennessee State Park in the Upper Cumberland region is Cardwell Mountain State Archaeological Park. Dedicated in May 2026, this 534-acre park sits in Warren County right next to the famous, privately owned Cumberland Caverns. The park is currently closed to the public while officials lay the master planning groundwork for responsible public access and future growth. This addition to the unique features of the Upper Cumberland region preserves vital archaeological finds.

Cardwell Mountain State Archaeological Park | Warren County

Economy

As the State of Tennessee maintains strong macroeconomic momentum, the Upper Cumberland region continues to demonstrate an increase in economic resilience and diversification. The region generates an estimated $13.2 billion in Gross Domestic Product (GDP), fueled by robust gains across the manufacturing, healthcare, and retail trade sectors. Supported by heightened commercial activity, the 14-county region collected more than $104 million in local sales tax revenues annually, a substantial trajectory increase over 2020 baselines. The majority of the Upper Cumberland has experienced an influx of residential, commercial, and industrial capital investment. Structural growth remains anchored by expansion in regional hubs like Cookeville and Crossville, alongside progressive industrial development in neighboring rural counties.

Market Dynamics and Labor Forces

- Labor Tightness: The region continues to operate at historically tight unemployment levels, hovering between 3.2% and 4.0% across most counties.

- Workforce Gaps: While low unemployment numbers reflect high labor engagement, chronic workforce availability constraints, skills mismatches, and childcare shortages continue to hinder the immediate scalability of Upper Cumberland businesses.

Persistent Economic Vulnerabilities

Despite these high-level successes, structural socio-economic challenges remain concentrated within our most rural corridors:

- Income Deficits: The region's median per capita income has adjusted upward to approximately $38,450, yet it remains significantly below state and national averages.
- Poverty Rates: Deep systemic poverty persists, with the regional poverty index averaging 15.8% to 18.2%. Vulnerable counties like Clay and Fentress face poverty spikes that still exceed 20%.

Rural Out-Migration: Several of the region's most isolated communities continue to face modest population declines, driven directly by a lack of diversified, high-wage economic opportunities and localized amenities.

QUICK STATS

- ARC Designations: Three of our counties rose from at-risk to transitional counties, bringing our 14 county totals to: two (2) Distressed counties, three (3) At-Risk counties, and nine (9) Transitional counties.
- Population 378,274 - growth of 7.37% since the 2020 Census, attributed in large part to the influx of retirees and people relocating from larger metropolitan areas.
- Poverty rate for the region sits at 16.6%, with several of the most rural counties having individual rates exceeding 20%.
- A bright spot in the region is the exceptionally high home-ownership rate at roughly 79.8% to 83.3%.

Workforce & Education

The cross-sector alignment between industry leaders and educational institutions represents a critical competitive advantage for the Upper Cumberland. Representatives from the region have collectively identified workforce availability, skill alignment, and educational integration as the highest priority items for sustaining regional economic development. To address evolving employer demands, the region is actively expanding dedicated workforce development initiatives designed to bridge communication gaps between the private sector and educational providers. Projects including expansions in work based learning, apprenticeships, and targeted internships in collaboration with industry and education partners are leading the way in developing a stronger workforce pipeline.

The Upper Cumberland boasts a growing regional labor force of approximately 160,900 individuals. This pipeline is supported by a foundational K-12 system that maintains an exceptional average high school graduation rate of 92.5%.

Post-Secondary Assets and Regional Footprint
The Upper Cumberland features a decentralized network of higher education facilities that ensure localized access to advanced skills training and degree pathways:

- Higher Education Anchors: Tennessee Technological University (TTU) delivers specialized four-year degrees, advanced research capabilities, award-winning health care education and engineering pipelines out of Cookeville.
- Community College Networks: Two-year academic tracks and associate degree pathways are distributed strategically across the region via Motlow State Community College, Volunteer State Community College and Roane State Community College campuses.
- Technical Training Infrastructure: The Tennessee Colleges of Applied Technology (TCAT) operate critical training facilities distributed throughout the region. Reflecting the high demand for skilled technical labor, the state recently allocated over $77 million to replace, expand, or modernize TCAT campus facilities in the region.

Targeted High-Demand Career Pathways
To maximize public and private return on investment, the region concentrates its institutional pipelines into three primary, high-growth clusters defined by critical regional employer demand:

- Advanced Manufacturing & Robotics: Driven by the region's strong industrial base, programs focus on precision metalworking, automotive logistics, and smart factory operations.
- Healthcare & Nursing Administration: Addressing acute regional nursing shortages, local programs range from Certified Nursing Assistants (CNAs) to specialized four-year Bachelor of Science in Nursing (BSN) degrees.
- Emergency Medical Services (EMS) & Public Safety: Local municipalities face systemic recruitment strains, making EMT and Advanced EMT education highly prioritized tracks across the 14-county footprint.

As automation and technological advancements transform local manufacturing, logistics, and healthcare sectors, maintaining a resilient, sustainable regional economy requires an agile workforce. Cultivating top-tier educational pipelines capable of equipping workers with high-demand, specialized technical certifications through embedded work-based learning frameworks remains the cornerstone of the Upper Cumberland's long-term retention and recruitment strategy.

Cluster Analysis

The Upper Cumberland region of North-Central Tennessee is a powerhouse of rural economic activity across its 14 distinct counties—Cannon, Clay, Cumberland, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, Van Buren, Warren, and White. Leveraging strategic Interstate 40 connectivity and local natural resources, the region features a highly resilient economy anchored by prominent industrial clusters in automotive component manufacturing, advanced fabrication, logistics, and agribusiness.

Putnam County serves as the region's commercial nucleus, supporting titans like Averitt Express in logistics and Cummins in powertrain distribution. Beyond this central hub, manufacturing operations span the entire footprint from Hörmann Innovative Door Systems in White County, to global investments like StonePeak Ceramics porcelain tile and expanding custom OEM component suppliers like Durable Products in Cumberland County.

Characterized by the unique terrain of the Cumberland Plateau and Highland Rim, the vibrant Agriculture and Forestry industries have expanded into a hub location for agritourism, specialized livestock operations, and sustainable innovation. Despite challenges like naturally acidic soil, local producers have leveraged university research, public/private funding partnerships, and creative marketing strategies to build success stories across the region.

With an eye on sustainability, regional agriculture businesses are working with research partners at UT AgResearch and Education Center as well as the TTU Oakley Farm to improve and expand the agriculture eco-system across the region for greater success. Agritourism and value-added agriculture provides another opportunity for increased exposure to land management and self-reliance for food sources.



SWOT Analysis

STRENGTHS	• Logistics and Location • Transportation Options • Tourism and Natural Assets • Low Cost of Living • High Quality of Life	• Broadband and Education Assets
WEAKNESSES	• Utility Capacity and Aging infra-structure • Infrastructure Funding Gaps • Lack of available childcare • Labor Force Participation rate	• Lack of Attainable Housing • High Poverty Rates
OPPORTUNITIES	• Industrial Site Product Development • Downtown Revitalization • Entrepreneur and Small Business support • Agriculture and non-manufacturing	growth • Tourism Asset Enhancement • Education alignment with business needs
THREATS	• Inflation and Capital Costs • Growth and Capacity non-alignment • Industrial Supply Chain risks • Workforce Development Gaps • Rural Population Trending down,	especially for the younger generation

Regional Roadmap

The creation of this Regional Roadmap relies fundamentally on robust collaboration between community leadership, regional organizations, and private sector partners across all fourteen counties of Tennessee's Upper Cumberland. To ensure our strategic goals and action steps accurately reflect on-the-ground priorities, county-level strategy sessions were conducted in tandem with public and private stakeholders. By synthesizing county SWOT assessments this roadmap establishes a unified, community-driven framework designed to foster long-term economic resilience, drive sustainable growth, and elevate the quality of life across the region.

Regional Partner collaboration is one of the greatest assets of the Upper Cumberland. Organizations throughout the region work collectively to identify gaps and align the needs with available resources.

Regional Goals

The Upper Cumberland Development District will continue to work with the 14 counties, their leadership, stakeholders, and community organizations to focus on the following goals; Utility Infrastructure and Planning, Tourism and Downtown Development, Workforce Development, Industrial Recruitment and Small Business and Entrepreneur Development.





GOAL 1

UTILITY INFRASTRUCTURE

Utility Infrastructure and Planning S.M.A.R.T. goal for 2026-2031: By Q4 2031, complete 100% of county GIS utility asset mapping and secure $50 million+ in state and federal grant capital to modernize, expand, and connect water, wastewater, natural gas, electric, and broadband networks across all 14 Upper Cumberland counties.

Updates: Upper Cumberland Development District conducts regional needs assessments annually to identify critical infrastructure and development priorities by county. Significant work has been completed, including the continued implementation of plans which will address several areas of community infrastructure improvements. Targeted work to align the region's growth projections and inadequate infrastructure is taking priority.

Significant investments and collaborations across the region have resulted in increased capacity, improved infrastructure, and enhanced reduction in inflow and infiltration in water and wastewater systems. Despite these improvements, the aging infrastructure and lack of capacity and service continue to be concerning. Continued pursuit of state and federal resources to meet the growing needs of the 14 counties of the Upper Cumberland Region remains the number one priority.



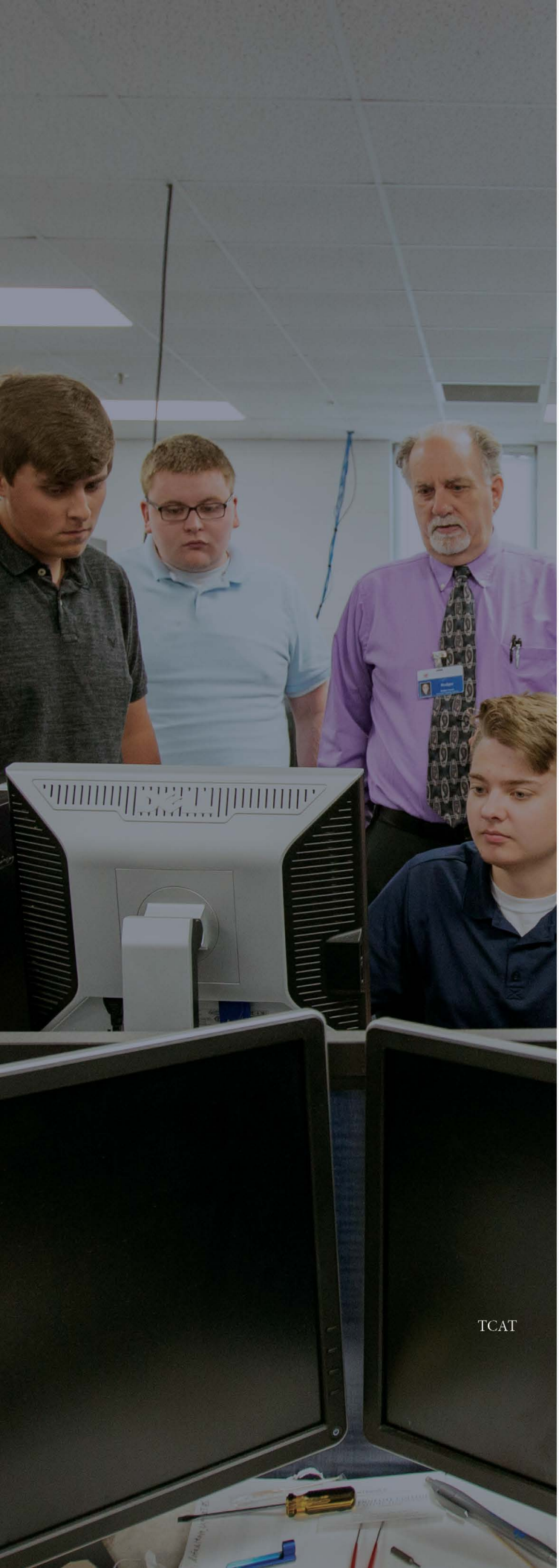
GOAL 2

TOURISM

Tourism and Downtown Development S.M.A.R.T. goal for 2026-2031: By Q4 2031, expand regional tourism impact to $700 million+ in direct annual visitor spending across all 14 counties, completing historic downtown square revitalizations, and executing coordinated regional branding and outdoor recreation marketing campaigns.

Updates: Tourism Economic Impact across the region continues to grow, with more and more local leadership understanding the need for investment and support for regional asset improvement and marketing to continue the trajectory of that economic growth. The 14 counties of the Upper Cumberland region have driven record growth, reaching nearly $550 million in visitor spending in 2025, by pivoting to a unified regional brand, 'Tennessee's Upper Cumberland' alongside targeted accessibility and infrastructure asset improvements and marketing..

Marketing initiatives within Tennessee's Upper Cumberland region have successfully unified local communities, fostering a cohesive regional tourism narrative. While the area's premier draws remain its exceptional natural beauty and outdoor recreation—such as water sports, fishing, and hiking—the revitalization of historic downtowns and small businesses continues to drive growth through live music, curated events, and unique retail experiences. Recognizing the enormous impact of completing the work needed to become Tennessee designated Main Streets and Tennessee Downtowns that lead to enhanced downtown revitalization with improved small business and entrepreneur development has been top of mind for several years. These targeted efforts have increased small business success in our downtowns.


TCAT

GOAL 3

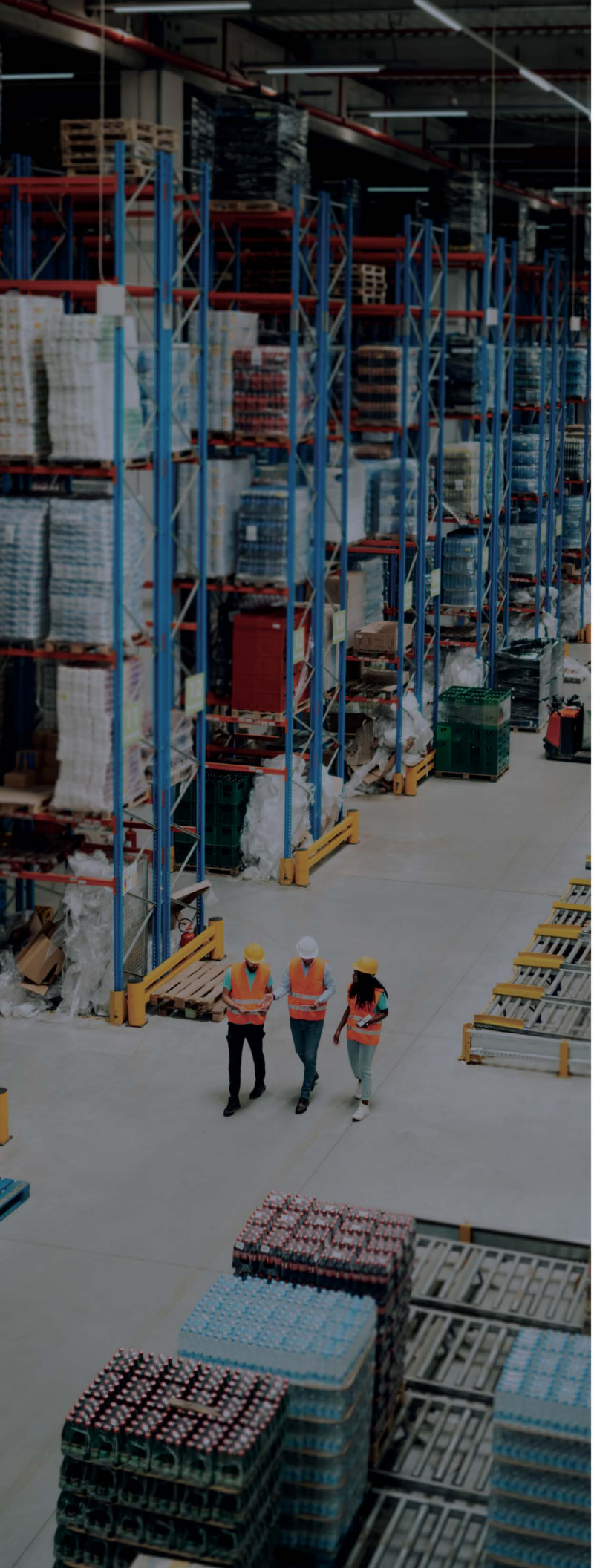
WORKFORCE DEVELOPMENT

Workforce Development S.M.A.R.T. goal for 2026-2031: By Q4 2031, increase regional workforce participation and align technical skill pipelines with employer demand by aligning TCAT campus expansions, Community College connections, scaling the Empower Upper Cumberland model to guide 1,000+ rural families to full self-sufficiency, and expanding affordable childcare access by creating and sustaining new slots across all 14 counties.

Updates: Tennessee's coordinated efforts continue to drive enhancements throughout our education systems, from early childhood to postsecondary education. Alignment for students from Kindergarten to Career is leading the way in developing a highly skilled workforce that directly affects our businesses with trained staff and innovative thinkers. The investment the State of Tennessee has made in the education system in the past several years has changed the trajectory of many of our rural residents.

The 'Empower Upper Cumberland' TN program with its focus on alleviating barriers head on led the way with 905 families impacted with 1,946 children across the Upper Cumberland seeing increasing in their economic success. Sixty-one percent of the families in the program increased their incomes with a $9.4 million annual income gain across the region. That is impactful, generational change for the workforce. These changes were in part made possible by the Empower team navigating family members through educational improvements and job placement.

The Upper Cumberland regional team remains actively focused on mitigating pervasive barriers—such as housing instability, childcare shortages, and the 'benefits cliff'—by developing strategic solutions and educating community leaders and employers on actionable pathways to improved outcomes.



GOAL 4

INDUSTRIAL RECRUITMENT

Industrial Recruitment S.M.A.R.T. goal for 2026-2031: By Q4 2031, expand shovel-ready industrial site inventory and recruit high-value, innovation-focused employers across all 14 counties by building on the site development and infrastructure planning grants secured over the past five years, leveraging regional partnerships with MTIDA, TNECD, ARC, and TVA, and aligning postsecondary educational systems to drive technological advancement in manufacturing and logistics.

Updates: The 14 counties of the Upper Cumberland region continue to focus on increasing the inventory of high quality industrial properties, working closely with the regional, state, and federal partners including Middle Tennessee Industrial Development Association, Tennessee Department of Economic and Community Development, Appalachian Regional Commission, and Tennessee Valley Authority to identify, assess, and improve properties then market those properties to business and industry.

The region has been awarded more than $3.2 million in infrastructure planning grants, and over $11.7 million in grant projects for property evaluation and site development in the past five years. These efforts, along with the high quality of life in the Upper Cumberland, is leading the way in enhancing residents' lifestyles.

Alignment with the postsecondary education systems continues to build within our industries, manufacturing and logistics, looking at innovation and new technologies to enhance outcomes.



GOAL 5

ENTREPRENEURIAL DEVELOPMENT

Industrial Recruitment S.M.A.R.T. goal for 2026-2031: By Q4 2031, build an accessible and capital-rich entrepreneurial ecosystem across all 14 counties by deploying $15 million+ in new investment capital and gap financing through CAIC, expanding technical advisory and incubation services through UCDD, SBDC, The Biz Foundry, and TCRI, and strengthening community bank, CDFI, and SBA lender referral networks to launch and scale small businesses at every stage of growth.

Updates: The Upper Cumberland Development District (UCDD) fosters economic growth through strategic regional partnerships, hosting the Small Business Development Center (SBDC) in close collaboration with The Biz Foundry, the area's designated entrepreneur center, and Tennessee Tech's Center for Rural Innovation (TCIR). Complementing these entrepreneurial services, the Cumberland Area Investment Corporation (CAIC) delivers critical financial infrastructure. By administering revolving loan funds and specializing in gap financing, CAIC actively supports sustainable job creation and regional prosperity. New Investment capital and loans totaled approximately $15 million dollars in the Upper Cumberland region.

Over the past year, the SBDC has conducted targeted training and engaged in strategic meetings with county chamber of commerce leaders across the region. These efforts focused on marketing vital support resources to local small businesses and entrepreneurs, utilizing social media platforms to deliver real-time updates, resource links, and course advertisements. Furthermore, ongoing communication with active and historical clients continues to strengthen regional engagement. Nearly 100 people attended the most recent Small Business Entrepreneur Conference held in Cookeville in 2026. SBDC advisors have established a robust referral network with community banks, CDFIs, SBA lenders, and non-traditional financial institutions. This collaborative ecosystem has expanded capital access for a highly diverse client base. Through these fortified relationships, businesses at every stage of growth can secure the financing and strategic guidance necessary to succeed.



UPPER CUMBERLAND DEVELOPMENT DISTRICT

The Upper Cumberland Development District (UCDD) was established by the Tennessee General Assembly to foster regional cooperation and drive growth across 14 distinct counties. Our dedicated team is deeply committed to improving the quality of life throughout the Upper Cumberland region. We deliver these essential public services through three core divisions: the Area Agency on Aging and Disability, Economic and Community Development, and Housing and Family Services. We firmly believe that our counties and local municipalities are much stronger when we work together and share our regional resources.

To support our communities, our staff brings a wealth of specialized knowledge to a wide variety of local programs. We actively assist with business and industrial growth through the Cumberland Area Investment Corporation and the Small Business Development Center, while also handling vital infrastructure needs like Geographic Information Systems (GIS), transportation planning, and solid waste assistance. Our team also guides communities through strategic and local planning, provides critical statistical information, and works closely with the Tennessee Advisory Commission on Intergovernmental Relations.

Beyond planning, we offer hands-on community development support through expert grant writing and administration, historic preservation projects, and housing initiatives like the THDA Home Rehabilitation Program. The diverse skills and unique expertise of our staff position UCDD as a valuable partner for local leadership. Ultimately, we are proud to serve as a principal driving force for economic development and community progress across the entire region.



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Cover photo by Chuck Sutherland