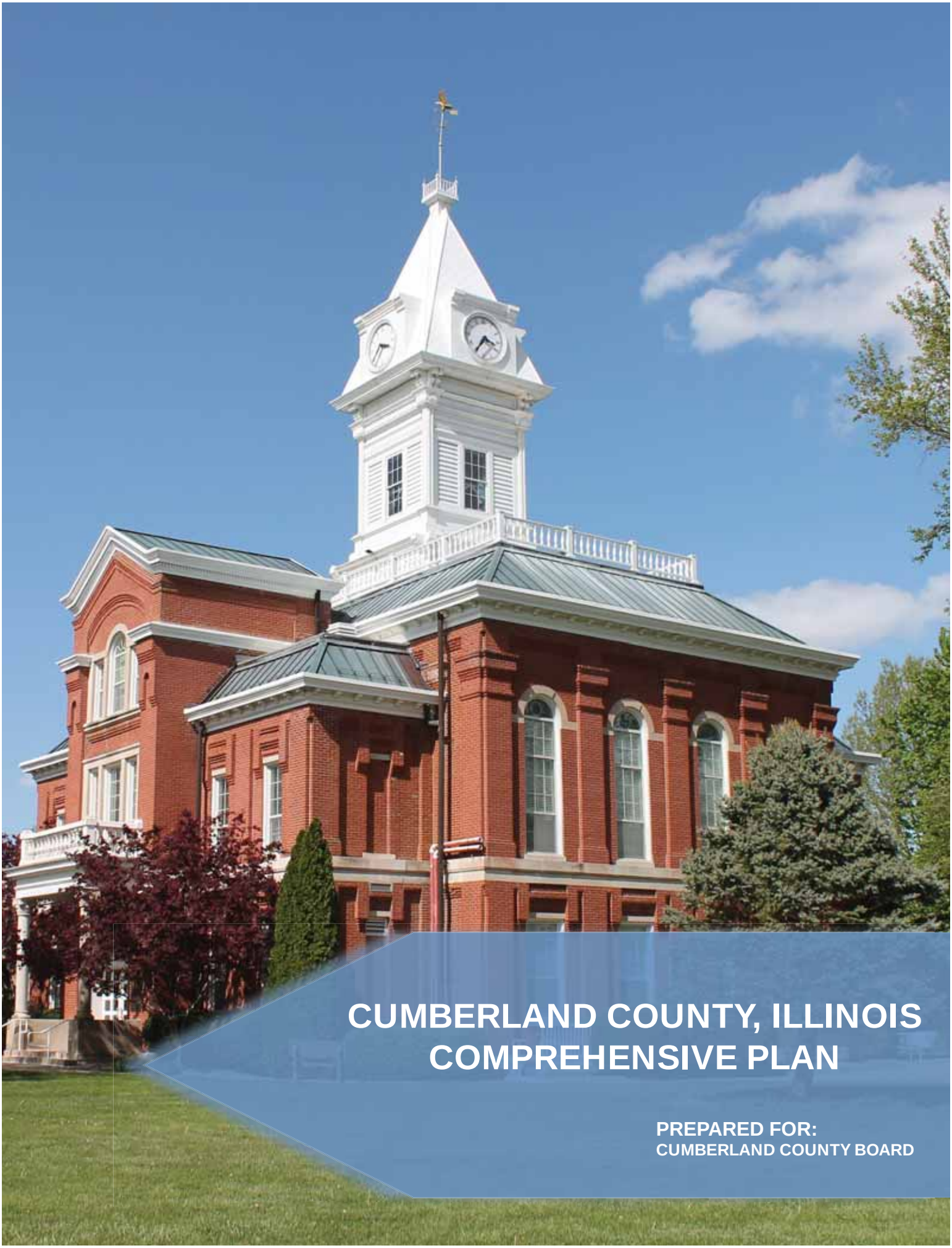


CUMBERLAND COUNTY, ILLINOIS COMPREHENSIVE PLAN

PREPARED FOR:
CUMBERLAND COUNTY BOARD

Acknowledgments

The Cumberland County Comprehensive Plan would not have been possible without the incredible feedback and expertise provided by county leadership, citizens, staff, federal and state agencies, and volunteers that made up the Steering Committee. We would like to give a special thank you to the hundreds of citizens, not mentioned below. who freely gave their time and input in hopes of building a stronger, more progressive county.

The Cumberland County Comprehensive Plan was written by the Coles County Regional Planning & Development Commission.

Sources for graphs and data are as follows:

U.S. Census Burea
Department of Agriculture
Bureau of Labor Statistics
ESRI Infographics
www.policymap.com
www.illinoisreportcard.com
U.S. Department of Commerce
American Community Survey
US Gen Web

Coles County
Regional Planning

STEERING COMMITTEE

Cumberland County Board

Floyd Holkenbrink, Board Chair
Todd Beard, Vice Chairman
Janet Blade
Kyle Heuerman
Jonathan Kaye
J Todd Layton

Cumberland County Staff

Sheri Drotor, Health Department Administrator
McKenzi Easton, Assessor
Bev Howard, County Clerk
Steve Maroon, Sheriff
Jenny Maynard, Treasurer
Richard Murray, Highway Engineer
Rhonda Wilson, Circuit Clerk

Village/City Representative

Joyce Cummins, Toledo Village Clerk
Brenda Evans, Neoga Village Clerk
Jill Kimble, Greenup Village Clerk
MaeKayla Sowers, Jewett Village Clerk
Marty Hartke, Neoga Mayor
Tom Bauguss, Greenup Mayor
John Beck, Toledo Mayor
John Oakley, Jewett Mayor

Other Representatives

Todd Butler, Cumberland Schools Superintendent
Kevin Haarman, Neoga Schools Superintendent
Randy Hurt Cumberland County Soil and Water Conservation District
Tom Webb, First Neighbor Bank President

TABLE OF CONTENTS

Section 1
Goals & Recommendations

RECOMMENDATIONS

INTRODUCTION

The recommendations in this section are the culmination of several months of research, discussion and public engagement. Throughout the planning process, the leaders and citizens of Cumberland County have displayed the energy, enthusiasm and judgment that will be necessary to implement these recommendations. From the hundreds of ideas considered for improving the county, the following goals and objectives were selected as the priorities for immediate action. Although the Plan is long range in nature, there is a sense of urgency. In particular, the economic indicators highlight a need for actions to strengthen the local economy.

ISSUES AND OPPORTUNITIES

The following section summarizes the most important issues and opportunities facing the county. These issues were identified using results from analysis or local conditions and trends, steering committee input and public participation activities.

Economic development is the most important issue facing the county. Cumberland County is located between two of the largest commercial and industrial centers in east central Illinois (Effingham and Mattoon- Charleston). These places provide significant job opportunities for commuters. The local economy is dominated by small businesses. There are only three employers with more than 100 employees. A small proportion of total employment is wage and salary employment and the average wage per job is lower than any in the neighboring counties. Most of the employment growth in recent years has been non-farm proprietors, while farm employment has been decreasing.

Greenup and Neoga are the dominant commercial centers in the county. They remain small towns with low populations and buying power densities. However, both have access to interstate highways and are the best future locations for new business development. Most of the manufacturing employment is located in these municipalities.

Regional economic conditions have a strong influence on the county's economy. Nearly two-thirds of workers commute out of the county to jobs. More residents work in Coles and Effingham counties than in Cumberland County. Most out-of-county commuters have higher incomes than in-county workers, resulting in a relatively high income profile for Cumberland County.

Historical population and housing growth trends are similar to neighboring rural counties with one important exception. After reaching a peak in 1900, total population declined until 1970, when completion of the interstate highway system and rapid growth in Coles and Effingham counties spurred population and housing growth. Unlike neighboring counties, Cumberland County's population and housing growth is taking place in the rural part of the county. Nearly sixty percent of the county population lives in the unincorporated area. Only five counties in Illinois have a larger proportion living in the rural countryside. The rural growth is widely dispersed except for small subdivisions and Lake Mattoon in the northwestern corner of the county.

The sprawling low density residential development in the unincorporated area creates many challenges for county government and service providers. On a per unit basis, low density rural housing has higher capital costs, generates more vehicle miles traveled, creates less tax revenue than the cost of providing public services, and has greater environmental impact than residential development in urban settings or planned subdivisions.

Over eighty percent of all housing units are owner occupied, higher than any neighboring county except Jasper, but there are significant differences in ownership among the municipalities in the county. Toledo has the lowest rate at 69 percent and Jewett is highest at 82 percent. All are below the 89 percent home ownership rate in the rural part of the county. Much of the growth in owner occupied housing in the last twenty years happened in the rural area.

Section 1
Goals & Recommendations

VISION

Cumberland County offers a safe environment where all its citizens may reside, work, shop, learn and play. The rural character of our county is preserved through measures that protect our natural and cultural resources, minimize residential sprawl, and save farmland. Cumberland County is enriched by modern agriculture and agribusiness. The County is striving to retain and recruit responsible, productive business and industry that offer family-wage jobs and employ the skilled workforce in the County. Adequate public facilities, services and transportation infrastructure will be provided to enhance the health, safety and welfare of all residents. County and local governments will work together to solve problems in a fiscally responsible manner.

The proportion of households organized as families is higher than any county in the region and has remained unchanged for two decades. However, a decreasing proportion of those families have children—down by 11 percent in the last ten years. At the same time, the number of single parent families with children is increasing. The number of children has been decreasing for over a decade, leading to a 23 percent decrease in school enrollment between 2003 and 2023 (Cumberland and Neoga).

The two most important demographic trends are the increase in the 50+ population and the larger than expected losses in the 25 to 44 age group. For over a decade, persons in the 50+ age group have been migrating into the county in larger than expected numbers. Most of these new residents are buying homes. At the same time, the county has experienced a larger than normal out-migration of young adults. This is likely to result in lower birth rates and further decreases in school enrollment, if not reversed.

The housing stock is primarily comprised of one-unit, detached single family homes (82%). However, a relatively large proportion of units are mobile homes (14%). The housing stock is in good condition based on a comprehensive parcel level assessment in 2013. Only 9.9 percent is in poor condition with an additional 2.9 percent dilapidated. Similar proportions of substandard units are located in the municipalities and the rural areas. Maintaining the quality of the existing housing stock is a high priority because of the high cost of new construction.

The transportation infrastructure is especially important in the county because of the large proportion of residents that commute to jobs outside the county. There are 875 miles of roads, 82% (715 miles) are under local control and 27% of the local roads are unimproved or gravel/aggregate surfaces. All of the unimproved roads are in the rural part of the county where most of the county's growth is occurring. A county-wide survey found that 51% of residents were satisfied with streets and roads. With diminishing levels of State funding, there is a need for strategic thinking about how to maintain the current transportation system.

Flood plains cover 7.8 percent of the county (27.1 square miles). Currently there are only 31 structures in the floodplain with the largest concentration of properties in Neoga (9). The County Engineer rigorously enforces the ordinance restricting development in flood prone areas. Continued vigilance is necessary to prevent damage to property and threats to personal safety.

Agricultural land covers nearly 80 percent of Cumberland County, followed by forest (17.5%), water and wetland (2.5%) and urban built up land (1.2%). The agricultural land is primarily row crops (86.5%). Small grains (4.5%) and pasture (7.8%) are also important. Over the last two decades, the number of people living on farms has increased. At the same time, the number of professional farms has decreased, but the size of farms and equipment has increased.

VISION

Through the process of developing a county-wide comprehensive plan, the following vision statement for the county was developed.

Cumberland County offers a safe environment where all its citizens may reside, work, shop, learn and play. The rural character of our county is preserved through measures that protect our natural and cultural resources, minimize residential sprawl, and save farmland. Cumberland County is enriched by modern agriculture and agribusiness. The county is striving to retain and recruit responsible, productive business and industry that offer family-wage jobs and employ the skilled workforce in the county. Adequate

Section 1
Goals & Recommendations

public facilities, services and transportation infrastructure will be provided to enhance the health, safety and welfare of all residents. County and local governments will work together to solve problems in a fiscally responsible manner.

COMPREHENSIVE PLAN GOALS AND OBJECTIVES

The Goals and Objectives of a Comprehensive Plan are statements that describe specific elements of the vision. They represent the values and priorities of the community and serve as a guide for evaluating future land use and planning decisions. The shared vision articulated in the goals also provides guidance for decision makers at the local, county and State levels. The goals in the Comprehensive Plan are general in nature, so they can remain relevant over the long-term. These goals also provide a framework for the development of attainable policies and actions consistent with community values. The goals and objectives are based on the analysis of trends and conditions in the community, surveys of residents, input from community leaders and farmland owners;, as well as feedback given at public forums.

ECONOMIC DEVELOPMENT

Goal 1: Support retention and creation of jobs providing wages and benefits sufficient to support families.

1. Encourage and provide support as needed to create a business retention and expansion program.
2. Adopt an "economic gardening" approach to economic development that focuses attention on business retention and expansion and nurturing locally-owned small businesses.
3. Explore opportunities in business recruitment, working to develop a plan that provides the greatest potential for rate of return, and look for partnering opportunities to offset costs.
4. Maintain the Location One Information System database of available properties and assets available within Cumberland County.
5. Encourage and provide support as needed in identification and development of industrial and commercial sites throughout Cumberland County.
6. Encourage and facilitate access to new markets for agricultural products.
7. Identify key industry sectors for growth opportunities, and then pursue development of policies and investment of resources to take advantage of emerging opportunities.

Goal 2: Recognize the Cumberland County Economic Development Corporation as the countys primary economic development agency, by providing a stable and consistent funding source and continued encouragement of a high level of collaboration among all local governments and private and public sector organizations promoting economic development.

1. Invest in capacity-building of Cumberland County Development Corporation to be the lead development agency on critical economic development issues identified by the county.
2. Continue to provide financial support to the Cumberland County Development Corporation and provide assistance in other fund raising efforts.
3. Name the Cumberland County Development Corporation as the lead economic development contact for Cumberland County.

Goal 3: Support efforts to provide education and training that will enhance employability and opportunities for advancement for all residents.

Economic Gardening is an economic development strategy and model that emphasizes the growth and support of existing small and medium-sized businesses within a community or region as a means to stimulate local economic prosperity. This approach diverges from traditional economic development practices that often focus on attracting large corporations or industries from outside the area. Economic Gardening also places entrepreneurs and local business owners at the center of economic development efforts. It recognizes them as key drivers of job creation and economic growth.

Economic Gardening was pioneered in 1987 in Littleton, Colorado, and has since been adopted and adapted in various communities and regions around the world as a progressive approach to economic development.

Section 1
Goals & Recommendations

1. Take a more active role in regional workforce development organizations and programs.
2. Explore collaborative opportunities in the development of additional secondary and post-secondary vocational educational programs.
3. Promote cooperative programs between schools and economic development organizations that provide area youth with opportunities to learn about the local economy, employment opportunities, and entrepreneurship.

Goal 4: Promote the protection of economically productive resources like prime farmland.

1. Work closely with agricultural leaders and organizations to develop strategies for protecting prime farmland.
2. Encourage agri-tourism, production of specialty crops, direct marketing, farmers markets and other agricultural diversification strategies as a means of enhancing the economic vitality of agriculture.
3. Target value-added agriculture enterprises for location and expansion in Cumberland County.
4. Provide information about modern agriculture production to potential residents to foster understanding and tolerance between farmers and their residential neighbors.

UTILITIES, INFRASTRUCTURE AND TRANSPORTATION

Goal 1: Create a long term capital improvement and maintenance plan for the County Highway Department.

1. Continue to promote the development of a multi-year capital improvement and maintenance plan for Cumberland County.
2. Explore additional funding opportunities for maintenance and improvement of county, township and municipal roadways. Continue to pursue grant funds for road construction, maintenance and improvements.

Goal 2: Promote and support intergovernmental transportation system planning maintenance and construction with the appropriate federal, state, municipal and township governments.

1. Encourage collaborative efforts and planning among county, township and municipal governments.
2. Work to create opportunities for county, township and municipal governments to co-apply for funding to sustain and rebuild land transportation systems within Cumberland County.
3. Continue to maintain safety of railroad bridges, crossings and key roadways with high accident counts.
4. Coordinate all transportation planning with Illinois Department of Transportation to guarantee compliance with state transportation plans.

Goal 3: Encourage the expansion and the availability of affordable high speed internet access to residential, business and public sector users.

1. Coordinate efforts to expand broadband service across all units of government including regional development efforts.
2. Pursue grants and other sources of funding for expansion and enhancement of internet services.

Goal 4: Support the expansion of public potable water availability throughout the

county.

1. Continue to support the expansion of rural water systems.
2. Encourage utility providers to establish best management and sustainability practices like those outlined in the *Rural and Small Systems Guidebook to Sustainable Utility Management*.
3. Work with utility providers to guarantee the physical security and safety of water sources and distribution systems.
4. Encourage energy and water conservation practices.

Goal 5: Seek grant funding to replace aging water and sewer systems throughout the county.

1. The water treatment plant in Greenup has reached the end of its useful life and future failure is imminent. Seeking grant funding to replace the water treatent plant is necessary in completing replacing the plant. Please see Attachment K for additional details.
2. The well field in Greenup is in poor condition and only four of the five wells are operational due to the IEPA shutting one well down. The village should secure adequate and dependable water production. Please see Attachment K for additonal details.
3. The Village of Greenup has a water distribution system that is aging and preventative maintenance is ongoing. The village should seek grant funds to replace aging sections of water line.
4. The Village of Toledo should seek grant funds to replace aging water lines throughout the community.
5. The City of Neoga should seek grant funds to replace sections of aging water lines in the community.

HOUSING

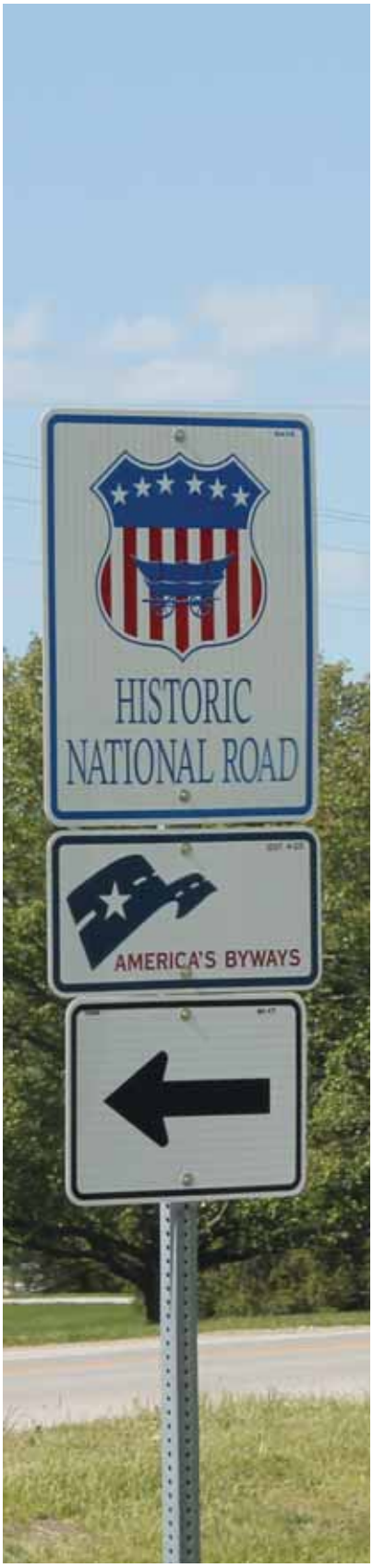
Goal 1: Encourage the development and preservation of long-term affordable housing for low and moderate income residents and for retirement living options.

1. Provide support for development of retirement living communities and other housing developments for aging residents and potential residents.
2. Encourage property owners to maintain properties to acceptable community standards and enforce nuisance ordinances requiring property owners to dispose of junk, abandoned cars and dilapidated buildings.
3. Promote and support the rehabilitation of existing housing units to create a larger stock of safe, affordable housing.
4. Support Cumberland County Housing Authority in their efforts to expand the quantity and improve the quality of affordable housing.
5. Encourage infill housing development in urban areas to take advantage of existing infrastructure and services.
6. Encourage municipalities to increase infrastructure for infill housing.

LAND USE AND GROWTH MANAGEMENT

Goal 1: Establish a land use and growth management program to enable greater control over land use and development.

1. Consider creating a more effective building permit process for new construction to track residential, commercial and industrial construction and development.
2. Research the feasibility of adopting and enforcing building codes for new



construction.
3. Prohibit development in flood plains.
4. Decrease flooding and drainage problems by incorporating storm water management practices, such as detention and infiltration, in new development.
5. Consider forming an Agricultural Areas Committee under the Agricultural Areas Conservation and Protection Act (505 ILCS5/) to protect farmland.
6. Encourage those wishing to build to visit the Soil and Water Conservation District to determine building sites that are suitable.

RECREATION AND TOURISM

Goal 1: Reintroduce the idea of building a lake for future recreation and flood control.

1. Building a lake along the Embarrass River and/or other tributaries would reduce flooding around Greenup and areas to the south and create a recreation spot for residents and tourists.

Goal 2: Promote use of the two existing motocross and ATV tracks.

1. Consider working with owners of the tracks to develop a marketing plan to promote ATV use in designated areas.

Section 2
Regional Context & Setting

REGIONAL CONTEXT AND SETTING

INTRODUCTION

Every place is influenced by connected communities. Those connections include shared natural resources like water and air, as well as the transportation systems that provide for the movement of goods, services, and people. Regional context and location can have a significant influence on development potential. The following is from the U.S. Department of Agriculture Economic Research Service:

An area's geographic context has a significant effect on its size and its access to larger economies. And, access to larger economies-centers of information, communication, trade, and finance-enables a smaller economy to connect to national and international marketplaces.

Although we live in a world where globalization increasingly influences our everyday lives, it is still our nearest neighbors that will often have the biggest influence on development potential. To understand the opportunities and threats Cumberland County faces, it will be useful to examine the regional context of the county.

REGIONAL LOCATION

Cumberland County is located in east central Illinois. The county shares a boundary with five other counties: Coles on the north, Clark on the east, Effingham and Jasper to the south, and Shelby to the west. These neighboring counties will often be used as benchmarks for comparing Cumberland County's performance on important demographic and socioeconomic indicators in the Community Profile. Because they share many of the same locational attributes, like access to transportation infrastructure, weather and climate, labor force and natural resources, they are good barometers of local development opportunity.

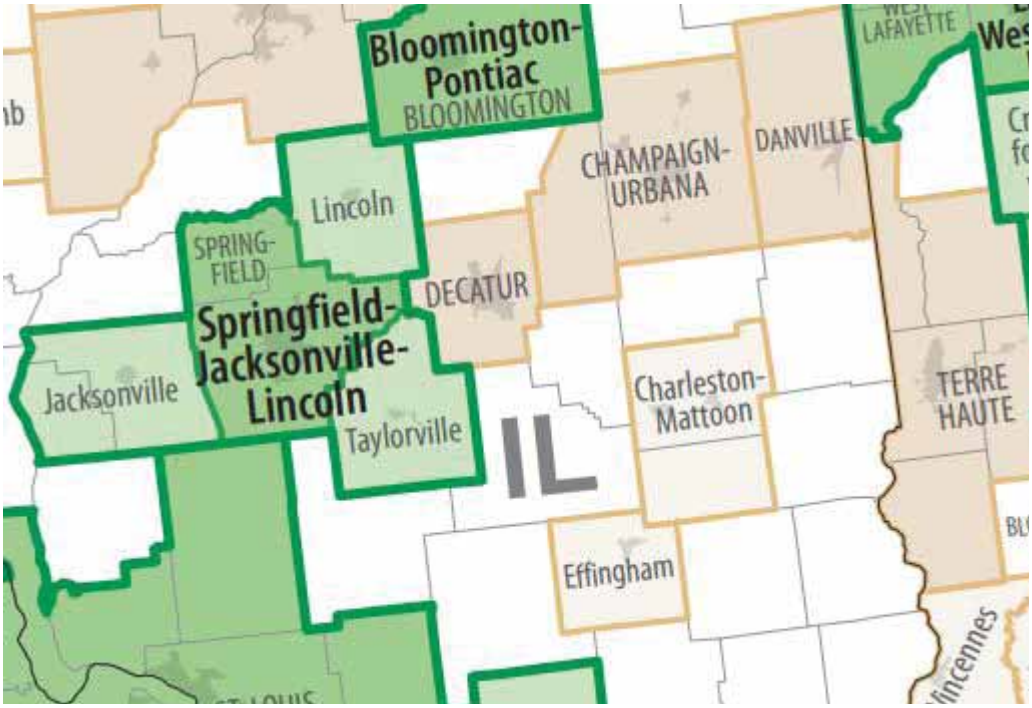
The county is crossed by several highways and railroads, providing excellent connections with neighboring counties and larger metropolitan areas. Interstate 70 is the primary east-west transportation corridor crossing the southern and central part of the county with an interchange at Greenup. Indianapolis and St. Louis are both located 125 miles from Greenup on I-70. Interstate 57 crosses the northwest corner of the county with an interchange at Neoga. Chicago and Nashville, TN are within 200 miles of the county via I-57. U.S. Highway 40 follows the alignment of I-70 and serves as a local access highway. Illinois State Highway 130 crosses I-70 at Greenup and provides north-south connections to Charleston and Newton. State Highway 121 connects the county to Mattoon and Decatur.

Despite its distinctly rural appearance, Cumberland County is classified as a micropolitan county by the U.S. Office of Management and Budget. Micropolitan counties are typically rural counties with a large commercial and employment center that has at least 10,000 residents. Micropolitan counties are further classified as central or outlying depending on whether they are receiving commuters (central counties) or exporting workers to the central county. Cumberland is an outlying county in the Mattoon-Charleston micropolitan area because over 25% of all employed residents commute to Coles County for employment. Effingham is also a micropolitan county.

Nearly 20 percent of Cumberland County residents that work are employed in Effingham County. Effingham, Mattoon

Section 2
Regional Context and Setting

and Charleston are the dominant commercial centers in the region, and each of these cities has a population greater than Cumberland County. All are within a 25 mile radius of Toledo, which is near the geographic center of the county. The figure below from the U.S. Census Bureau shows the Metropolitan Statistical Areas in green and dark tan and the Micropolitan Statistical Area in light tan.



PROXIMITY TO METRO AREAS

Rural counties near metropolitan areas often experience positive spillover effects from their larger neighbors. The most notable is access to employment. The proportion of rural workers commuting to larger neighboring counties has been increasing throughout Illinois for the last twenty years. The most recent data indicates that nearly one-third of Illinois residents in rural counties commute across a county boundary to their place of employment. Many rural counties become part of the metropolitan area they are near as the proportion of all workers commuting to the metro county hits a threshold of 25 percent.

Cumberland County does not have strong ties to any metropolitan areas. The nearest metropolitan area is Terre Haute, Indiana, located 50 miles east of Toledo. Despite the excellent transportation connection via Interstate 70, less than one percent of the labor force commutes to Terre Haute. The closest Illinois metro areas are Decatur (68 miles) and Champaign-Urbana (75 miles).

While Decatur has had a minimal impact, Champaign-Urbana is the most rapidly growing downstate metro area in Illinois, and has been attracting an increasing proportion of Cumberland County workers.

Section 2
Regional Context and Setting

HISTORY OF CUMBERLAND COUNTY

We acknowledge that this land was once home to the Illini and Kickapoo people, who lived here harmoniously for generations. European settlers arrived, leading to changes and the displacement of Native Americans, particularly during the 1832 Blackhawk War. We honor the Kickapoo's enduring connection to this land, their resilience, and the pioneer settlers who established Cumberland County.

In 1842, Coles County included the territory that included Douglas, Coles and Cumberland Counties. The area was too large to accomodate the citizens and Coles County was broken up into the three counties on May 1, 1843. The act of the legislature provided that Greenup shall, for the present, be the county seat, and that the county seat shall, hereafter, be permanently located by an election to be held on the 1st Monday of August, 1843. This election resulted in Sconce' Bend (platted as DeKalb for election purposes) on the Embarras River, in Cottonwood Township, receiving a majority of a bare seven votes out of the 431 polled. However, a question as to whether the county had good title to the property, resulted in the county commissioners once again submitting the matter to the people. In February, 1849, an act of legislature authorized another election and a site of forty acres offered by Nelson Berry, being part of the land on which Toledo is located, was selected over Greenup, Pleasantville (now Jewett), Jerome, Buck's Knoll and "Bill Dad" at the mouth of Bear Creek. Nothing came of this election and the seat of justice remained at its temporary location.

On June 10, 1854, the Original Town of Prairie City, was platted by Nelson Berry, John Berry, Lewis Harvey and William P. Rush. They established sixteen blocks and a public square and named it Prairie City. Its site covers the geographical center of Cumberland County and was originated for the purpose of accommodating the county seat.

In 1855, a third election was held and the result was 608 votes for Prairie City and 518 for Greenup. Neoga had sprung up almost overnight as a result of activity in building the Illinois Central Railroad and the citizens on the west side of the County desired a central location. In 1855 a contract was let to Wiley Ross and Bennet Beals for the erection of a Courthouse at a cost of $10,500. The site of the public square was very unpromising as a pond of water covered most of it and much work was done in filling in the area. A jail did not seem a vital necessity to the County at an early date and no attempt was made to build one until 1859.

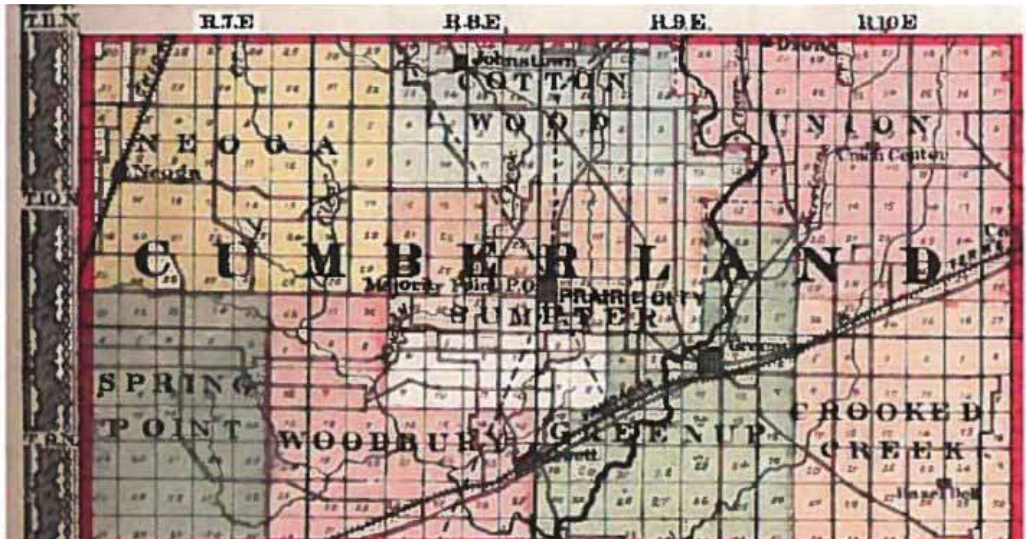
On the night of November 4, 1885, the courthouse was razed by fire. All of the county records and files were destroyed in this fire. A new courthouse was built in 1887.

Cumberland County officially became a county on May 1, 1843 after Douglas and Cumberland counties were split off from Coles County. The county seat was placed in Greenup until a Courthouse was built in Toledo in 1855 at a cost of $10,500. In 1885, the courthouse burned to the ground and a new courthouse was built in 1887.

Section 2
Regional Context and Setting

HISTORICAL DEVELOPMENT

The historical development of an area can provide important insight into current land use and development patterns. The first settlers arrived in the early 1800's. Wooded bluffs along the Embarrass River were the first places settled in the fledgling county. The arrival of the Cumberland Road, now recognized as the National Road, in the early 1830's spurred development and migration. Greenup, named after a large landowner and engineer who worked on the National Road, was platted in 1834 and incorporated in 1843 as the de facto county seat. After some dispute among leaders and citizens the county seat was moved to Toledo in 1857. Toledo was incorporated as a village on that date. In the 1850's, surveys were underway for at least two railroads, although it would be 1856 before construction was completed on the Illinois Central line that crossed the northwest corner of the county, passing through Neoga. In that same year, Neoga was platted and finally incorporated as a city in 1894. It is the only place in Cumberland that is incorporated as a city. By 1870, the Vandalia-Terre Haute Railroad was completed across



the southeast corner of the county, passing through Greenup and Jewett. Jewett was originally platted as Pleasantville in 1844 but changed to Jewett in 1870. Although located near the National Road, Jewett experienced little growth in the 19th century. By 1900, when Cumberland reached peak population, five railroads crossed the county.

Cumberland County remained a distinctly rural and agricultural place throughout the 20th century. Mineral resources that lead to boom and bust cycles of development in many east central Illinois counties had little impact because of the scarcity of economically recoverable oil and coal. The only exceptions were a small oil field in Union Township and a small underground coal mine south of Neoga. The surge of industrial development in the region during the mid-20th century also bypassed the county. The lack of manufacturing jobs coupled with the mechanization of agriculture and associated decline in farm jobs culminated in several decades of population decline. At the same time, neighboring Coles and Effingham prospered

Section 2
Regional Context and Setting

and experienced steady growth. The arrival of the interstate highway system in the 1960's provided new opportunity for development which went largely unrealized.

1900 Railroad Map

The historical development patterns in the county help us understand one of Cumberland County's biggest areas for improvement, it's lack of a dominant commercial center. In nearly all Illinois counties of similar size, a dominant commercial center emerged during the 20th century. These centers, like Shelbyville (Shelby County) and Marshall (Clark County) in adjoining counties, reached population and buying income thresholds that support Wal-Mart stores and a diverse retail and service sector. They also developed a large enough tax base to provide sufficient resources for economic development programs to recruit and retain industry. In Cumberland County, the three largest municipalities remained small towns with less than two thousand residents.

Another striking characteristic is that the larger percentage of it's population live in the unincorporated areas of the county. In 1900, nearly eighty percent of it's population lives in the rural countryside. Although the rural population declined throughout much of the 20th century, the majority of county residents still live in the rural part of the county. This widely dispersed pattern of development without a dominant commercial center has influenced the county's potential for development.

Section 3
Population

INTRODUCTION

This section provides insight into a variety of different characteristics pertaining to the people of Cumberland County. People are a community's most important resource, acting as consumers, leaders, volunteers, laborers, entrepreneurs, wealth holders, and investors. Having a basic understanding of the people that make up the county is integral in developing recommendations for future actions. More importantly, the thoughts and opinions about the desired future of the county by the people who live, work, play, and do business here are what truly guides the plan. The data provided in the following sections helps inform where the county has been and where it currently stands in order to help guide decision-making toward a better future. The information presented in this section helps provide some context for charting a realistic course towards a desired future.

HISTORIC TRENDS

Cumberland County historic population trends reflect those of neighboring rural counties, while the more populous micropolitan neighbors (Coles and Effingham) have experienced growth.

Cumberland County reached peak population in 1900 (16,124). Neighboring rural counties Clark, Shelby and Jasper also reached their maximum population in 1900 when farm employment reached a peak in the United States. In Illinois, 40% of all counties reached a peak population by 1910. During the 1900 to 1930 period population declined, sometimes precipitously, in all of the rural counties. In response to the Great Depression, many rural areas in Illinois experienced a population rebound between 1930 and 1940. This was true for Cumberland and all the surrounding counties. After 1940, the downward trend continued in the rural counties.

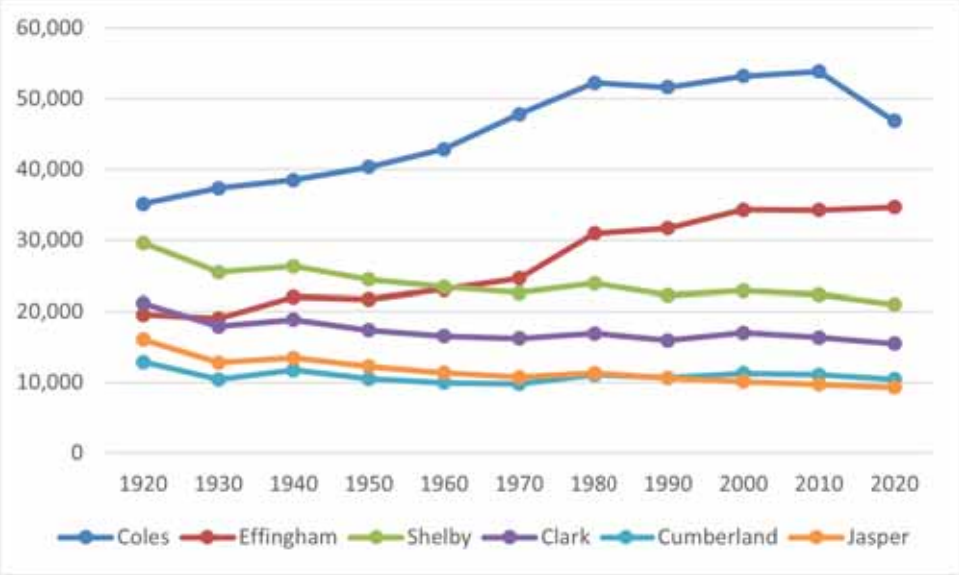
	Coles		Effingham		Shelby		Clark		Cumberland		Jasper	
	Count	Change	Count	Change	Count	Change	Count	Change	Count	Change	Count	Change
1920	35,108	1.7%	19,556	-2.5%	29,601	-6.6%	21,165	-10.0%	12,858	-10.0%	16,064	Change
1930	37,315	6.3%	19,013	-2.8%	25,471	-14.0%	17,872	-15.6%	10,419	-19.0%	12,809	-11.5%
1940	38,470	3.1%	22,034	15.9%	26,290	3.2%	18,842	5.4%	11,698	12.3%	13,431	-20.3%
1950	40,328	4.8%	21,675	-1.6%	24,434	-7.1%	17,362	-7.9%	10,496	-10.3%	12,266	4.9%
1960	42,860	6.3%	23,107	6.6%	23,404	-4.2%	16,546	-4.7%	9,936	-5.3%	11,346	-8.7%
1970	47,815	11.6%	24,608	6.5%	22,589	-3.5%	16,216	-2.0%	9,772	-1.7%	10,741	-7.5%
1980	52,260	9.3%	30,944	25.7%	23,923	5.9%	16,913	4.3%	11,062	13.2%	11,318	-5.3%
1990	51,644	-1.2%	31,704	2.5%	22,261	-6.9%	15,921	-5.9%	10,670	-3.5%	10,609	5.4%
2000	53,196	3.0%	34,264	8.1%	22,893	2.8%	17,008	6.8%	11,253	5.5%	10,117	-6.3%
2010	53,873	1.3%	34,242	-0.1%	22,363	-2.3%	16,335	-4.0%	11,048	-1.8%	9,698	-4.6%
2020	46,863	-13.0%	34,668	1.2%	20,990	-6.1%	15,455	-5.4%	10,450	-5.4%	9,287	-4.1%

County population changes (max population highlighted), U.S. Census Bureau

Population rebounded between 1970 and 1980. A period referred to by demographers as a Rural Renaissance, when many people migrated from urban to rural areas. The interstate highway system in the region was also completed during this period. Regional population increased 11.1%, the only double digit growth in the 1900 to 2020 period. Since 1980, Cumberland's population fluctuated, decreasing between 1980 and 1990 by 3.5%, increasing 5.5% from

Section 3
Population

1990 to 2000, decreasing by 1.8% from 2000 to 2010, and finally decreasing by 5.4% in 2020. All of the rural counties in the region, except Jasper, had similar population fluctuations, which indicates regional economic integration is likely influencing population trends. The same forces that influence Cumberland's growth are active in Clark, Shelby and Jasper Counties.



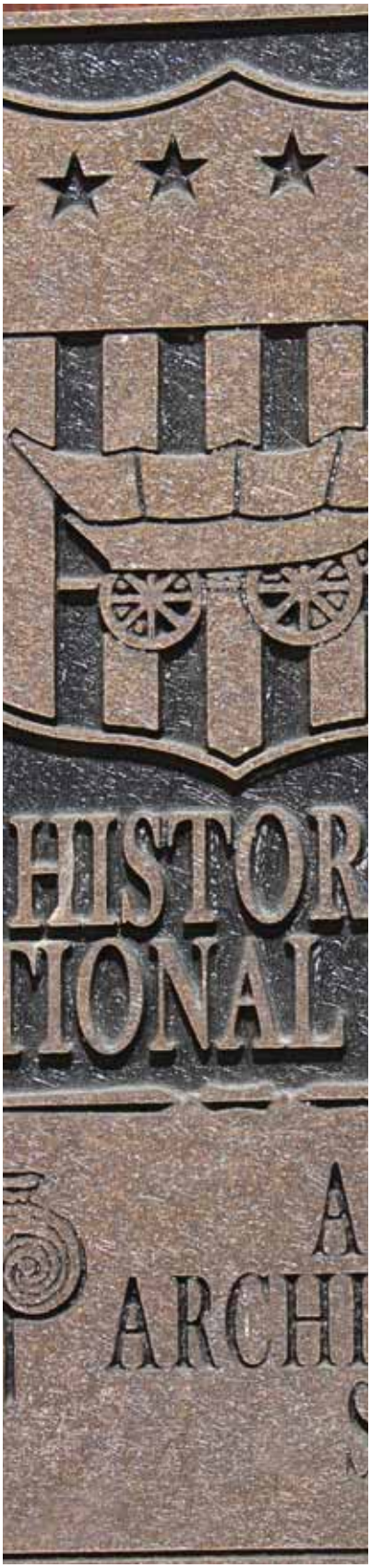
The micropolitan neighbors, Coles and Effingham Counties, experienced significantly different growth patterns. Coles grew consistently over the 1860 to 2010 period, except for a small decline between 1980 and 1990. Coles County then experienced a 13% decrease in 2020, much of this loss due to enrollment at Eastern Illinois University. Although Effingham had a more inconsistent growth pattern, losing population between 1910 and 1930 and again between 1940 and 1950, it compensated with meteoric growth between 1970 and 1980 in response to the completion of the interstate highway system.

	1920	1930	1940	1950	1960	1970	1980	1990	2000	2010	2020
Cottonwood	1,076	830	875	705	633	568	556	529	508	521	485
Crooked Creek	940	745	842	651	601	505	545	414	427	422	325
Greenup	2,699	2,069	2,692	2,447	2,361	2,412	2,587	2,500	2,411	2,413	2,257
Neoga	2,479	2,158	2,104	2,176	2,129	2,308	2,958	2,952	3,291	3,124	2,778
Spring Point	1,272	1,044	1,173	1,007	1,022	956	1,092	1,131	1,207	1,294	1,332
Sumpter	1,914	1,524	1,945	1,756	1,691	1,745	1,970	1,872	1,967	1,980	2,051
Union	1,699	1,381	1,353	1,099	915	742	771	698	758	690	667
Woodbury	779	668	714	655	584	540	583	574	684	604	555

Township population changes 1920 to 2020. U.S. Census Bureau

All townships lost population between 1900 and 2020. The county is divided into eight townships also referred to as minor civil divisions by the Bureau of the Census. Historically, townships served an important function in rural counties where the ma-

Section 3
Population



jority of the population lived in the unincorporated area. Population trends in the county's townships provide a more detailed view of how overall population trends were distributed at a finer geographic unit of analysis. Unlike other census boundaries that change every ten years, the minor civil divisions have remained constant since being established in the 1800's.

Township population trends reflect the overall county trends which have been downward since 1900. The most populous townships of Greenup, Neoga and Sumpter are home to the three largest municipalities. The influence of urbanization is obvious as these townships not only have the largest population but also have experienced some of the smallest population losses over time. Between 1900 and 2020, the smallest and most rural townships (Cottonwood, Crooked Creek and Union) experienced losses of over 65%. Woodbury was close behind with a 52% population loss. Spring Point and Sumpter Townships are unique among the townships without an urban area because they have experienced substantial growth since 1970. This is likely the result of the close proximity to Effingham, Toledo, and Greenup.

The urban population increased throughout most of the 20th century, reaching a peak in 1980. However, a very large proportion of the population lives in the rural part of the county.

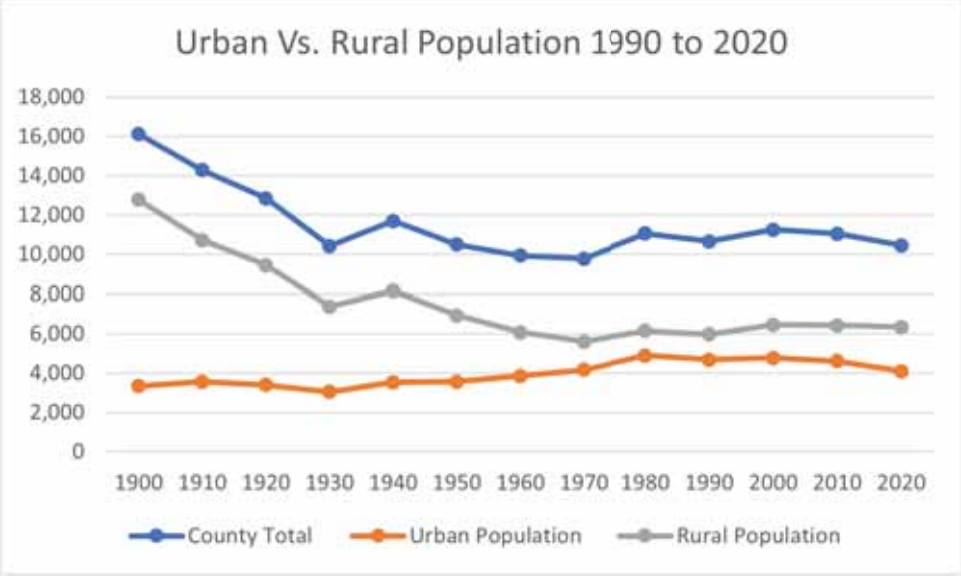
In the following discussion, the word 'rural' means anyone living outside one of the incorporated places (Greenup, Jewett, Neoga, and Toledo) and 'urban' refers to people living within the municipal boundaries. Throughout most of the 20th century outmigration from the rural areas of the county led to overall population declines. However, the urban population increased slowly with some fluctuations throughout most of the 20th century. The urban population reached a low point of 3,046 in 1930 but rebounded to a high of 4,905 in 1980. Between 1900 and 1980, the portion of county residents living in one of the incorporated places increased from 20.8% to 44.3%. This trend reversed in 1980 when the proportion of the population living in the rural area started to increase. The increase was the result of the decrease in the urban population from 4,905 to 4,610 (-6%) and a moderate increase in the rural population (4.6%). The total population in the county has fallen to 10,450 residents in 2020 compared to 11,062 in 1980. There was a 5.4% decrease in population from 2010 to 2020, which is comparable to that of Jasper, Clark, and Shelby Counties. Coles County had a 13.0% decrease, while Effingham County had a modest 1.2% increase.

Section 3
Population

Year	County Total	Urban Population	Rural Population	Percent Urban	Percent Rural
1900	16,124	3,351	12,773	20.8%	79.2%
1910	14,281	3,564	10,717	25.0%	75.0%
1920	12,858	3,409	9,449	26.5%	73.5%
1930	10,419	3,046	7,373	29.2%	70.8%
1940	11,698	3,535	8,163	30.2%	69.8%
1950	10,496	3,563	6,933	33.9%	66.1%
1960	9,936	3,855	6,081	38.8%	61.2%
1970	9,772	4,167	5,605	42.6%	57.4%
1980	11,062	4,905	6,157	44.3%	55.7%
1990	10,670	4,687	5,983	43.9%	56.1%
2000	11,253	4,784	6,469	42.5%	57.5%
2010	11,048	4,610	6,438	41.7%	58.3%
2020	10,450	4,101	6,349	39.2%	60.8%

Source: U.S. Census Bureau

The large rural population is unusual when Cumberland is compared with other Illinois counties. In 2010, nearly 88 percent of all Illinois residents lived in an incorporated area compared with only 42 percent in Cumberland County. Only six other Illinois counties have larger rural populations. Five of those counties have a smaller population total and three are only half as large – they are among the most rural of all Illinois counties. All municipalities in Cumberland County had fewer residents in 2020 than 1980.



Source: U.S. Census Bureau

Cumberland County Population has remained relatively flat over the past 100 years. Much of the development has occurred in rural parts of the county. Like many rural counties in Illinois, Cumberland County lost significant population from 2010 to 2020.

Section 3
Population

The most rural townships, Cottonwood, Union, and Crooked Creek all had densities less than one-half the county average density of 32.5. Spring Point had the largest proportional increase in population density between 1990 and 2020 as a result of the relatively large 14.4% increase in the township population. This was the largest growth rate among all townships in Cumberland County.

POPULATION AND HOUSING DENSITY

10,450	4,728	30.1	2.42	10.5
Total Population	Housing Units	Population Density	Average Household Size	Diversity Index

Source: ESRI Infographics

County population and housing densities in Cumberland are similar to the neighboring rural counties but significantly lower than the micropolitan counties (Coles and Effingham).

Across the six-county region there are dramatic differences in population densities. The differences are primarily a function of the degree of urbanization. Coles County, with two large urban centers (Mattoon and Charleston) has the highest density, followed by Effingham. The more rural counties have significantly lower densities. Jasper has the lowest density with only 18.8 persons per square mile in 2020, only about one fifth of the 92.2 in Coles County. Cumberland County, with a 2020 population density of 30.2 persons per square mile, is similar to neighboring Shelby County. Statewide densities are significantly higher because of the highly urbanized Chicago metro area.

Housing densities in 2010 varied from a low of 8.8 persons per square mile in Jasper County to 46.1 in Coles County. Cumberland County, with a density of 14.1, is similar to Shelby County. As with population, the densities for all counties are significantly lower than the State.

Township population and housing densities highlight the impact of urban areas and the population growth in some rural areas.

Township population densities provide a more detailed view of the county population distribution. The townships with the highest densities are those with urban centers. Neoga, the township with the largest population, also has the highest population density (50.8 persons per square mile in 2010). Greenup was close behind at 50.8 followed by Sumpter (43.3). Densities are highest in these townships because each of them is home to an urban area with a population greater than 1,000. All other townships had densities of less than 25 persons per square mile except for Woodbury. The most rural townships, Cottonwood, Union and Crooked Creek, all had densities less than one-half the county average density of 32.5. Spring Point had the largest proportional increase in population density between 1990 and 2020 as a result of the relatively large 14.4% increase in the townships population. This was the largest growth rate among all townships.

Section 3
Population

Population and housing densities in the urban places are very low and changed very little over the last twenty years.

The figure below displays population and housing densities for the urban places. Jewett has the lowest densities because of the large area of undeveloped land that is inside the municipal boundary. Densities are significantly higher in the three largest communities. Toledo has the highest density with 2.0 persons per acre, followed by Neoga (1.6) and Greenup (1.2). These densities are slightly higher than similar sized municipalities in surrounding counties.

	1990		2000		2010		2020	
	Persons per acre	Housing units per acre	Persons per acre	Housing units per acre	Persons per acre	Housing units per acre	Persons per acre	Housing units per acre
Jewett	0.3	0.1	0.4	0.1	0.3	0.1	0.3	0.1
Greenup	1.6	0.7	1.4	0.6	1.4	0.6	1.2	0.5
Neoga	2.1	0.8	2.1	0.8	1.8	0.7	1.6	0.6
Toledo	2.5	1.0	2.3	1.0	2.1	0.9	2	0.8

Source: U.S. Census Bureau

Population density calculations for 2020 census blocks reveals the widely dispersed low density rural population and higher but still relatively low densities in urban places.

The county is divided into 1,469 census blocks which provides a high level of precision for analysis of population density. Only ten percent of the land area based on block boundaries has no population of housing units. The vast majority of the county has population densities of less than 1.6 persons per acre which is the Census Bureau definition of the threshold for an urban area. This area of very low population density accounts for 89.6 percent of the land area of the county and 64 percent of the population. This widely dispersed low density housing development across the rural area of the county is unusual when Cumberland County is compared with most rural counties in Illinois and presents unique challenges for provision of services and infrastructure. Census blocks with population densities greater than 1.6 persons per square mile are primarily concentrated in the urban areas. Thirty six percent of the county population is concentrated in less than 0.5 percent of the land area in those communities.

Cumberland County, like the surrounding region, has little racial diversity. Like many rural Illinois counties, Cumberland County is very homogeneous in terms of racial composition. 95.2% of the county's population is white compared to 98.2 percent at the time of the 2010 Census. Only 4.8 percent of the county is either of a single minority racial group or of two or more races. This contrasts dramatically with Illinois and the US where racial diversity is significantly greater. In 2020, the proportion of persons in Illinois who are non-white was more than ten times larger than in Cumberland County.

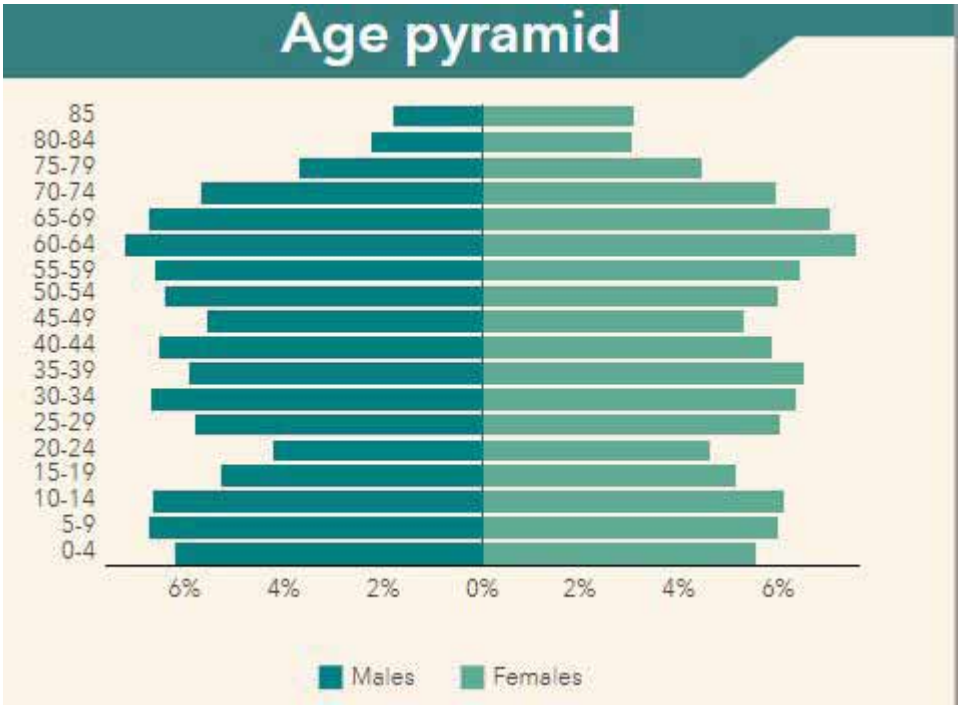
Section 3
Population

The age structure of the population and recent changes in age are similar to neighboring counties with a few exceptions.

The age distribution highlights the differences between Cumberland County and the neighboring counties. Coles County is excluded because of the difference in total population, as Coles County is nearly four times larger than Cumberland County. The age distribution for Cumberland County is very similar to the neighboring rural counties of Clark, Jasper, and Shelby, except for the proportion of persons aged 0 to 19 and 70 years and older. The relatively larger proportion of children and lower proportion of persons aged 70 and older may seem insignificant but the median age highlights the impact of the small differences in age distribution. The median age in Cumberland (40.9) is lower than all of the neighboring counties except Effingham, which attracts many young adults because of the robust economy.

Changes in the age distribution between 2000 and 2010 show many similarities between Cumberland and neighboring counties. All of the counties experienced losses in the following age groups: 0 to 19, 30 to 39, and 40 to 49. The decreasing number of children is expected because of the slow growth (or losses) in the 20 to 29 and 30 to 39 age groups. The relatively large growth in the 50 to 59 and 60 to 69 age groups is expected because these age groups include the relatively large baby boom generation, which is aging in place in many rural areas. At the time of this writing, 2020 Census data for age distribution was not available for comparison.

A detailed examination of population changes by age indicates significant losses in the 15 to 24 and 45 to 49 year age groups. There were larger than expected gains in the 60 to 69 age group indicating age selective in-migration.



Source: ESRI Infographics

Section 3
Population

The growth in the 50 to 69 age groups is larger than expected. This can only be explained by age selective migration. Persons in this age group are moving into the county at a faster rate than mortality or out-migration is occurring. While the growth is not extraordinary it is a notable demographic event. Effingham is the only neighboring county with higher growth rates in these age groups. The population losses in the 70 to 84 age group are similar to the trends in neighboring counties, with the exception of Effingham. The growth in the 85+ cohort is also similar to regional trends although larger than in most neighboring counties. This indicates an increasing proportion of elderly residents are choosing to age in place. To retain this aging population it will be important to consider the potential demand for new housing and health services that cater to this demographic segment.

The rate of natural increase (births-deaths) was positive in the 2010 Census, but declined in the 2020 Census. There are three different factors that influence population change over time – births, deaths, and migration. Births and deaths determine natural population change and migration refers to any movement of people in or out of the county. Net migration is calculated simply by subtracting the number of people who leave the county (out migrants) from the number of people who move into the county (in migrants) in any given time period. The natural rate of change in the county population has been positive for fifteen of the twenty years between 1990 and 2009. During this period, births exceed the number of deaths by 393. This rate of natural increase was significantly higher than neighboring rural counties but lagged behind Effingham, which had the highest rate in the region. Natural increase was significantly higher in the 1990 to 1995 period than in recent years. The rate of natural increase was very low or negative for the 1998 to 2006 period. The most recent data, except for the spike in 2007, indicates the rate of natural increase is relatively low by historic terms.

Because the total number of females in the 25 to 39 age groups is decreasing, the birth rate is likely to decrease in the future. Cumberland suffers from "brain drain," high levels of young adults migrating out of the county, which is a common malady in many rural counties. At the same time, the county is attracting new residents in the 50+ age group.

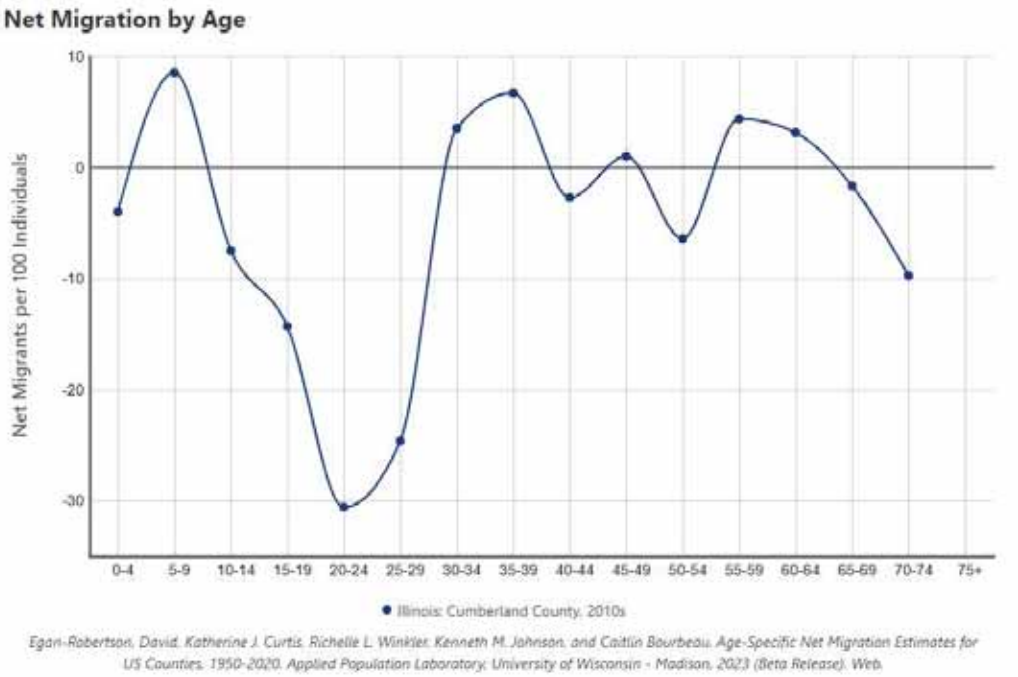
In most of rural America, migration is almost always the biggest determinant of population change over time. Migration is often influenced by a multitude of social and economic forces. For example, the availability of living wage jobs and affordable housing are often important variables for young adults while retirees may be attracted to places with quality health care and recreational amenities. Net migration by age is shown in the graph below. In the 1990's there was a small net in-migration of 90 persons. This increase was the result of families with children moving into the county as evidenced by the large numbers of the 30 to 44 age group and for children aged 0 to 14. In the 2000's there was a net out-migration of 221. The losses were primarily a result of large out-migration of the young adult population, especially the net loss in the 25 to 29 age group (-252). It is likely this large out-migration was a result of the stagnant economic conditions encountered as a result of the recession that started in 2007. The out-migration of young adults is typical of rural counties as is the less pronounced but positive growth in the 30 to 39 age

POPULATION FACTS AND OBSERVATIONS

- Cumberland's age distribution similar to Clark, Jasper, and Shelby except for 0-19 and 70+ age groups.
- Growth in 50-59, 60-69 due to aging baby boom generation.
- Population losses in 15-24, 45-49 age groups; gains in 60-69 age group suggest selective in-migration.
- Growth in 50-69 age groups explained by age-selective migration.
- Rate of natural increase (births-deaths) positive in 2010 Census, declined in 2020 Census.
- Brain drain" in Cumberland, young adults leaving, attracting 50+ age group.
- Net migration: small in-migration in 1990s, out-migration in 2000s, due to economic conditions.
- Out-migration of young adults typical in rural counties; positive growth in 30-39 age group.
- County attracting over 50 age group for three decades, leading to growth in their housing ownership.

Section 3
Population

group. The county has been attracting persons in the over 50 age group for nearly three decades resulting in dramatic growth in the proportion of housing owned by persons in this age group. In 2020, 50 percent of all owner occupied housing units were owned by a person 55 or older.



Egan-Robertson, David, Katherine J. Curtis, Richelle L. Winkler, Kenneth M. Johnson, and Caitlin Bourbeau. Age-Specific Net Migration Estimates for US Counties, 1950-2020. Applied Population Laboratory, University of Wisconsin - Madison, 2023 (Beta Release). Web.

Section 4
Housing

HOUSING

INTRODUCTION

The following section analyzes many different characteristics of households and housing in Cumberland County. A community's housing stock is a key asset and normally reflects changing demographic and socioeconomic conditions, so it is important to understand the characteristics of families and individuals who live in the housing units.

HOUSING PROFILE

The number of housing units in Cumberland County remained nearly steady until about 2010, but has since fallen by more than 200 households. The county has a very large proportion of family households when compared with neighboring counties.

All persons live in a household. The total number of households is equal to the number of occupied housing units. Households are classified into two major categories. Families are household comprised of related individuals. Non-families are households with a single person living alone or unrelated people living together. The table on the next page summarizes most of the important characteristics of households in the county. The most important findings from the analysis of household data include:

1. Cumberland County has a very high proportion of family households (71.3%), larger than any of the neighboring counties.
2. The number of families without children has decreased significantly since 2000. In 2000, 52.05% of families did not have children. In 2020, this number jumped to 63.79%.
3. The proportion of one person households decreased slightly since 2010, losing 1.81%. In comparison, the number of one person households grew by 6.36% in the State of Illinois.
4. From 2010 to 2020, the number of households with children decreased from 1,346 to 1,019 (-24.04%). Households with children has decreased by nearly 33% over the past 20 years.
5. Over the last 20 years, an increasing number of children are living in single parent households. While the number of married couple families with children decreased from 1,184 to 962 (-18.8%) the number of single parent families with children increased by 51 (15.0%). In 2020, 5.0 percent of all households with children were single parent.

Home ownership is higher (80.71%) than all neighboring counties except Jasper (83.44%) but changed very little over the last decade. There are significant changes in the age structure of homeowners with significantly lower rates of ownership for young adults.

Homeownership is an excellent gauge of socioeconomic stability and a housing policy priority. People who own homes have stronger connections to the places they live. However, it is important to have a viable rental market for persons and families that are attracted to an area but are not ready to be homeowners. Renting is a first step towards homeownership. The county experienced little change in the proportion of housing owned and rented between 2000 and 2020, but the age distribution of owners and renters changed significantly. Population losses in the 25 to 44 age group resulted in a significant shift in the age of both renters and homeowners. In 2000, 27.1 percent of all housing

Section 4
Housing

Household Type	2010		2020		Change 2010 to 2020	
	Count	%	Count	%	Count	%
Total households	4,377	100	4126	100.00%	-251	-5.73%
Family households	3,121	71.3	2748	66.60%	-373	-11.95%
Male householder	2,439	55.7	110	2.67%	-2329	-95.49%
Female householder	682	15.6	152	3.68%	-530	-77.71%
Non-family households	1,256	28.7	1378	33.40%	122	9.71%
Male householder	640	14.6	(X)	(X)	(X)	(X)
Living alone	516	11.8	(X)	(X)	(X)	(X)
Female householder	616	14.1	(X)	(X)	(X)	(X)
Living alone	549	12.5	(X)	(X)	(X)	(X)
Householder living alone	(X)	(X)	1195	29.00%	(X)	(X)
Family Type and Presence of Children						
Families	3,121	100	2748	100.00%	-373	-11.95%
With related children under 18 years	1,346	43.13%	1094	39.81%	-252	-18.72%
With own children under 18 years	1,274	40.82%	995	36.21%	-279	-21.90%
Under 6 years only	288	9.23%	158	5.75%	-130	-45.14%
Under 6 and 6 to 17 years	267	8.55%	276	10.04%	9	3.37%
6 to 17 years only	719	23.04%	561	20.41%	-158	-21.97%
Married-couple families	2,524	80.87%	2486	90.47%	-38	-1.51%
With related children under 18 years	962	30.82%	(X)	(X)	(X)	(X)
With own children under 18 years	928	29.73%	878	35.32%	-50	-5.39%
Under 6 years only	208	6.66%	145	16.60%	-63	-30.29%
Under 6 and 6 to 17 years	203	6.50%	268	30.50%	65	32.02%
6 to 17 years only	517	16.57%	464	52.80%	-53	-10.25%
Female householder, no husband present	378	12.11%	152	58.00%	-226	-59.79%
With related children under 18 years	235	7.53%	(X)	(X)	(X)	(X)
With own children under 18 years	205	6.57%	73	48.03	-132	-64.39%
Under 6 years only	38	1.22%	146	9.60%	108	284.21%
Under 6 and 6 to 17 years	43	1.38%	62	4.10%	19	44.19%
6 to 17 years only	124	3.97%	131	86.30%	7	5.65%
Male householder, no wife present	219	7.02%	110	42.00%	-109	-49.77%
With related children under 18 years	149	4.77%	(X)	(X)	-(X)	(X)
With own children under 18 years	141	4.52%	44	40.00%	-97	-68.79%
Under 6 years only	42	1.35%	13	11.40%	-29	-69.05%
Under 6 and 6 to 17 years	21	0.67%	13	11.40%	-8	-38.10%
6 to 17 years only	78	2.50%	85	77.30%	7	8.97%

Section 4
Housing

was owned by a person aged 25 to 44. By 2010 the proportion dropped to 22.1 percent. That number changed slightly in 2020 and stands at 23.8% percent. A similar decrease occurred for rented housing. A large majority of the homes belonged to persons in the 55 to 64 age group. This was the most rapidly growing age group over the 2010 to 2020 period and also was the age group with the largest number of new migrants into the county.

Between 1990 and 2020, home ownership rates have fluctuated in all incorporated places with overall rate of ownership up from 75.1 percent in 1990 to 80.71 percent in 2020. Most new housing units are being constructed in the rural eastern part of the county where home ownership rates are over 90 percent.

The number of occupied housing units increased by 339 (8.4%) between 1990 and 2000 when the county population increased by 5.5 percent. Between 2000 and 2010, there was a negligible growth of 0.2 percent as the county experienced a population decline. Nearly all of the new housing in the county is being developed in the unincorporated area. Between 1990 and 2000, 86 percent of new occupied units were in the unincorporated area. Almost all new occupied units between 2000 and 2020 were in the unincorporated area, while the number of occupied units decreased in the incorporated areas. Toledo was the only place that experienced a discernible increase in occupied units between 1990 and 2010. Although 2020 Census data is not available for vacancy rates, American Community Survey data suggests that vacancy rates have climbed from 10.2% in 2010 to 12.88% in 2021, a reflection on the population loss during that time period.

	2000			2010			2020		
	Occupied Units	% Change	% Owned	Occupied Units	% Change	% Owned	Occupied Units	% Change	% Owned
Greenup	692	-0.8%	75.4%	670	-3.2%	71.9%	786	17.3%	78.0%
Jewett	83	2.4%	90.4%	84	1.2%	82.1%	101	20.2%	80.2%
Neoga	661	5.8%	76.1%	614	-7.1%	76.4%	478	-22.1%	75.1%
Toledo	510	3.0%	69.8%	528	3.5%	69.3%	474	-10.2%	83.0%
County	4,368	8.4%	82.1%	4,377	0.2%	82.0%	4,126	-5.7%	81.0%

Source: 2020 Decennial Census

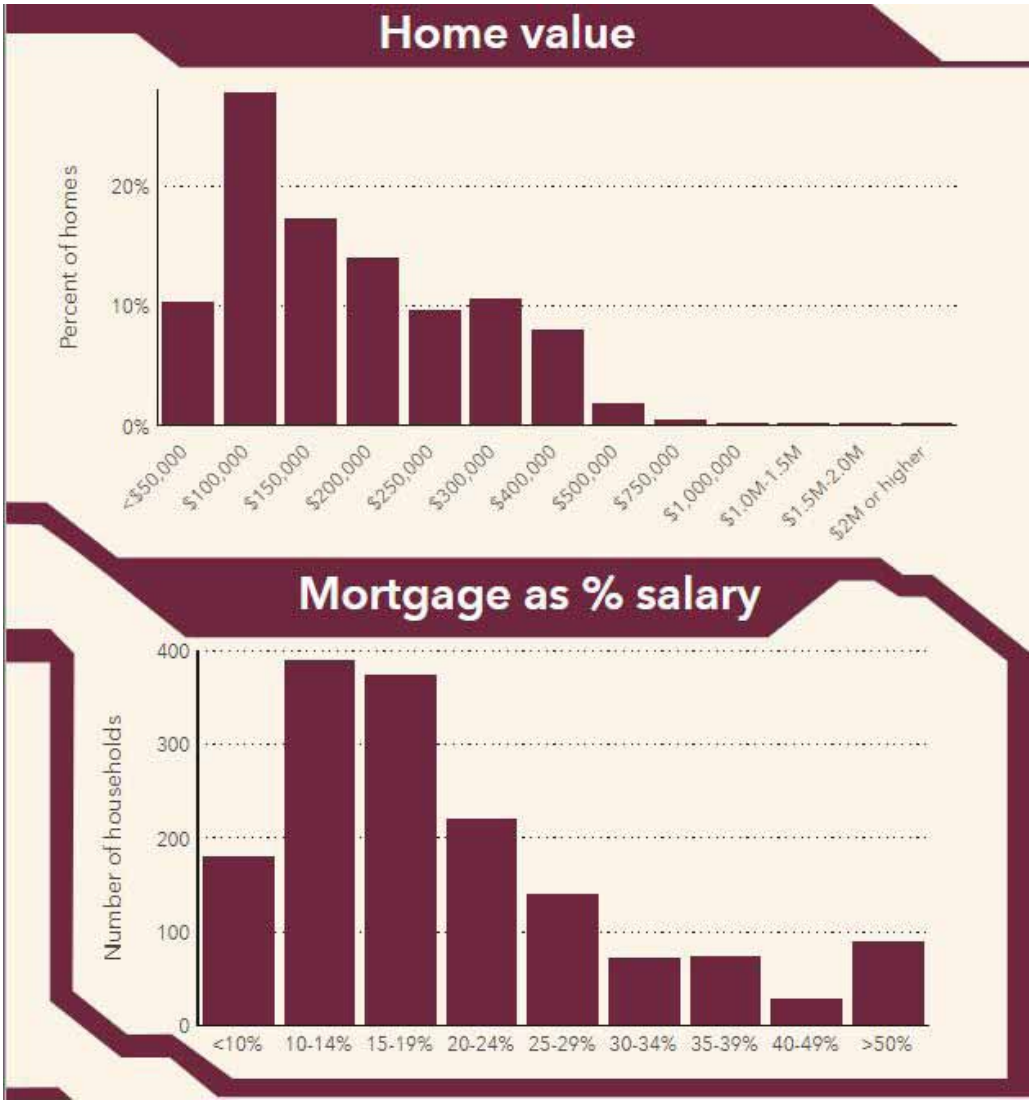
Home ownership rates increased slightly in Toledo and decreased slightly in Neoga and Jewett. Greenup had a large increase in home ownership, going from 71.9% in 2010 to 77.99% in 2021. Toledo has the lowest proportion of owners and Greenup had the largest proportional change between 2010 and 2021. Nearly all new housing is being constructed in the unincorporated part of the county. Between 1990 and 2010, the number of occupied housing units increased by 348 (8.6%) in the unincorporated area of the county. As of 2021, the percentage of people who own their home in Cumberland County is 80.71%. Other than Jasper County, Cumberland County has the highest rate of home ownership in the region. Vacancy rates were also highest in the unincorporated area, but this is the result of housing units that are used for recreational purposes and recorded as vacant during the census.

KEY TAKEAWAYS

- Cumberland County has a very high proportion of family households (71.3%), larger than any of the neighboring counties.
- The number of families without children has decreased significantly since 2000. In 2000, 52.05% of families did not have children. In 2020, this number jumped to 63.79%.
- The proportion of one person households decreased slightly since 2010, losing 1.81%. In comparison, the number of one person households grew by 6.36% in the State of Illinois.
- Over the last 20 years, an increasing number of children are living in single parent households. While the number of married couple families with children decreased from 1,184 to 962 (-18.8%) the number of single parent families with children increased by 51 (15.0%). In 2020, 5.0 percent of all households with children were single parent.

Section 4
Housing

Cumberland County offers affordable housing options for persons commuting to Effingham county, where housing costs are significantly higher. The median home value in Effingham County is currently $158,000.



Source: ESRI Infographics

Housing sales and prices have recovered from the impact of the recession that started in 2007. Cumberland, like all neighboring counties, experienced lower numbers of sales and depressed prices, although the impacts and recovery have been different in each county. Average and median prices bottomed out in Cumberland County in 2009, but rebounded to levels much higher than before the recession. With the exception of Effingham County, Cumberland County currently has the highest median value of owner occupied homes in the region. As of the 2020 Census, Cumberland County median home value was $107,900.

Over 80 percent of housing units are traditional single family homes. In 2010, the county had the largest proportion of mobile homes in the housing stock when

Section 4
Housing

compared with neighboring counties. The number of mobile homes has dropped considerably over the past decade. As of 2020, Jasper County is leading the region for mobile homes.

The housing stock is primarily comprised of traditional single family detached houses. In 2021, an estimated 83.6 percent of all housing units are in this category, followed by mobile homes (10.9%) and multifamily housing with 2 or more units (4.8%). Housing diversity is highly variable among the four incorporated places. Jewett, the smallest place, has the least diversity in housing options.
Neoga has the highest level of diversity. Greenup has the largest proportion of housing in the one unit detached category followed by Neoga, Toledo and Jewett.

Nearly 70 percent of all mobile homes are located in the unincorporated area of the county and they are widely dispersed across the county. In Jewett, 35 percent of all units are mobile homes followed by 18 percent in Toledo. Both Greenup and Neoga have relatively small proportions of their housing stock in mobile homes.

HOUSING SURVEY RESULTS

Approximately 93% of respondents to the 2023 community survey own their own home. Nearly 81% said the cost and quality of housing for purchase is a problem. These results were considerably different from the 2013 survey when most respondents felt that housing costs and quality were reasonable. This is most likely due to the extreme rise in housing costs over the past decade. The median household value increased by 24% from 2011 to 2021.

Approximately 61% said that the cost of rental housing in the county is a problem and 72% said that the quality of rental housing is a problem. Residents are moderately concerned about the quality and cost of rental housing. The average cost per rental in the county currently stands at $667, an increase of about 20% since the 2014 plan.

Per the community survey, 81% of residents felt a nuisance ordinance that would require residents to clean up their properties should be considered and/or enforced. This number is up from 65% in the 2014 plan.

HOUSING SURVEY TEXT RESPONSES

- There are not enough jobs to support the growth of local housing
- Senior Housing
- Would love to see more improvement grants
- Junk houses and property
- Prices are way to high for young people starting out
- Too many homes not being kept up
- Lack of unknown programs to restore or update homes
- Too many abandoned homes
- People need to clean up their yards and maintain them
- Affordable homes for young people
- Very few rentals
- Need more affordable rental units
- Need to remove homes in poor condition
- Need to assist people who are homeless and without a job
- Housing is lacking and unaffordable in the area.
- The lack of housing
- Need more housing

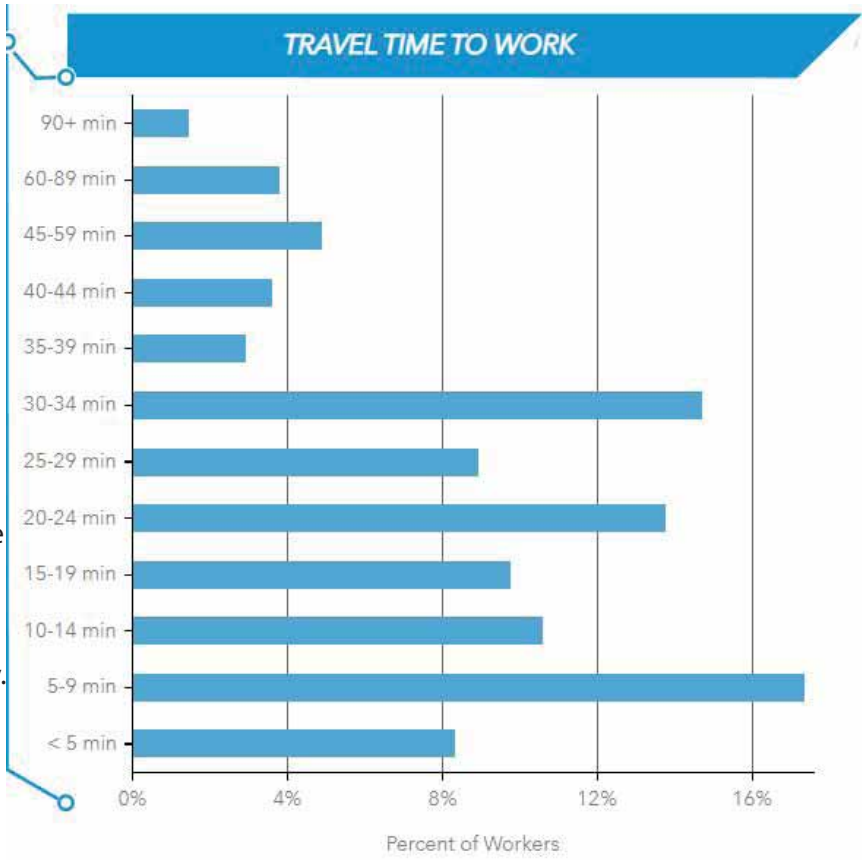
Section 5
Economy

INTRODUCTION

"Economic development is a choice. It is willed within an economy. Economic development occurs when local leaders choose to identify, invest in, and develop their list of comparative advantages to enable worker, firms, farms, and industries to better compete." ~Steve Buttress

The recent economic crisis highlights the need for Cumberland County to create future business development strategies that will retain and create jobs, increase household incomes and enhance workforce skills. Results from the community survey clearly indicate the need for quality, well-paying jobs as the highest priority for county residents. In order to create a comprehensive county-wide economic development plan, it is important to understand the composition of the local economy, how it changed over time and what assets and strengths the county can deploy to improve future development prospects. Economic development is very reactive in nature and good planning will improve the efficiency and success rate of development efforts.

No discussion of the Cumberland County economy can proceed without examination of the surrounding region. Nearly two thirds of county residents commute across county boundaries to work, one of the highest rates of commuting for Illinois counties. Coles and Effingham counties are particularly important since they provide employment for nearly 50 percent of Cumberland County workers. This has been a persistent trend with little variation over the last 40 years. Examination of regional trends for smaller more rural neighbors (Clark, Jasper and Shelby counties) provide more realistic benchmarks for measuring the performance of Cumberland County's economy. The table to the right, obtained from ESRI Infographics shows the average travel time to work from Cumberland County.

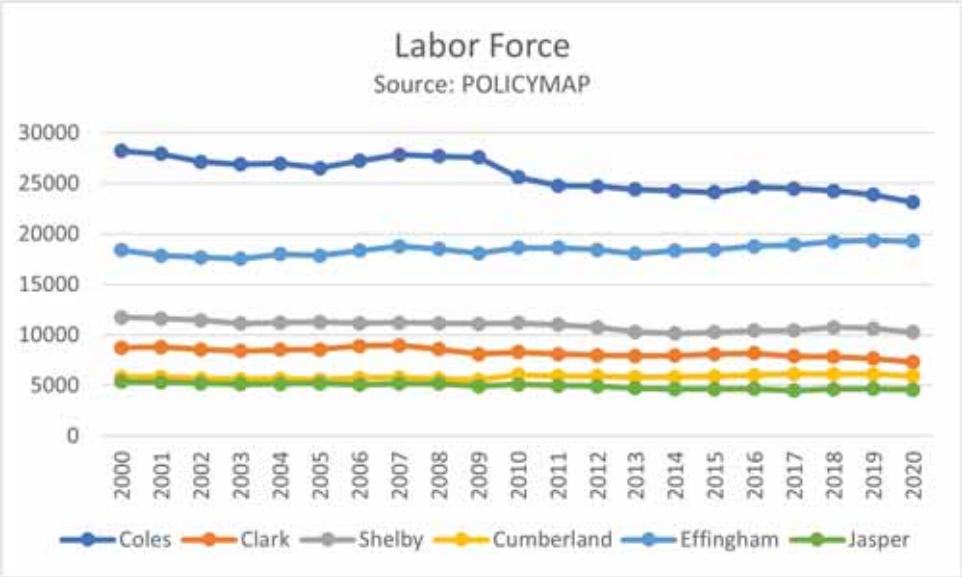


The following analysis will focus on some long term indicators from 1990 to the most current year of data available. In regards to the composition of the local economy, changes that were made in the methods used for classifying businesses limit the ability to analyze changes before 2000. Also, most of the data is county- wide because very little economic data is published for small towns in rural counties. Comparisons with neighboring counties will help to illustrate strengths and weaknesses in the local economy.

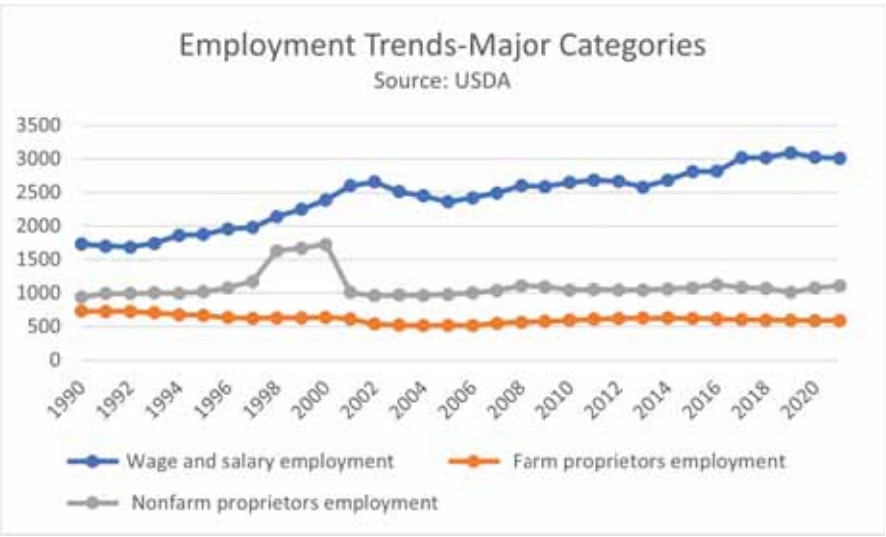
One of the best measures of economic performance is job creation. The number of full and part time jobs in the six county region peaked in 2000 but in each county the peak occurred

Section 5
Economy

on different years between 1990 and 2020. Cumberland County is notable because it hit maximum employment in 2019 (6,124). With the exception of Effingham, all other counties reached maximum employment prior to 2001. Over the 1990 to 2020 period, Cumberland and Effingham Counties both had considerable growth in total jobs while the rest of the region were fairly stagnant or fell slightly.



Another way to look at job growth is to create a ratio of jobs to population. This ratio is one of the best indicators of local economic performance because it normalizes job growth by changes in population. Using this indicator, Effingham has by far the most robust county economy with a ratio greater than 0.7 for most of the last 20 years. This ratio is well above the state average. Coles County, which has experienced a significant loss of jobs (-11.1%) since 2007 had a ratio of 0.57 in 2020, down from a high of 0.68 in 2000. Cumberland County had the lowest ratio in 1990, but in recent years has outperformed its rural neighbors and had a 2020 ratio slightly higher than all but Effingham County.



Challenges and Goals for Cumberland County:

- Economic crisis underscores the need for Cumberland County to devise business strategies for job retention, creation, higher incomes, and improved workforce skills.
- Community survey highlights the demand for quality, well-paying jobs as the top priority for county residents.
- Comprehensive economic development plan requires understanding local economy's composition, changes over time, and available assets.

Section 5
Economy

	Farm Proprietors		Non-farm Proprietors		Wage and Salary	
	Jobs	Percent	Jobs	Percent	Jobs	Percent
Coles	543	1.78%	4630	15.21%	25259	83.00%
Clark	542	7.65%	1870	26.40%	4672	65.95%
Shelby	997	11.47%	2249	25.87%	5446	62.66%
Cumberland	589	12.53%	1104	23.48%	3009	63.99%
Effingham	1033	3.50%	5104	17.30%	23364	79.20%
Jasper	713	15.75%	1469	32.45%	2345	51.80%

Source: Bureau of Economic Analysis, US Department of Commerce

The growth in Cumberland County employment is a positive indicator, but it is important to understand what types of jobs are being created. The above table displays employment trends for farm proprietors, non-farm proprietors and wage and salary jobs. The largest employment category is and has always been wage and salary. Across the six county region, wage and salary jobs are 75.5 percent of the total but only because of the large proportions in Coles (83.0%) and Effingham (79.2%). The rural counties, like Cumberland, have significantly smaller proportions of wage and salary jobs. The most rapidly growing employment category is non-farm proprietors. Between 1990 and 2021, Cumberland County grew significantly in terms of the wage and salary employment, while remaining steady or slowly falling in the other two categories. These trends are fairly consistent with the counties surrounding Cumberland County with the exception of Coles County, which lost approximately 20% of wage and salary jobs from 2000 to 2020.

There has been small growth in non-farm proprietors' employment in Cumberland County and this is likely a result of two fundamental forces in the local and regional economy. First, the county is located between two counties that have commercial/industrial centers (Effingham, Charleston and Mattoon) that are larger than all of Cumberland County. Second, county residents unwilling to commute out of county for jobs are left with few options and are increasingly choosing self-employment.

The income profile for these major categories indicates that most jobs in Cumberland County pay less than jobs in neighboring counties. In particular, the growing non-farm proprietors' category paid a relatively low $19,354 per proprietor, lowest among all counties. Income for non-farm proprietor only increased 15.4 percent since 2000. Farm proprietor income was the second lowest and had the smallest growth over the last decade. The wage and salary income per job was the lowest in the region at $30,629 but had the largest rate of growth. This suggests that Cumberland County workers have a great work ethic and are willing to work for less.

This data would seem to indicate that the county would have a very low income profile and high rate of poverty. This is not the case because of the large proportion of residents that commute to jobs outside Cumberland County. Those commuters earn significantly higher incomes than those who work at jobs in Cumberland County.

Section 5
Economy

	2020		2010		2000		1990	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Cumberland	2242	40.5%	1837	35.9%	1833	34.5%	1875	40.7%
Coles	1093	19.7%	1548	30.2%	1823	34.4%	1427	31.0%
Effingham	1444	26.1%	919	18.0%	973	18.3%	767	16.7%
Clark	185	3.3%	317	6.2%	312	5.9%	163	3.5%
Douglas	49	0.9%	90	1.8%	37	0.7%	20	0.4%
Champaign	91	1.6%	75	1.5%	44	0.8%	27	0.6%
Moultrie	24	0.4%	52	1.0%	8	0.2%	15	0.3%
Other	408	7.4%	281	5.5%	277	5.2%	310	6.7%
Total	5536		5119		5307		4604	

Source: US Census Bureau, ACS 2020

In 1990, Cumberland County ranked third statewide in the proportion of residents that commuted out of county for employment at 59.3 percent. Only Kendall and Menard Counties had larger proportions commuting. By 2020, Cumberland County still ranked third with 59.5 percent commuting to outside counties. Coles and Effingham counties are the destination for nearly 50 percent of all Cumberland County workers. An increasing proportion of workers are traveling farther to jobs with large proportional increases in commuting to Champaign County. The average commuter makes 15 percent more than workers who remain in Cumberland County for employment. With remote work becoming more readily available, Cumberland County will most likely remain flat when looking at those who commute out of county.

The income profile illustrates how commuter income influences Cumberland County's income profile. Despite the very low average earnings per job in the County, all of the per capita incomes are similar to or greater than surrounding counties. Cumberland County has the third highest per capita income (behind Effingham and Jasper counties) and the highest per capita net earnings.

The vast majority of businesses in Cumberland County have fewer than five employees. The figure on the following page includes data for private sector employers, excluding public sector employment like local government and schools. There were 790 non-employer establishments in 2011. These are businesses that file federal income taxes but do not participate in the unemployment insurance system and are assumed to have a single employee/proprietor. These businesses generated $22.4 million in revenue in 2011.

Over 90 percent of business establishments have fewer than five employees. The county is home to only one business with more than 100 employees. The two school districts in the county, Neoga and Cumberland, employ more than 100 people. Other services have the most establishments, which is no surprise because this category includes activities such as equipment and machinery repairing, promoting or administering religious activities, grant making, advocacy, and providing dry

ECONOMIC FACTORS

- Cumberland County grew in wage/salary, steady in other categories from 1990 to 2021.
- Surrounding counties show consistent trends, except Coles County lost 20% wage/salary jobs (2000-2020).
- Cumberland's non-farm proprietors growth due to regional economy forces.
- County between larger commercial/industrial centers, leading to self-employment.
- Income profile: Cumberland jobs pay less than neighboring counties.
- Commuting: 59.5% outside Cumberland in 2020.
- Coles, Effingham counties major commuter destinations.
- Increasing commuting to Champaign County.
- Average commuter earns 15% more.
- Commuter income affects Cumberland's profile.

Section 5
Economy

Type of Business	Total Establishments	1-4	5-9	10-19	20-49	50-99	100+
Total for all sectors	182	112	37	20	7	4	0
Mining, quarrying, and oil and gas extraction	3	3	0	0	0	0	0
Construction	19	15	0	0	0	0	0
Manufacturing	11	8	0	0	0	0	1
Wholesale trade	16	9	0	3	0	0	0
Retail trade	23	8	7	6	0	0	0
Transportation and warehousing	12	8	0	0	0	0	0
Information	3	3	0	0	0	0	0
Finance and insurance	14	10	0	3	0	0	0
Professional, scientific, and technical services	6	5	0	0	0	0	0
Management of companies and enterprises	3	0	0	0	0	0	0
Administrative and support and waste management and remediation services	7	5	0	0	0	0	0
Health care and social assistance	18	5	8	0	0	0	0
Accommodation and food services	16	8	5	0	0	0	0
Other services (except public administration)	25	19	6	0	0	0	0

Source: US Census Bureau

cleaning and laundry services, personal care services, death care services, pet care services and other household level services. Retail trade, construction, and health care have the most businesses in their respective sectors, employing just 28 persons.

Between 1990 and 2017, total retail sales increased 99.8 percent in Illinois. In 2017, per capita sales were $13,574 and total sales topped $165 billion, after several years of lagging sales following the recession of 2008. During the same period, Cumberland County sales increased 75.7 percent from $29.3 million to $51.6 million. Despite the moderate growth in sales, the per capita sales for the county are among the lowest in Illinois at $4,649, ranking the county 96th out of 102 counties. Neighboring Effingham and Coles counties are ranked fourth and seventeenth respectively. Cumberland County lags behind all neighboring counties in per capita sales and long term growth in retail sales. However, since 2009 when the recession forced retail sales down 7.3 percent in the region, Cumberland County has added new sales

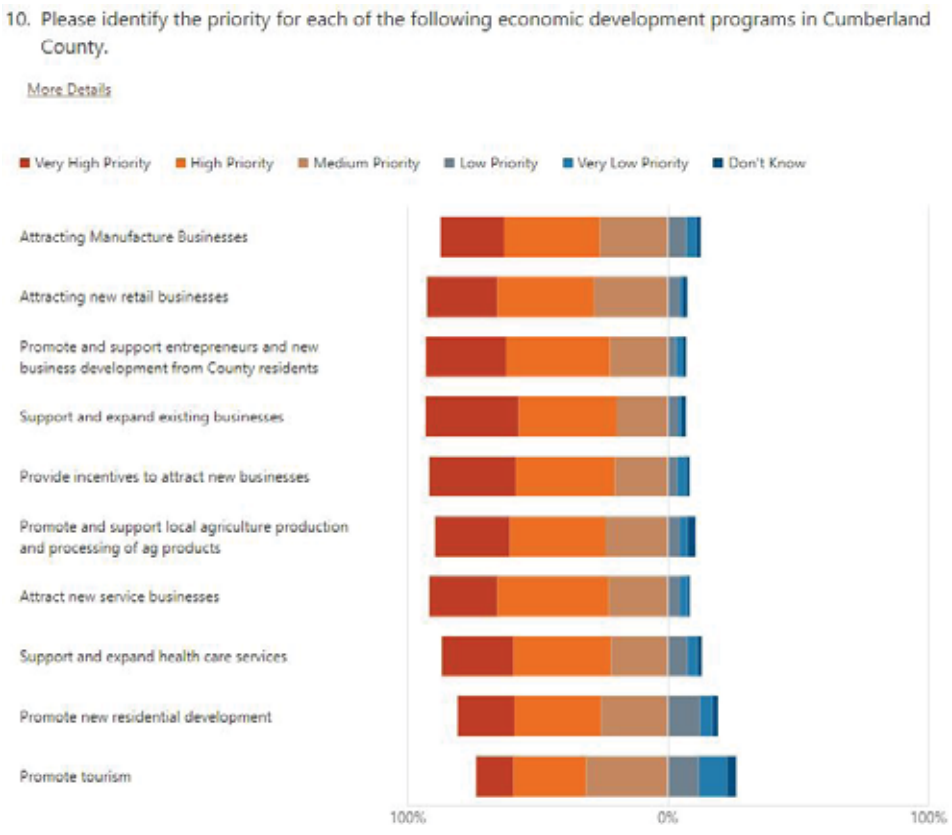
Section 5
Economy

as rapidly as neighboring counties. If Cumberland County had sales identical to Jasper County, its slightly smaller neighbor to the south, the county would have added $5.8 million in tax revenue over the 1990 to 2012 period. These lost sales also mean lower employment and less commercial property to contribute to the tax base.

Gross domestic product is a good measure of the economy within an area. According to a report by the Bureau of Economic Analysis, Cumberland County ranked last in the State of Illinois in 2021. Cumberland County lost nearly 27 percent of the revenue from gross domestic product in the period from 2018 to 2021, this most likely as a result of the COVID 19 pandemic.

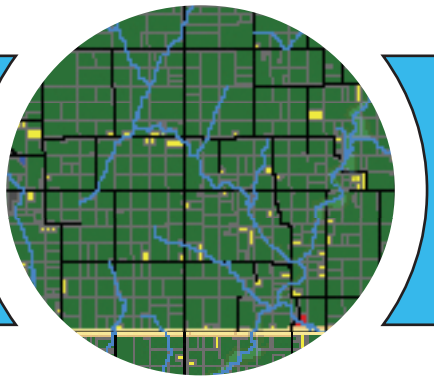
Economy Survey Results

Approximately 34 percent of respondents noted they were dissatisfied with job opportunities and another 31% said they were neither satisfied or dissatisfied with job opportunities in the County. When asked what the five most important issues facing Cumberland County are, 136 respondents said jobs and economic opportunity is an issue, second only to property taxes. A question regarding priority for economic development programs overwhelmingly pointed to it being necessary.



ECONOMIC DEVELOPMENT SURVEY TEXT RESPONSES

- High speed internet for all areas in the county.
- Host more events on Main Street
- Fiber optic internet county
- Be more welcoming to new business
- Include and support Cumberland County Development Corporation (mentioned twice)
- Residential developments funded by TIF districts
- More community events
- Lower property taxes (mentioned several times in survey questions)
- Send people to conventions to attract businesses
- Tourism
- Tourist destinations including splash pads, ATV park
- TIF districts offering to develop subdivisions
- Tax incentives
- Clean up junk (mentioned several times throughout survey)
- More natural areas
- Sit down restaurants
- Grocery store
- Maintain city streets
- Support local business
- Bring in better food services and other businesses will follow
- More business variety



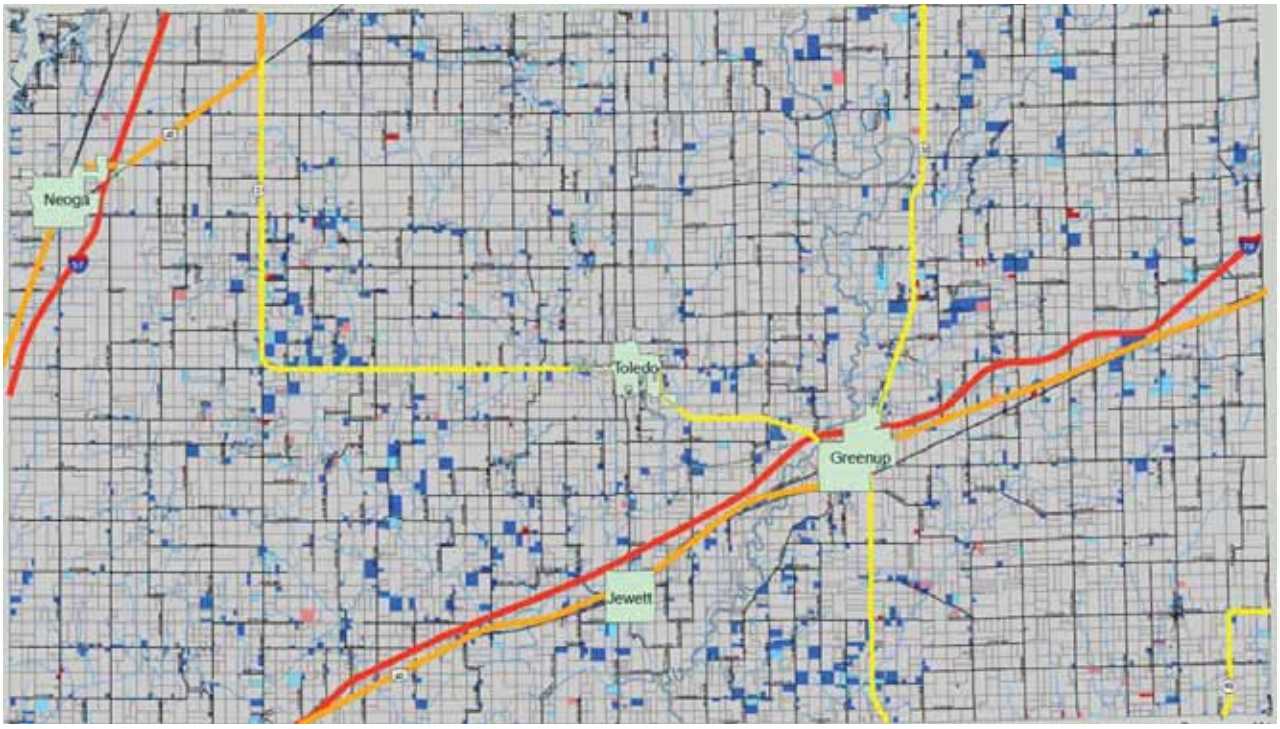
Section 6
Land Use

LAND USE

The evaluation of current and future land use is an important and integral part of any comprehensive plan. This planning element should serve as a useful guide for future development-related issues. The future land use plan was created with the recognition that there are few easy land use decisions. With any plan, there are many uncertainties about future pressures for land resources. Care has been taken in researching public input, land use trends, and policy options to guide development.

PRESENT LAND USE

Cumberland County does not have a zoning ordinance in place and this has resulted in a unique and diverse situation in Cumberland County. Neighboring counties have shown an increase in population in their population centers since about 1970. Cumberland County is unique in that residential growth has occurred in rural areas and outside of the municipal boundaries. These observations have made developing a future land use plan very challenging.
The rural sprawl that has taken place in Cumberland County is uncharacteristic of most counties in the Midwest. With 61% (up from 58% in 2010) of residents living in rural areas, Cumberland County ranks seventh in Illinois in this category. Although all municipalities in the county have recorded a decline in population over the last 30 years, rural areas have gained considerable population. A look at the map below shows the rural residential development, especially in the center of the county. Areas west of Toledo have shown considerable growth, especially along and near State Highway 121 and areas to the south on the blacktop that connects State Highway 121 and Montrose. Other areas that have shown considerable growth in the rural areas are south of Greenup and East of Jewett. In this area, we observed several new homes.

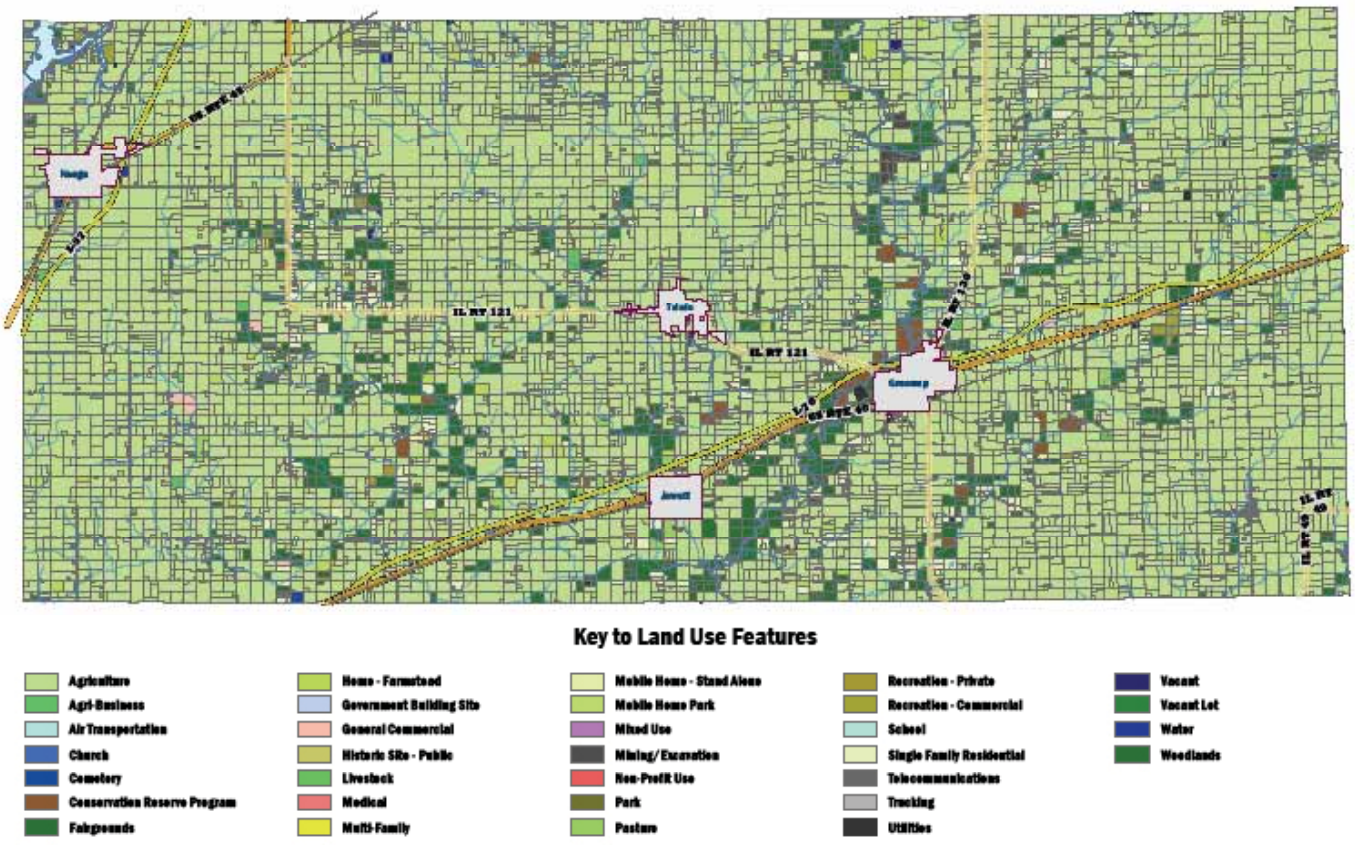


Section 6
Land Use

There are also large concentrations of homes scattered throughout the county. Hazel Dell, located in the southeast part of the county, is a small unincorporated area with about 45 homes. Lake Mattoon, located in the northwest part of the county, has the largest concentration of housing in the unincorporated portion of the county with 313 homes. Although most homes at Lake Mattoon are older construction, there has been a resurgence in the area over the past few years. With many of the older homes being removed and replaced with new and larger homes.

Agriculture and Agribusiness have a significant impact on the economy in Cumberland County. Ag land is scattered throughout the county with major grain operations in Neoga, Greenup, Toledo, and Jewett. There are several large dairy operations in the southwest part of the county that serve Prairie Farms with milk. There are also large hog operations located south of Neoga near Interstate 57.

Cumberland County Land Use

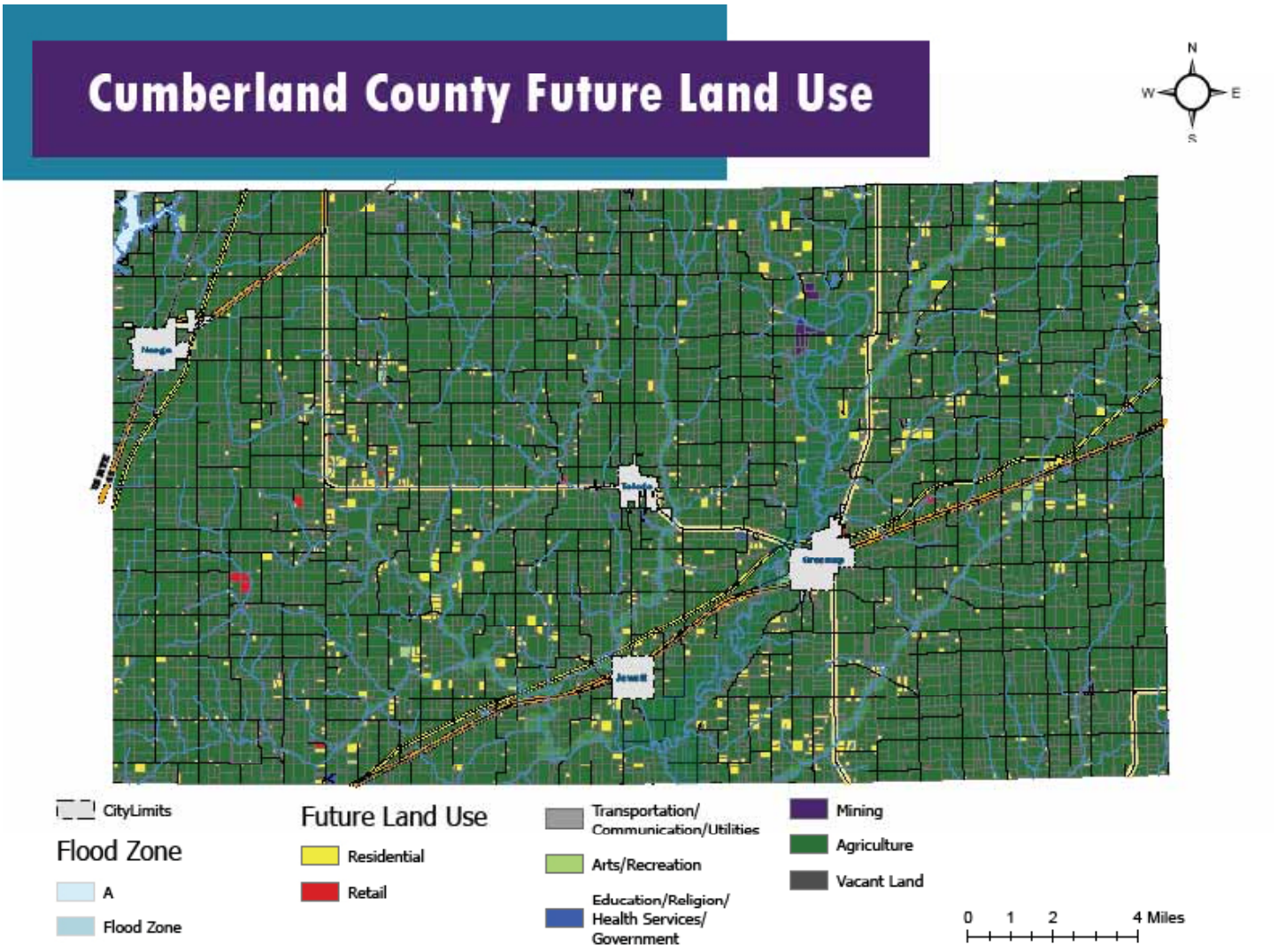


FUTURE LAND USE

Cumberland County is unique, in that there are no major industrial areas or retail centers. There are two small industrial parks in the county; one is near Interstate 57 in Neoga and the other is near Interstate 70 in Greenup. Neoga, Greenup, and Toledo each have a grocery store and at least one gas station. Neoga & Greenup have Dollar General stores

Section 6
Land Use

near the interstate. Since most workers are transient and work outside of the county, most shopping is done in the communities that they work in.

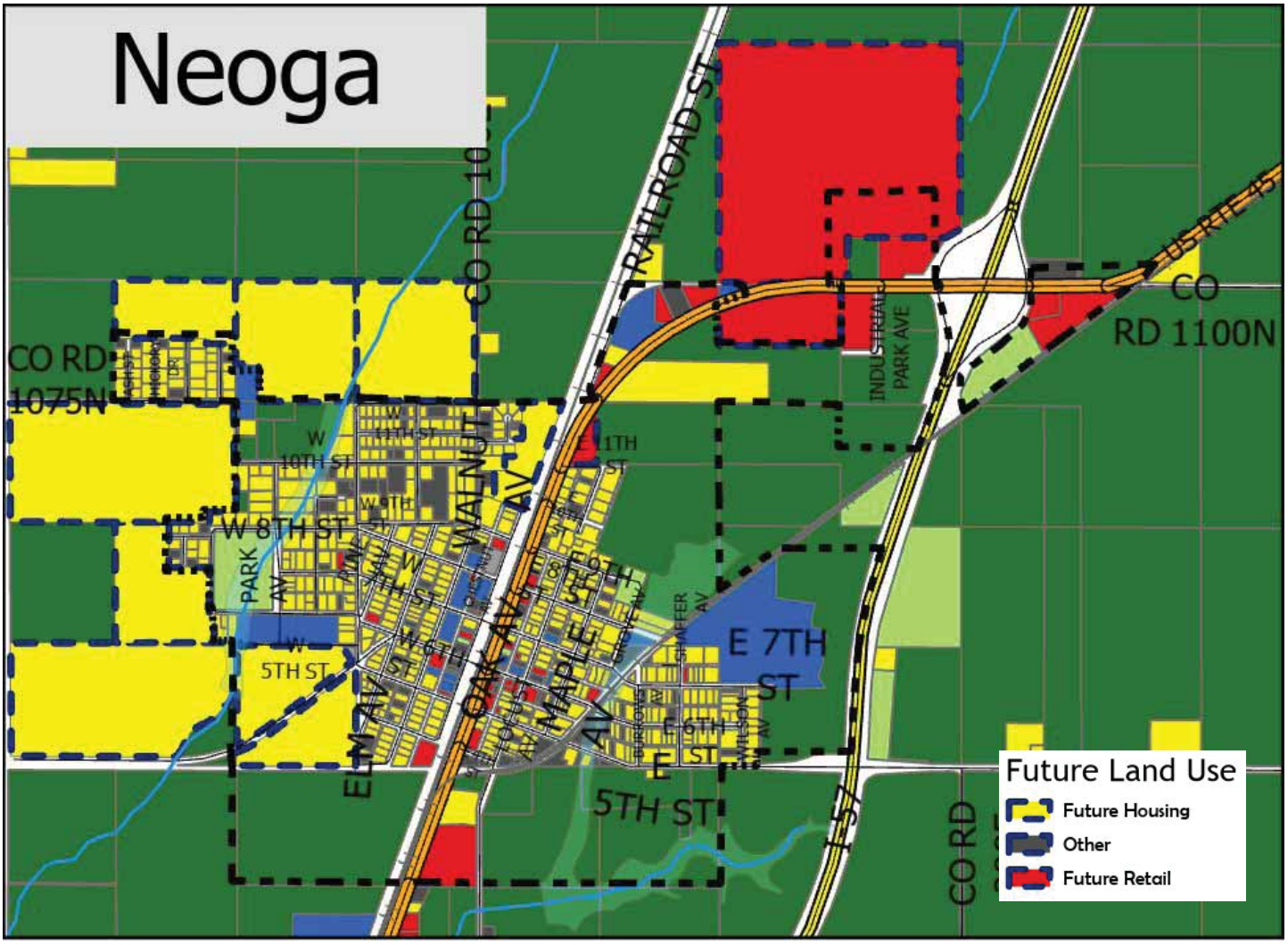


The Steering Committee has identified several areas that they feel will be the most likely areas for development. The areas identified were housing, manufacturing and retail options close to the municipalities. Allowing residents to continue to build in locations outside of the cities was strongly suggested by the Committee.

Section 6
Land Use

NEOGA

The Committee felt there were several housing options around Neoga and identified 331.37 acres of land that could have potential residential developments in the future. Most of the areas identified were on the northern and western edge of the City. These proposed areas would all be great locations for development as they are contiguous to existing established residential areas. The Committee felt that future retail was a possibility west of Interstate 57 near the interchange and identified 161.99 acres of land. This area has already shown some development in recent years with Dollar General, Brighton Cabinetry, and Nutrien Ag Solutions opening in the past 10 years. Based upon past performance of the area, it is believed that further development will occur, especially with interstate proximity to the area. In particular, the areas north of Route 45 on either side of Interstate 57 could be cleaned up and built on. Major upgrades to the roadway would be required if development spurred more truck traffic. The Neoga future land use map is shown below.

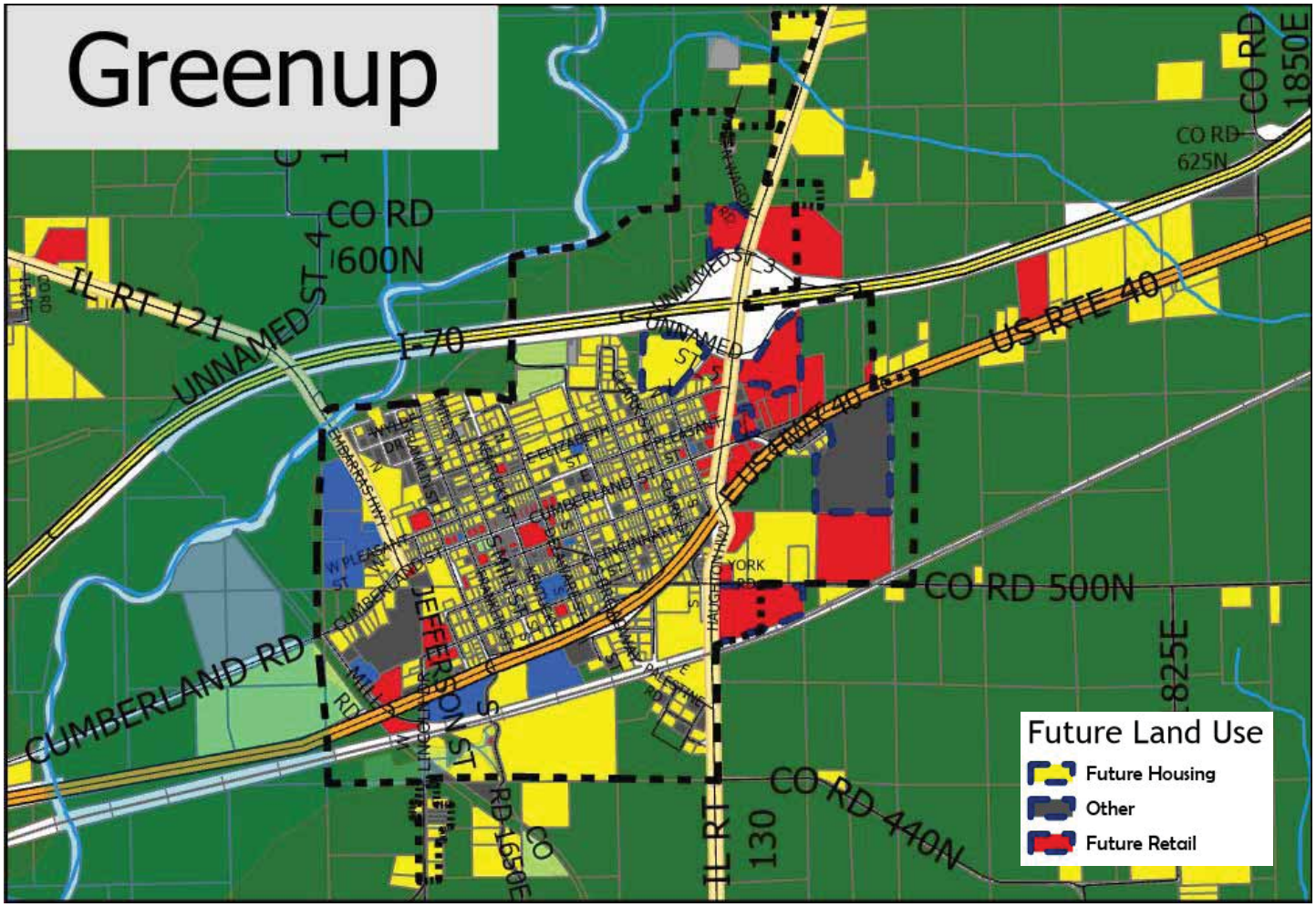


Section 6
Land Use

GREENUP

The Committee identified 11.88 acres for possible future residential development near the Interstate 70 interchange. This area is located near the well-established Cumberland Heights Subdivision and only a few blocks from Haughton Park. The location is separated from the interstate by a wooded area which would keep noise to a minimum.

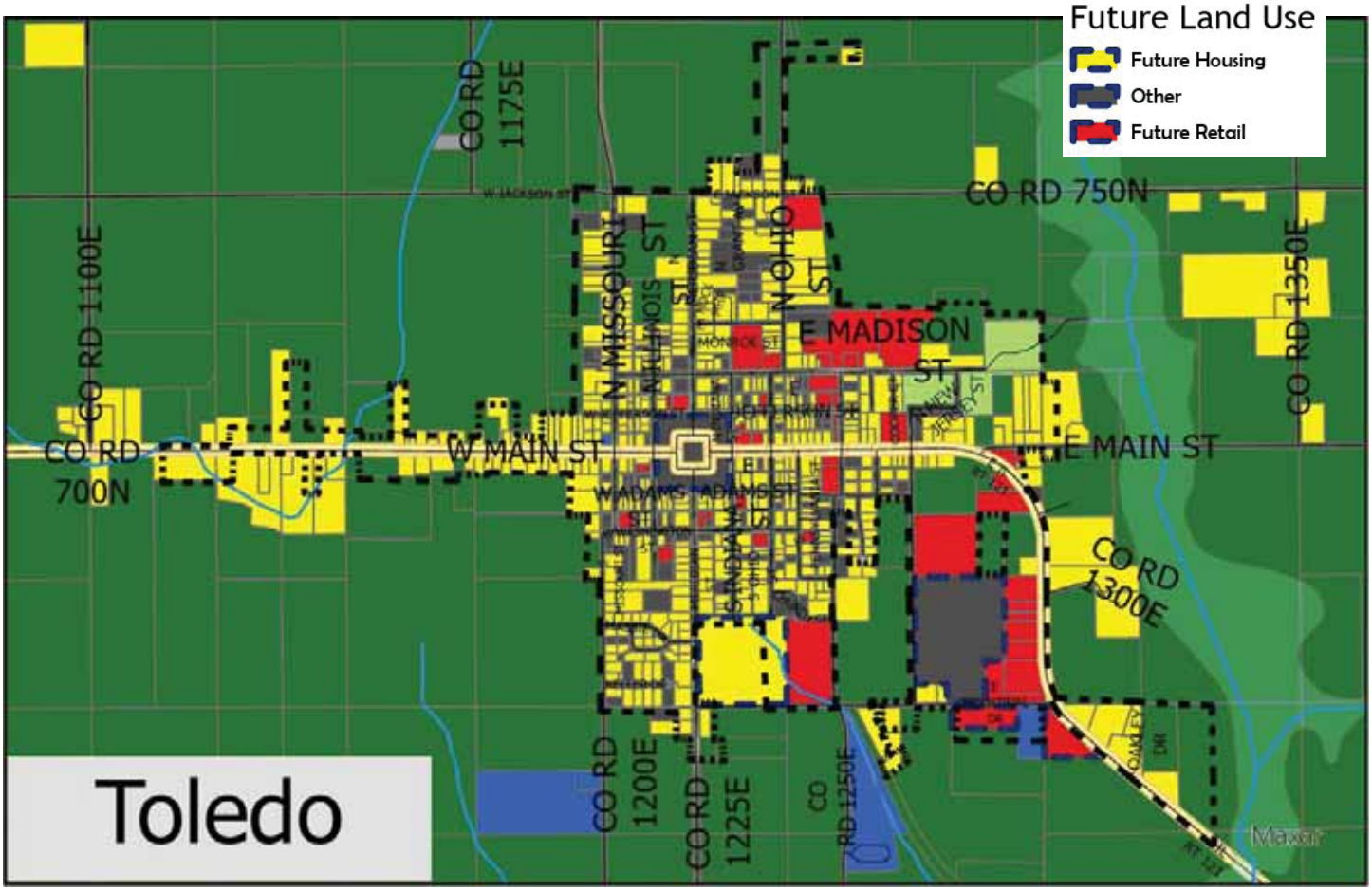
The Committee also identified 39.39 acres for possible retail development. All locations identified are near Interstate 70 and along or near State Highway 130. The new Love's truck stop was completed a few years ago, generating major truck traffic in the area. Before future development in this area takes place, major road upgrades will be needed. The future land use areas for Greenup are shown below.



Section 6
Land Use

TOLEDO

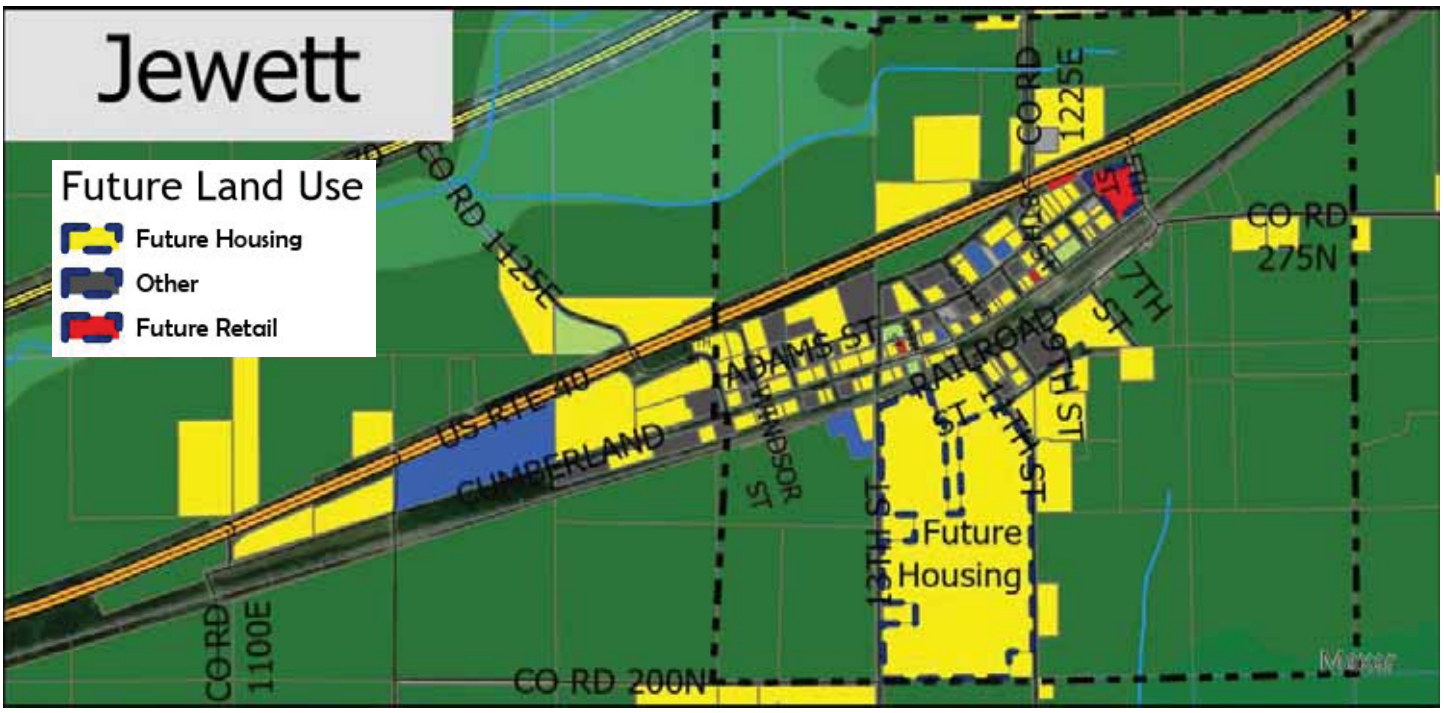
The Committee identified 18.49 acres for future housing in Toledo. This area is bounded by well-established subdivisions to the west and north and a church to the east. This is an ideal location for development. The Committee also identified 24.12 acres for industrial development in an area that already shows promise for industrial and retail development. Also identified were 7.43 acres for retail development. This area is on State Highway 121 on the southeast side of Toledo. Lastly, the committee identified the area around and one block off of the square for redevelopment of retail and housing.



Section 6
Land Use

JEWETT

The Steering Committee identified 55.22 acres of land for possible development of housing in an incorporated area of the Village. This area already has spotty development along township roads to the south of Jewett. Also identified was an area for retail development on 2.53 acres on the south side of US Highway 40 on the east side of the Village. The property would be a great location for a small mom and pop type retail establishment. The map below shows the future development areas in Jewett.



Section 7
Transportation

TRANSPORTATION

A transportation system represents a key element in the functional operation of a community. The transportation system includes not only roads, but other modes of transit including public transportation services and pedestrian and bicycle transportation. Of particular importance is the local road system since it is under the control of local government and often represents a significant financial investment. A wisely conceived road system can result in many benefits and long term cost savings for the county and the communities within. Being an integral aspect of the county, it plays a major role in the efficiency, safety, and overall desirability of the community as a place to live and work.
The road system in Cumberland County is represented by four levels of government jurisdiction. These include village and city roads within the corporate boundaries, the township system, the county system, and the state and federal highway systems. Cumberland County currently has 32 miles of interstate, 48 miles of state and federal highways, 143 miles of collector roads and 605 miles of local roads.

FUNCTIONAL STREET CLASSIFICATION

A functional street classification uses traffic counts and connectivity of streets to other transportation routes to establish a hierarchy of roads. Within the county, traffic counts vary from a high of nearly 20,000 vehicles per day on Interstate 70 to fewer than 20 on some local roads. US Highway 45 south of Neoga, State Highway 121 between Greenup and Toledo, and State Highway 130 have relatively high traffic counts of over 2,500, and are the primary arterials providing connectivity within the county. US 40 has fewer than 2,500 cars per day, but still provides considerable connectivity across the county.

- Arterials: Serve longer intra-county trips and traffic traveling through the county. They carry high volumes and provide links to the population centers.
- Collectors: Provide both land access service and traffic circulation within residential areas, commercial areas, and industrial areas. These facilities collect traffic from less traveled roads and channel it into the arterial system.
- Local Streets: Comprise all facilities not on one of the higher systems. They provide direct access to land and access to order systems. These streets offer the lowest level of mobility through traffic movements on this system is normally discouraged.

TRUCK TRAFFIC

Truck traffic can pose a unique challenge for transportation planning. While large trucks are critical for commerce and industry, they are also a source of noise, congestion, and safety concerns. The main source of truck traffic is on Interstate 70 and the interchange at Greenup. Trucks often exit the interstate at Greenup and have difficulty finding a place to turn around once they have exited the interstate. Other truck traffic is expected in areas of industry, farming, and extraction.

CONSTRUCTION ACTIVITIES

The Cumberland County Highway Department has completed all construction activities that were mentioned in the 2014 Comprehensive Plan. A bridge was also replaced on Marina Road (1250N) crossing the lake. The Highway De-

Section 7
Transportation

partment is also improving 275E from the Sigel Road to 550N and that construction will be completed this year. Bridge construction adjacent to the covered bridge on old Route 40 west of Greenup will take place once there is environmental sign-off. Future construction includes improvments to the Hazel Dell Road from Illinois Route 130 to Illinois Route 49. Future projects include bridge replacement over the lake on 100E north of Neoga and near Camp New Hope. A second future project being considered is resurfacing Burma Road from Toledo to 1050N. Grant funds will be sought for these projects.

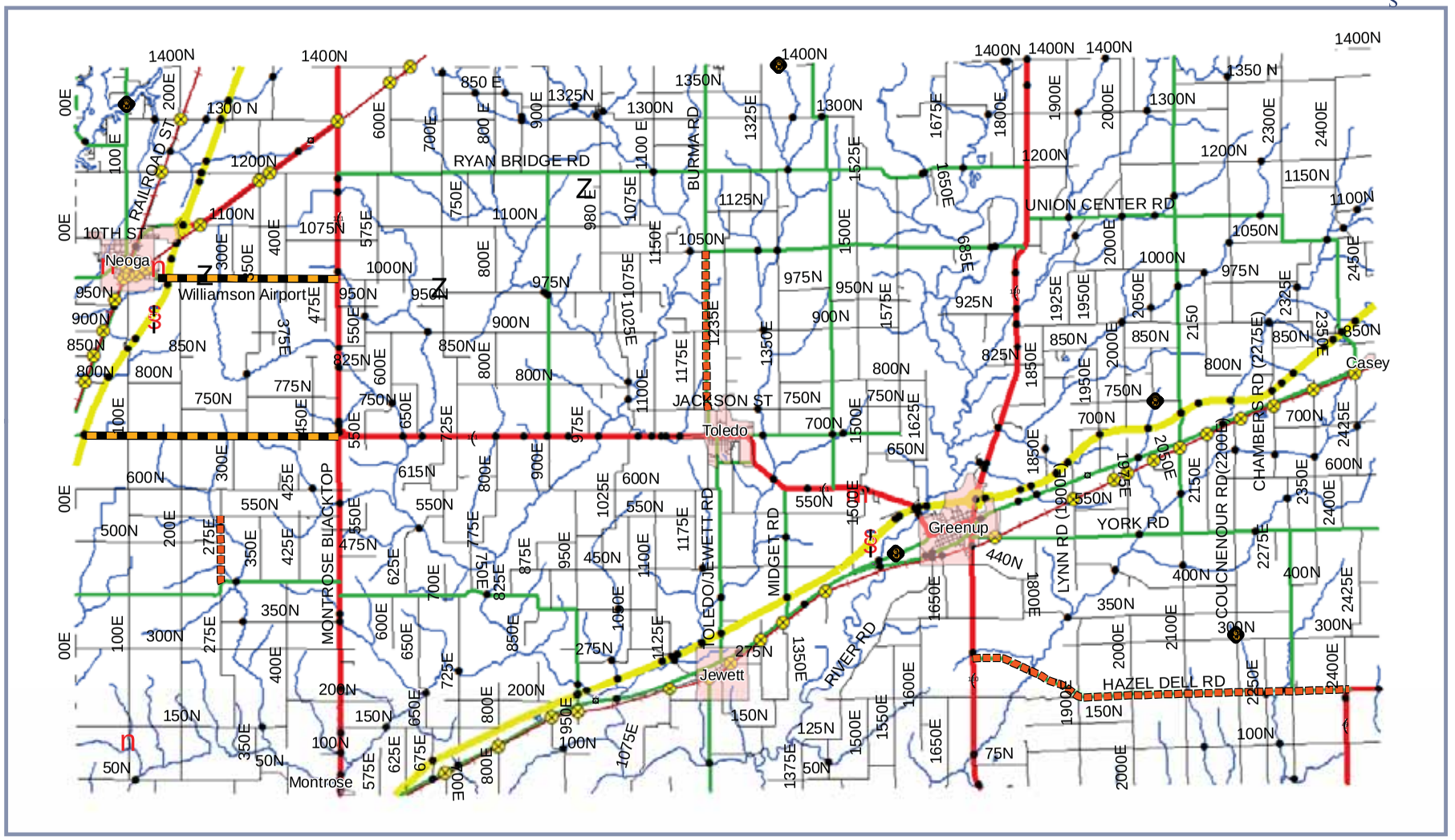
SIDEWALKS

Sidewalks represent a large public and private investment in city and village infrastructure. Because many sidewalks are constructed either by the homeowner or developer, the private landowner has a significant stake in this component of the transportation system. Sidewalks enhance pedestrian safety and help to create a walkable community that encourages physical activity. Sidewalks provide access to important points of interest including schools, parks, and government offices, and to the central business district. The city and villages in Cumberland County are encouraged to maintain this system as resources permit. Planning ahead by completing sidewalk studies is beneficial when trying to get grant funds for replacement.

RAILROAD

There are three railroads that cross Cumberland County. The Canadian National Railway is perhaps the busiest railroad in the county and runs parallel to US Highway 45 from south to north. This railroad provides Amtrak service to Chicago and New Orleans, with stops in Effingham and Mattoon. The CSX Railroad parallels US Highway 40 from west to east across the county and is a primary route for coal and freight. The Norfolk and Western Railroad cuts through the northwestern part of the county through Neoga and is mainly used for grain transportation.

Cumberland County Transportation



Proposed Construction

- Bridge Replacement
- Class III Truck Routes
- Road Construction

Roads

- Interstate
- Principle Arterials
- Collector Roads
- Local Roads
- Bridges

Rail

- Railroad Crossing
- Railroads

Boundaries

- Municipal Boundaries
- County Boundary

Places

- Schools
- Airports

Hydrology

- Rivers and Streams

Counts:
237 Bridges
40 Railroad Crossings

Distance of Roads:
Interstate: 32.02 Miles (51.53 km)
Arterials: 48.17 Miles (77.52 km)
Collector Roads: 143.10 (230.30 km)
Local Roads: 604.86 (937.43 km)

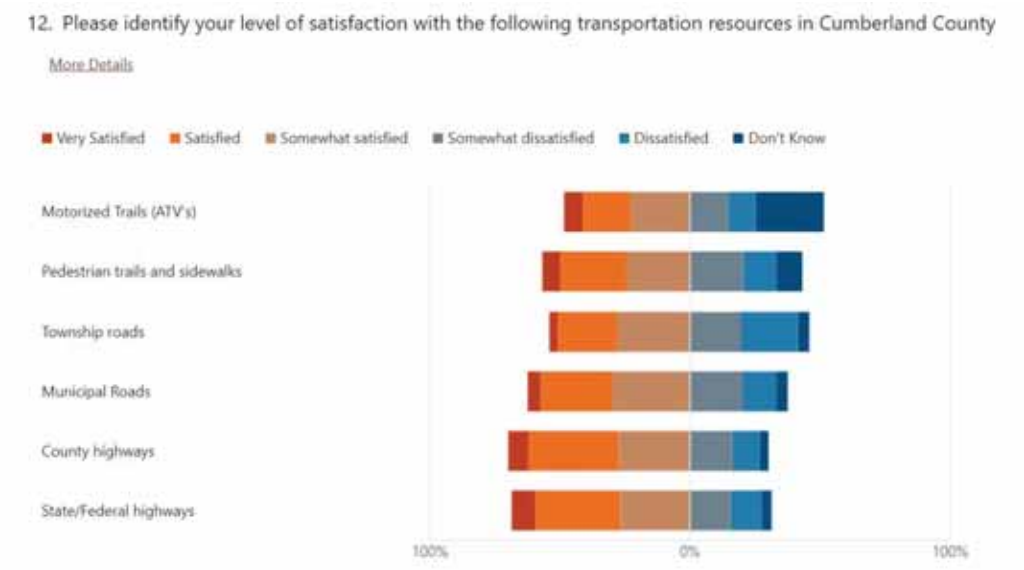
Section 7
Transportation

BICYCLE AND PEDESTRIAN

There are currently no bicycle, pedestrian, or recreational trails in Cumberland County. Cumberland County may wish to consider planning and constructing a bike and walking trail throughout the county. Grant funds are available through the Illinois Department of Transportation.

TRANSPORTATION SURVEY RESULTS

The 2014 survey that was conducted showed that most residents were happy with the available motorized recreation in the county. In 2023, the number of satisfied people dropped to only 19 percent. The following is a snapshot of the survey results regarding transportation in the county.



Section 8
Utilities, Community Facilities, and Services

UTILITIES, COMMUNITY FACILITIES, AND SERVICES

Counties and communities rely on schools, park districts, utility providers, and public safety departments to provide services that the community needs to function properly. In many cases, these public services are provided by private agencies. Future growth and expansion rely on the availability, capacity, and condition of utilities such as water, sewer, and electricity. The future extension and improvement of these services enhances a county's ability to market key properties and thereby attract commercial, industrial, and residential development to bolster its economy.
In particular, public safety, schools, and parks are key measures by which residents judge their community, the performance of its leadership, and the value of their tax burden. Community facilities are also a major factor in the choice of a place to live or locate a business. Every year throughout the United States, the general public "raises the bar" regarding the standards desired of their community facilities.

COMMUNITY FACILITIES SURVEY RESULTS

Several questions address resident's satisfaction with community infrastructure like roads and utility systems as well as the essential public services like fire and police protection. These are often the foundation upon which healthy sustainable communities are built. In particular, a feeling of safety and security are essential ingredients for community development and growth. Overall results from the survey indicate that Cumberland County residents are satisfied with community services and infrastructure.

The survey results showed that the greatest dissatisfaction in community facilities was access to reliable internet access and cell phone service. Since these are both relatively new services, time should resolve these issues. Overall, residents were happy with all other categories concerning community facilities.
Cumberland County, Neoga, Toledo, and Greenup all provide police protection for their residents. The fire districts within Cumberland County are all volunteer and serve the county as well as the villages and city. Toledo, Greenup, and Neoga all have their own ambulance service that serves a large part of the county.

The county itself is covered by six fire protection districts. Survey results gathered by CCRP&DC show that residents are incredibly happy with fire and police protection in the county.

SANITARY SEWER AND WATER SUPPLY

The City of Neoga and the Villages of Greenup and Toledo own and operate their own water and sewer systems. In large part, this infrastructure establishes the framework around which development will occur. The high cost of sewer and water system maintenance and expansion combined with ever changing environmental rules and regulations creates a constant challenge for officials as they establish budget priorities for capital improvements.

County-wide survey results indicated that more than 89% of residents were happy with the quality and availability of clean drinking water and 84% of residents were happy with sewer or septic tank services. This is quite remarkable for a rural county in south-central Illinois.

Section 8
Utilities, Community Facilities, and Services

TELECOMMUNICATIONS & UTILITIES

Given the increasingly competitive nature of economic development in the region, communities offering high quality and easily accessible telecommunication services are in the position to stand out as the most sought after places to establish businesses. Assuring that digital infrastructure is in place and easily accessible is important to both the residents and businesses of the county and should be a part of the long term county plan. Currently, television and broadband services are available from Frontier Communications in Greenup and Toledo, and Verizon in Neoga. Electric is supplied through Ameren for Neoga and Toledo and the Illinois Municipal Electric Agency in Greenup. Shelby Electric, Norris Electric and Coles Moultrie also serve the county.

As mentioned above, survey results showed that this is the area that could use the most work in Cumberland County.

SCHOOLS

Cumberland County is covered by eight school Districts, however, most of the county is served by Cumberland Community Unit School 77, Neoga Unit 3, Casey Unit 4C, Teutopolis Unit 50, and Dieterich Unit 30.

Cumberland and Neoga schools have a considerably higher graduation rate as compared to the state. Although Casey schools have a much lower graduation rate than that of the state, the students perform better in core subjects as compared to those students in Neoga and Cumberland schools.

All school districts in Cumberland County have an excellent reputation. This is a very important attraction for potential new residents. In the comprehensive plan survey, the schools were ranked near the top of reasons for living in the county. The vitality of the school and community are inextricably linked in the minds of many residents.

PARKS AND RECREATION

There are several park systems in Cumberland County. Jennings Park in Neoga offers three lighted tennis courts, two lit baseball diamonds, playground equipment, disc golf, and picnic areas. Haughton Park in Greenup offers two lit baseball diamonds, two lit tennis courts, one lit basketball diamond, a picnic area, and playground equipment. Neal Park in Toledo offers one baseball diamond, two lit basketball courts, a lighted tennis court, horseshoes, playground equipment, and picnic areas. The American Legion in Toledo has a ball diamond, and Homecoming Park in Jewett offers a shelter, playground equipment, four horseshoe pits and a monument.

Cumberland County residents also have the option to visit two excellent state parks and additional historic sites. Fox Ridge State Park is located just north of the county line on State Highway 130. This park features playground equipment, ball diamonds, trails, shelters, a river, and a lake. The terrain is hilly and the trails range from easy

walking to rugged. Lincoln Trail State Park is a 1023 acre park located near Marshall Illinois. This park feature boating, camping, fishing, hiking, playgrounds, and a plethora of additional activities. Like Fox Ridge State Park, the trails range from easy

walking to rugged. Additional recreational activities can be found at Lincoln Log Cabin just north of the Cumberland County line.

Survey results showed that 73.3% of residents were satisfied with parks and recreation in the county. Many respondents commented that they would like to see more for teenagers and children to do in the communities.

DRAINAGE AND FLOODING

Cumberland County is no stranger to flooding and drainage issues and there are a couple of areas where repeated flooding has caused issues in the past. The most severe flooding has occurred on the west side of Greenup and in Neoga. This flooding has presented a health and safety issue in both communities and often affects the water supply in the Village of Greenup. Below is a summary of the 2008 flood event.

GREENUP

Greenup experienced flooding in 2008 and has had several flood events since that time. All of the state and federal highways have drainage components that perform quite well and are well maintained, thereby preventing repeated flash flood hazards to the traveling public as well as the Village's residents living on them. A small village work force maintains the Villages drainage system which consists of mainly open ditches and small diameter pipe culverts. Greenup does maintain some small diameter storm sewers located in and around the business district which lies in the

west part of the Village along Illinois Route 121. These storm sewers mostly interconnect with storm sewers running along Main Street, but some of them discharge to small ditches that are tributary to the Embarrass River. The village performs regular maintenance on the storm sewers and repairs as needed. Village personnel indicate that these drainage components work well and drainage problems are solved by regrading road ditches or installing failed culverts or storm sewers.
In the last 3 years the Village has addressed a recurring flooding problem in the Holsapple Subdivision. The subdivision lies south of U.S. Route 40 and is bounded on the west by a drainage ditch that drains much of the Village lying East of Illinois Route 130 and South of Interstate 70 and is also the point of discharge for the storm sewer serving the Subdivision.

During heavy rain events the ditch would fill to the point of surcharging the subdivision storm sewer, thereby causing the subdivision street to flood. An inadequately sized pipe culvert under York Road was found to be causing the problem and an additional pipe culvert was installed to provide additional run off capacity.

The Embarrass River forms a portion of the North and West Village boundaries and is subject to seasonal flooding. While much of the river flood plain is undeveloped, the Village does have its water wells and waste water treatment facility located in the flood plain. During extreme high water situations the water well control building becomes inundated and the wells must be shut down until the waters recede to safe levels. Also affected by river flooding is the annual Cumberland County Fair at the fairgrounds located west of Greenup in the flood plain. The problems have become so severe that the 4-H operations were moved to Charleston last year.

NEOGA

Neoga has experienced flooding on the east side of the city on several different occasion and 2008 was one of the worst events in history. In 2008, Neoga was awarded an IKE Grant to help relieve flooding called the East Side Major Tributary Improvements.

The purpose of this IKE project was to improve storm water drainage in eastern Neoga. An existing swale is responsible for conveying the storm water for the eastern portion of Neoga. The proposed project will improve the swale and decrease flooding. The existing swale begins in a field north of 9th Street, east of U.S. Rte. 45, west of an Eastern Illinois Railroad Company (EIRC) railroad spur. The swale continues south through town until it leaves town through a culvert under 5th Street at a location east of the EIRC spur and west of Burrows Ave. South of town the swale joins Copperas Creek.

The swale drains an area of approximately 125 acres. 91 acres from the field north of 9th Street begins the drainage into the swale. The field is level with a loam type soil with low infiltration rates. The remainder of the drainage area is within the city of Neoga. The soil types within the city are very similar to what is in the field north of the city. The city is also very level and has trees, shrubs and some structures close the swale. The minimal slope, non-infiltrating soil and plant growth along the swale

create situations where storm water cannot easily or quickly drain away from the city.

In addition to the level ground, soil type and plant growth, the swale has to go through four culverts as it goes through town, which are possible areas for "bottle necks. "The first crossing is a 36" diameter clay pipe under 7th Street. Immediately after the 7th Street crossing, the swale flows east to cross under the railroad. The culvert under the railroad is 40" steel pipe with a couple feet of 40" Arch Concrete pipe on the ends of the steel pipe. After crossing the railroad, the swale returns to its southerly course and crosses 6th Street through two 3' x 7' box culverts. Just prior to the 6th street crossing is a pedestrian bridge. Downstream of 6th Street is the final crossing under 5th Street. This crossing is through two, elliptical CMP's, 48" EQRD. Beyond these culverts, the swale continues south until it joins Copperas Creek.
In an attempt to address drainage and flooding conditions in eastern Neoga, the following improvements are planned as part of this project. The first part of the project is the removal of trees and shrubs that have grown up along the banks of the swale. This will improve the speed at which storm water can leave the area. An additional improvement will be to straighten the horizontal and vertical alignment of the channel. The horizontal alignment will be minimally adjusted but in a few areas some of the bends will be smoothed and made more gradual. Also the channel will move away from the railroad near the 7th Street crossing to allow for gentler side slopes and a wider channel cross section in this area. The current vertical alignment is either flat or in some places even slopes the wrong direction. Due to the constraints of the existing tie-in points of the swale, the vertical slope was not significantly increased but all portions of the channel are proposed to flow in the downstream direction. The alignment improvements will have a significant impact on the ability of the swale to quickly and efficiently drain storm water away from the eastern portion of Neoga.

In addition to the projects listed above, the proposed drainage plan to is to improve the flow of the four culvert crossings at the swale pass through as it goes through Neoga. The 36" clay pipe at 7th Street will be replaced by two, 42" concrete pipes. This will drain the area north of 7th Street quicker and decrease flooding along the existing church property. The plan also proposes to add an additional 42" diameter steel pipe under the railroad adjacent to the existing pipe. The existing crossings at 5th and 6th Streets will be each replaced with 12' x 4' concrete box culverts. The culvert replacements will allow more water to flow quickly through the crossings. This will help storm water leave the area faster and decrease flooding.

Construction plans and specifications for this project are complete. If all easements are obtained from property owners, construction on this project will begin summer 2014. Estimated construction costs are $514,000.00.

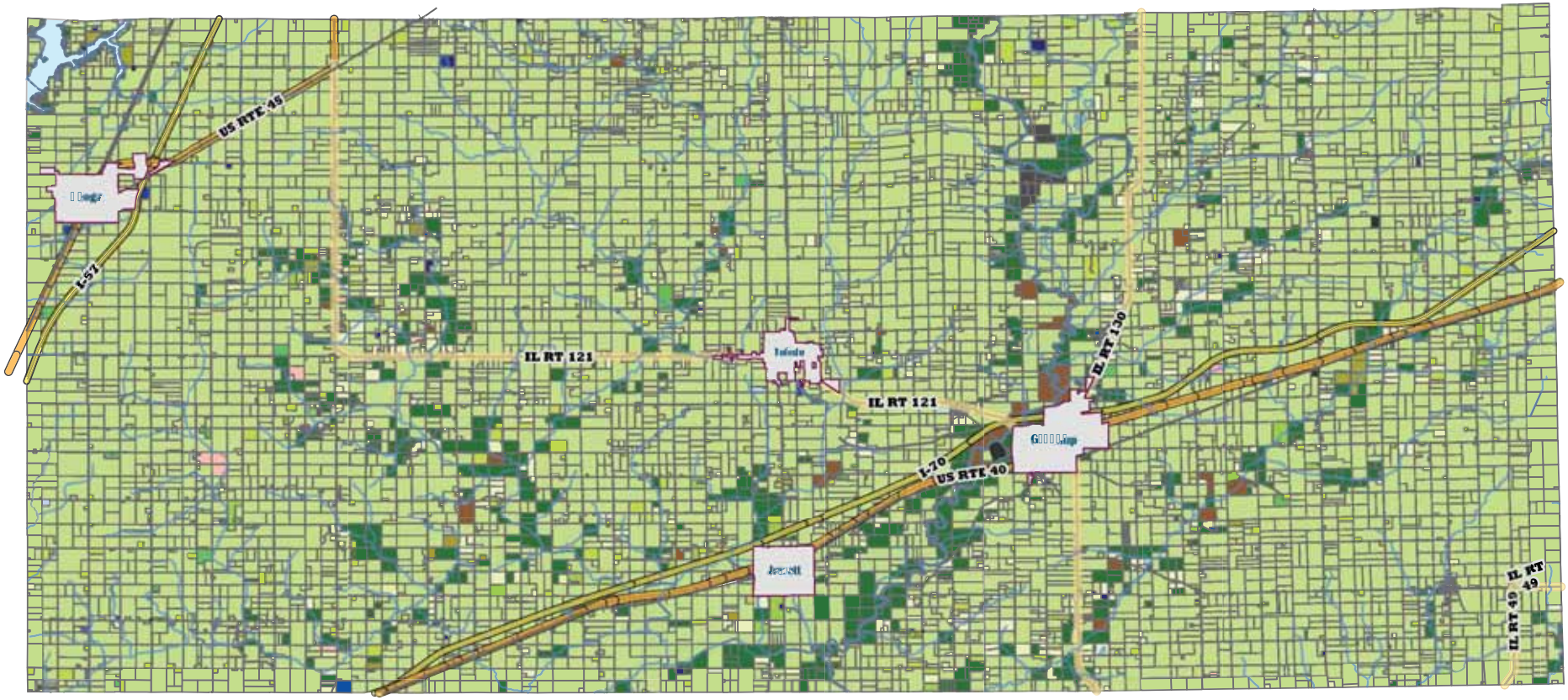
Cumberland County and it's municipalities, like many surrounding communities, has aging infrastructure.

With grant funding available through the Illinois Department of Transportation, the Department of Commerce and Economic Opportunity, the Illinois Environmental Protection Agency, and several other state and federal agencies, the county and municipalities should seek funding. Currently, there are a variety of grants available that could replace bridges, water and sewer treatment plants, water lines, sewer and storm sewer lines, sidewalks, and roadway.

There are also many sources of planning funds available that could assist with transportation planning, safety, and hazard mitigation.

ATTACHMENT A
LAND USE

Cumberland County Land Use

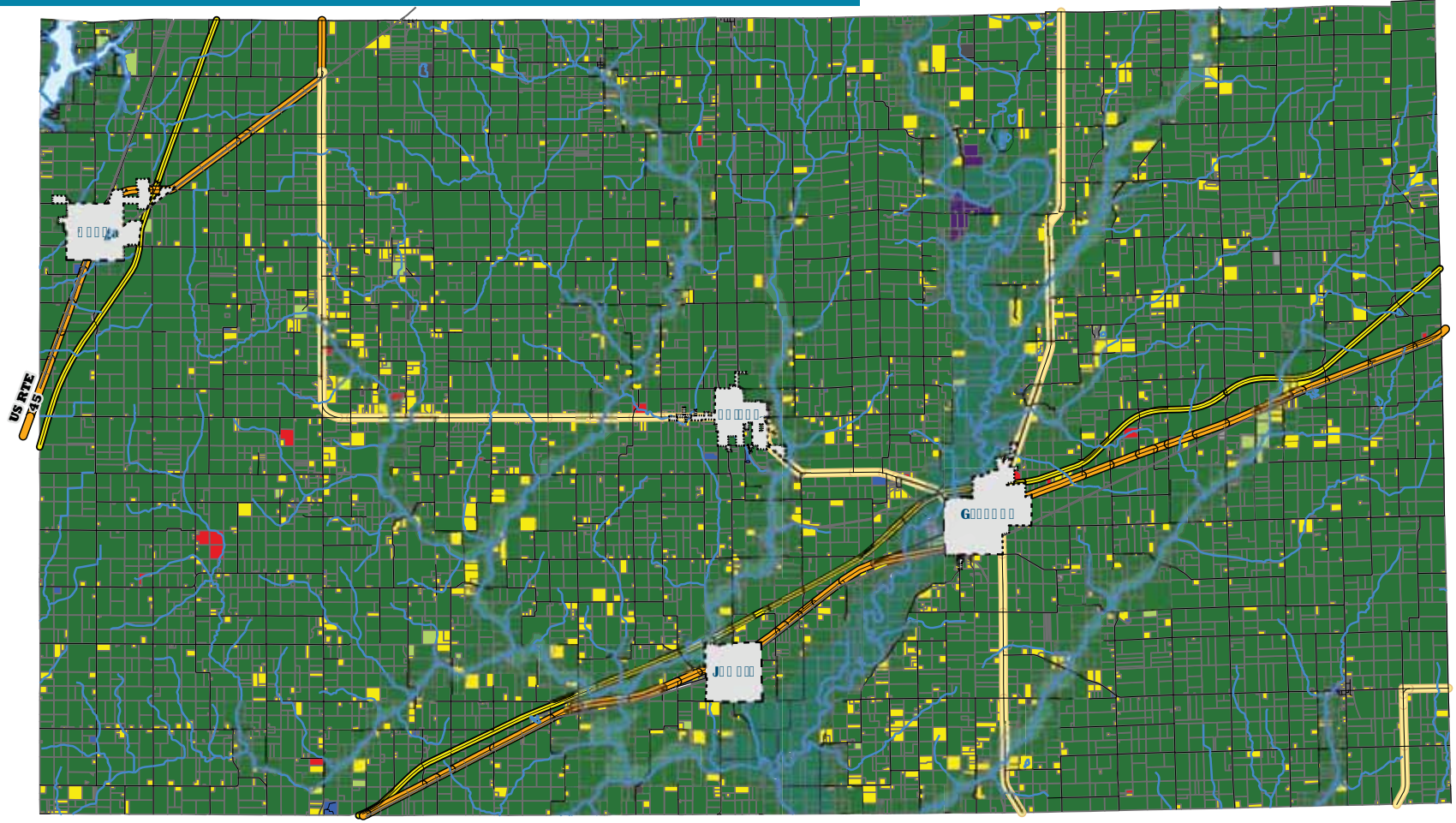


Key to Land Use Features

- Agriculture
- Agri-Business
- Air Transportation
- Church
- Cemetery
- Conservation Reserve Program
- Fairgrounds
- Home - Farmstead
- Government Building Site
- General Commercial
- Historic Site - Public
- Livestock
- Medical
- Multi-Family
- Mobile Home - Stand Alone
- Mobile Home Park
- Mixed Use
- Mining/Excavation
- Non-Profit Use
- Park
- Pasture
- Recreation - Private
- Recreation - Commercial
- School
- Single Family Residential
- Telecommunications
- Trucking
- Utilities
- Vacant
- Vacant Lot
- Water
- Woodlands

ATTACHMENT B
FUTURE LAND USE

Cumberland County Future Land Use



CityLimits

Flood Zone

A

Flood Zone

Future Land Use

Residential

Retail

Transportation/ Communication/Utilities

Arts/Recreation

Education/Religion/ Health Services/ Government

Mining

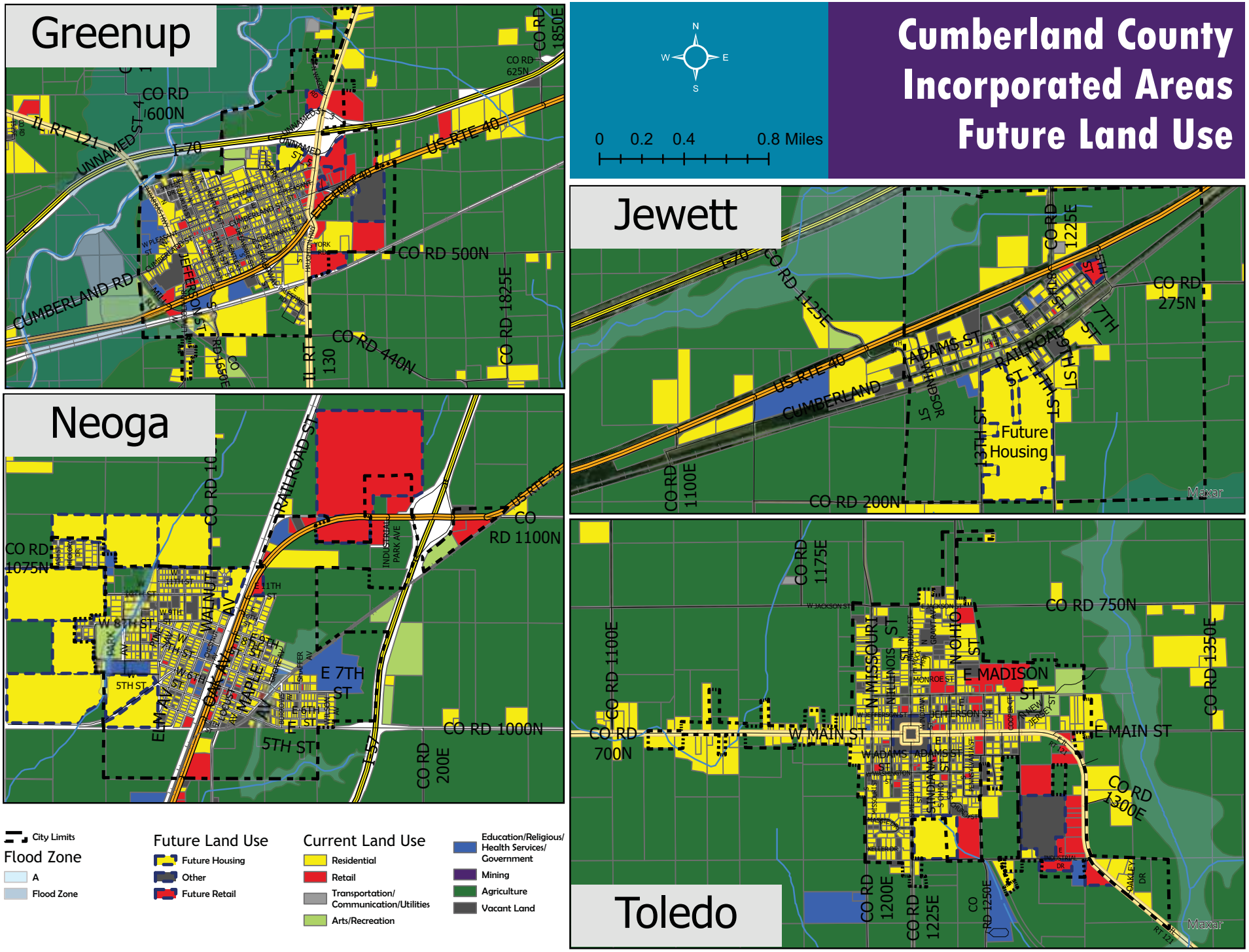
Agriculture

Vacant Land

0 1 2 4 Miles

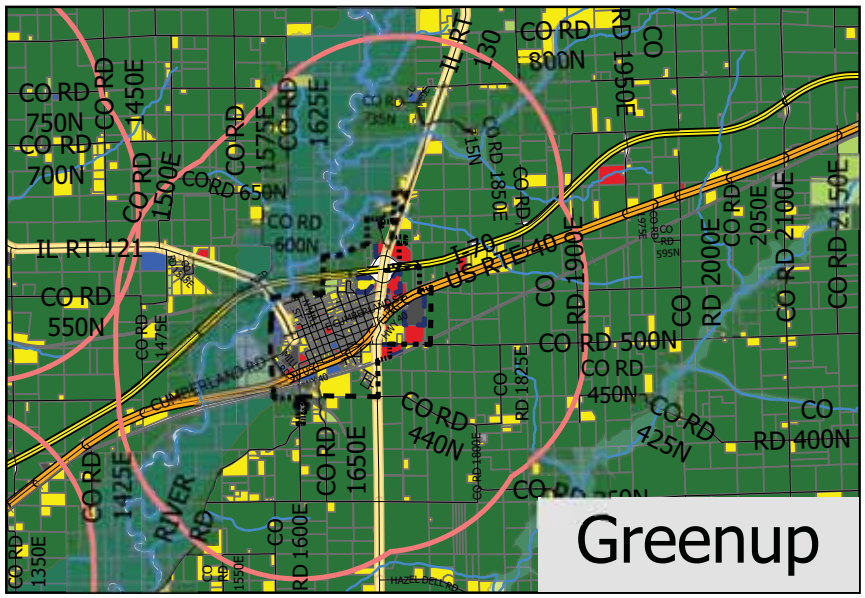
ATTACHMENT C
FUTURE LAND USE IN CITY

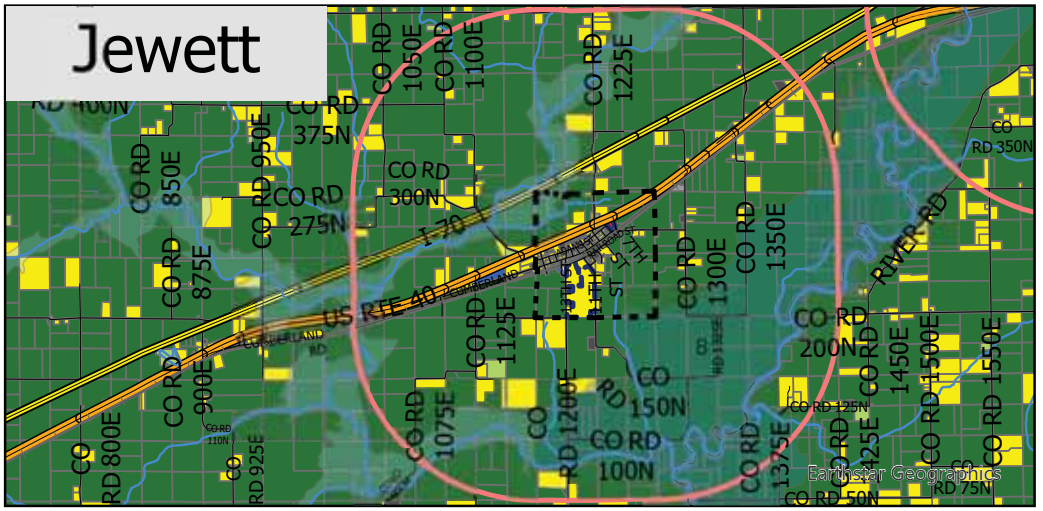
Cumberland County Incorporated Areas Future Land Use

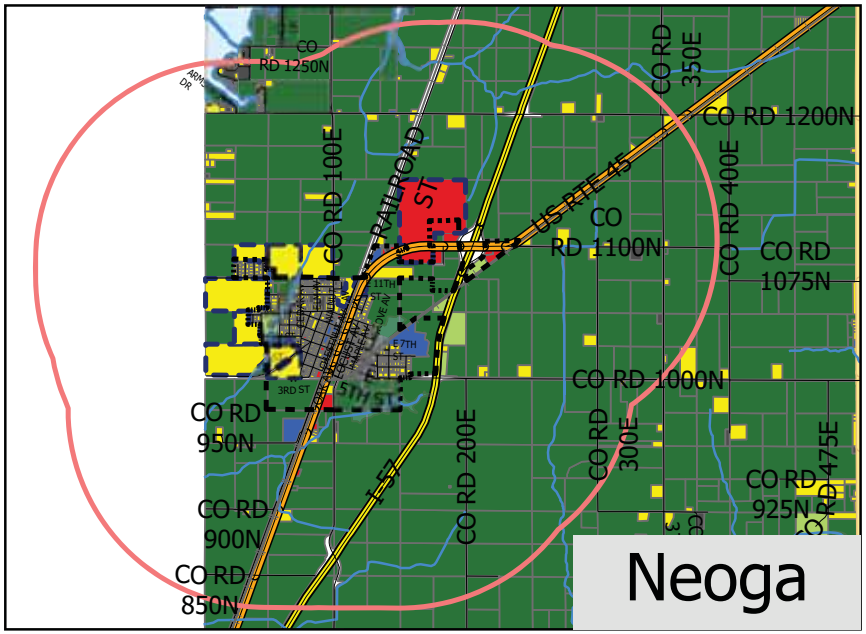


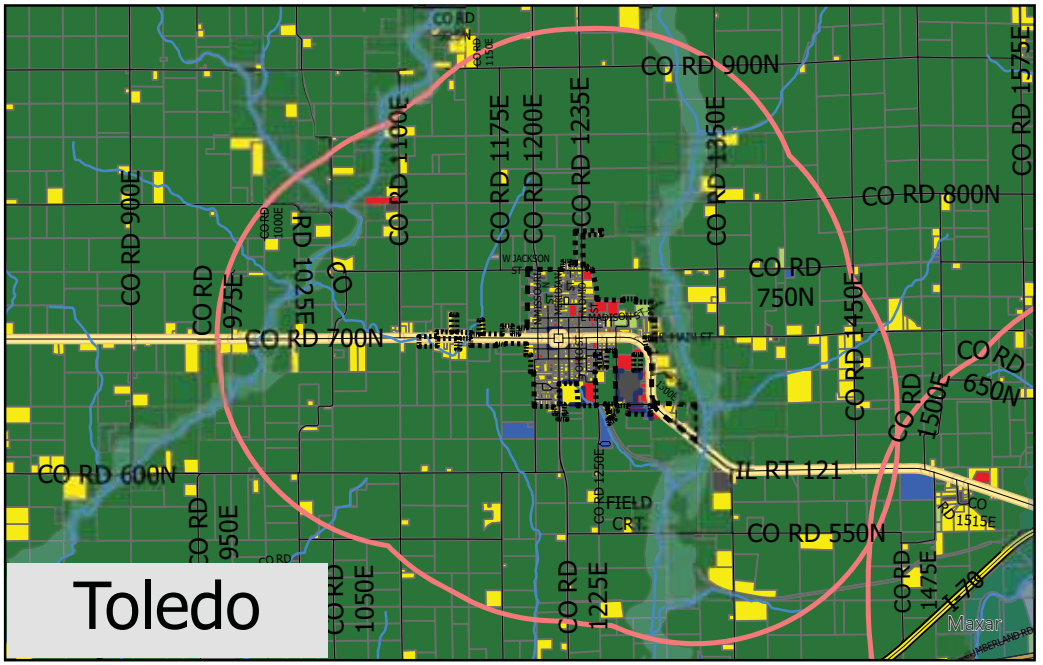
ATTACHMENT D
FUTURE LAND USE EXTRATERRITORIAL

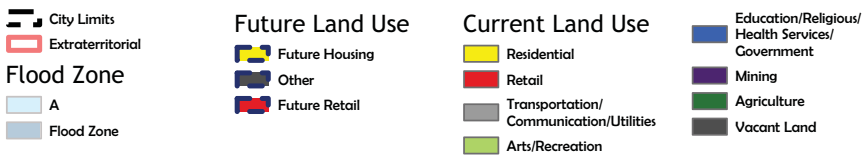
Cumberland County Extraterritorial Future Land Use

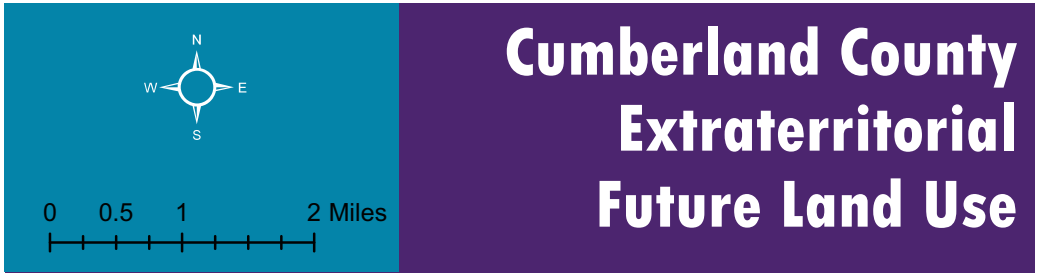






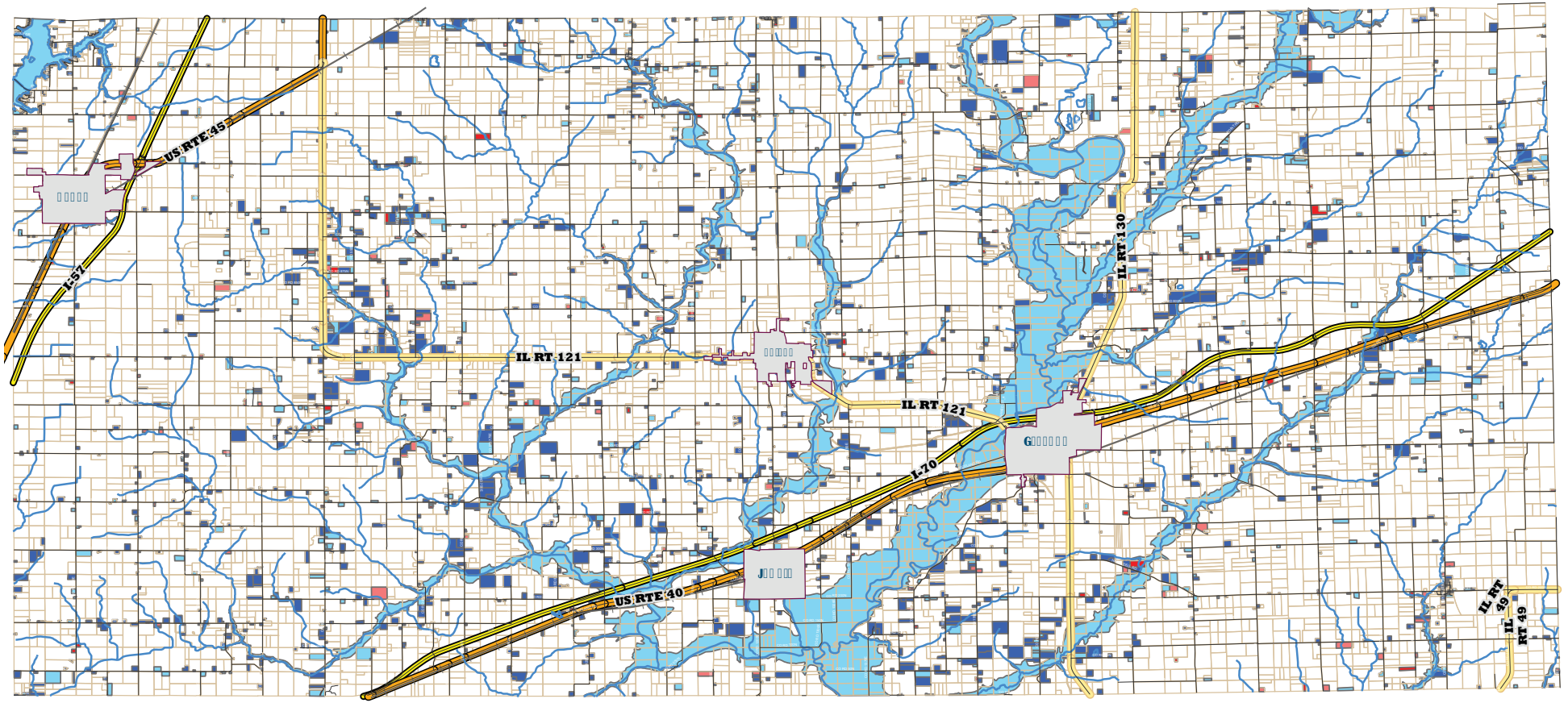






ATTACHMENT E
HOUSING CONDITION

Cumberland County Housing Condition Map



Legend

Major Roads
- I-57
- I-70
- IL RT 121
- IL RT 130
- IL RT 49
- US RTE 40
- US RTE 45

Housing Condition
- Good
- Fair
- Deteriorating
- Dilapidated
- Non-Residential

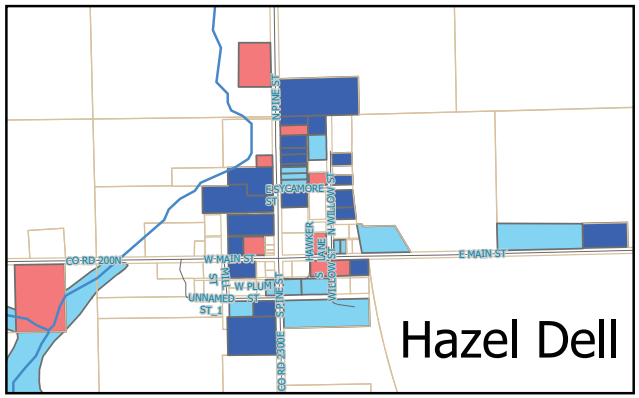
Flood Zone
- A
- Flood Zone

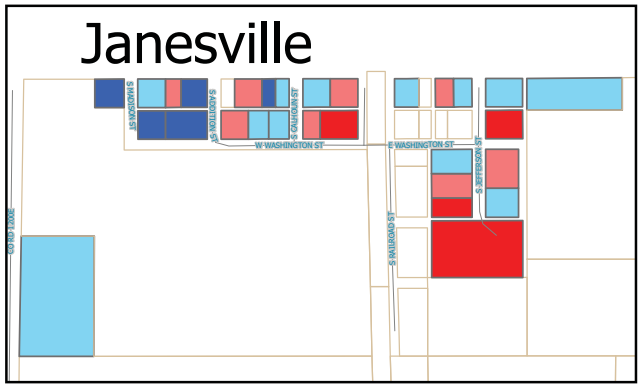
- CityLimits
- Local Roads
- Railroads
- Rivers

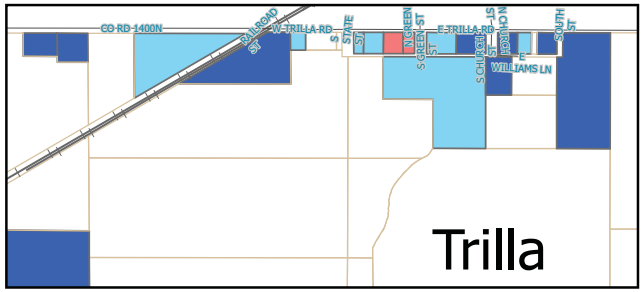
N W E S

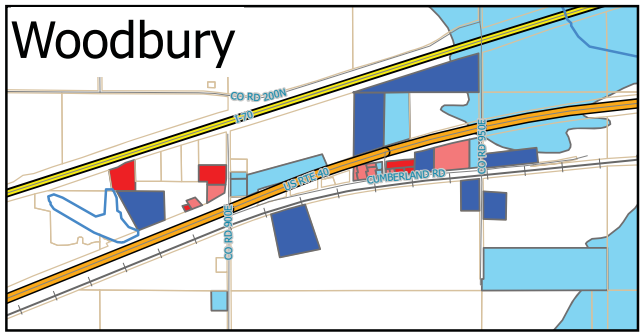
0 1.5 3 6 Miles

ATTACHMENT F
HOUSING CONDITION IN CITY









Legend

Major Roads
- I-57
- I-70
- IL RT 121
- IL RT 130
- IL RT 49
- US RTE 40
- US RTE 45

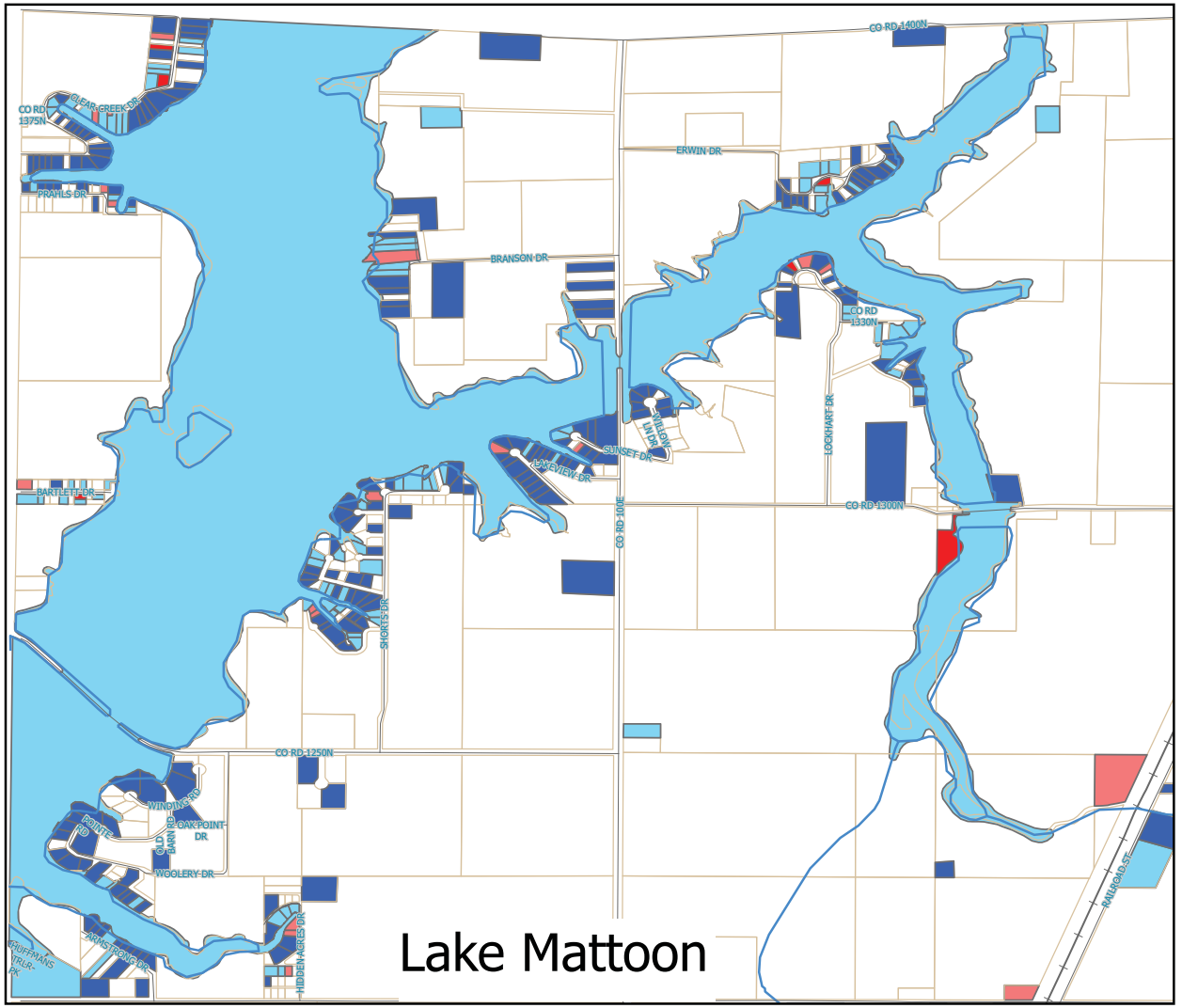
Housing Condition
- Good
- Fair
- Deteriorating
- Dilapidated
- Non-Residential

- CityLimits
- Local Roads
- Rivers
- Railroads

Flood Zone
- A
- Flood Zone

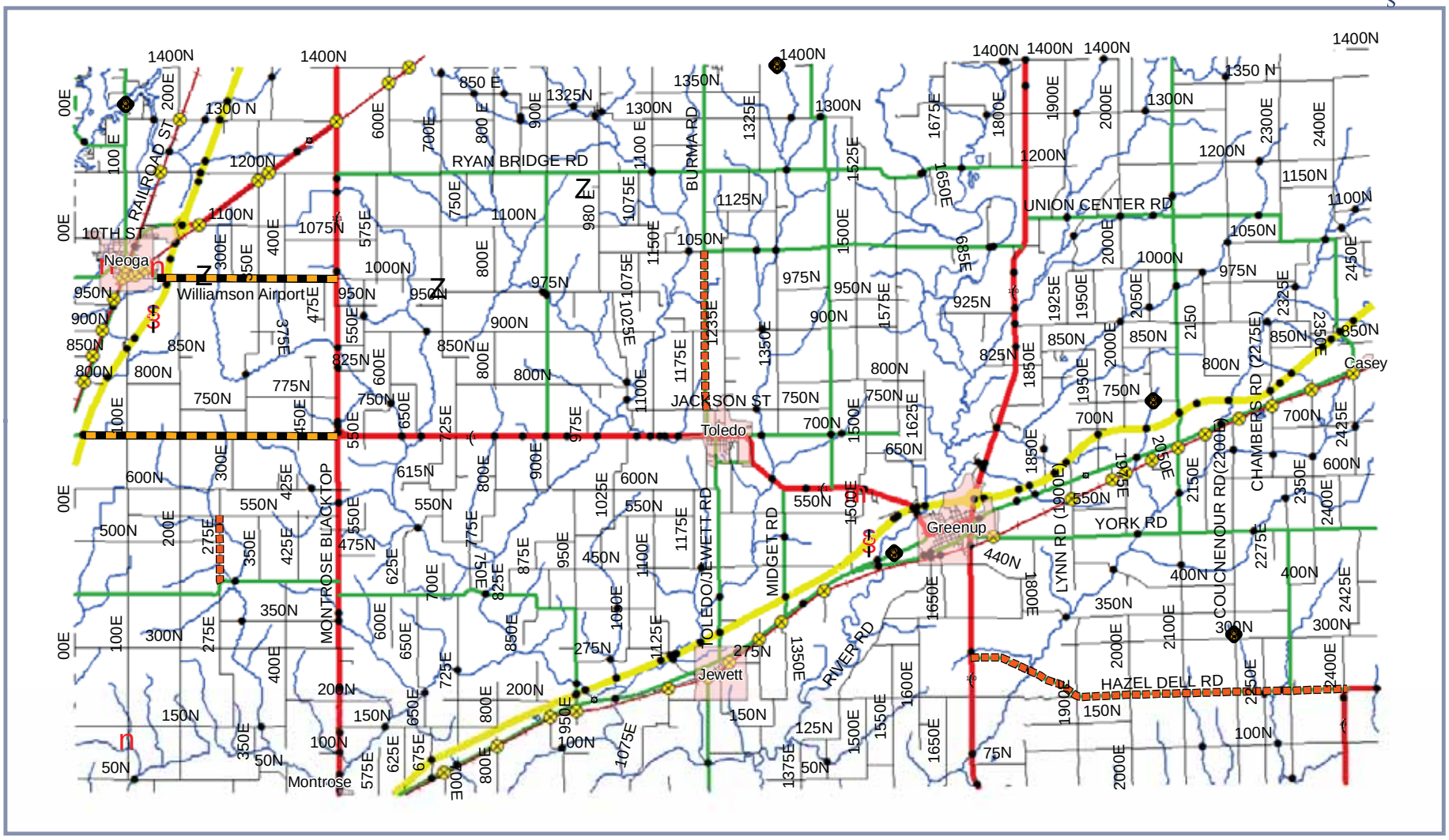
0 0.1 0.2 0.3 Miles

N



ATTACHMENT G
TRANSPORTATION

Cumberland County Transportation



Proposed Construction
- Bridge Replacement
- Class III Truck Routes
- Road Construction

Roads
- Interstate
- Principle Arterials
- Collector Roads
- Local Roads
- Bridges

Rail
- Railroad Crossing
- Railroads

Boundaries
- Municipal Boundaries
- County Boundary

Places
- Schools
- Airports

Hydrology
- Rivers and Streams

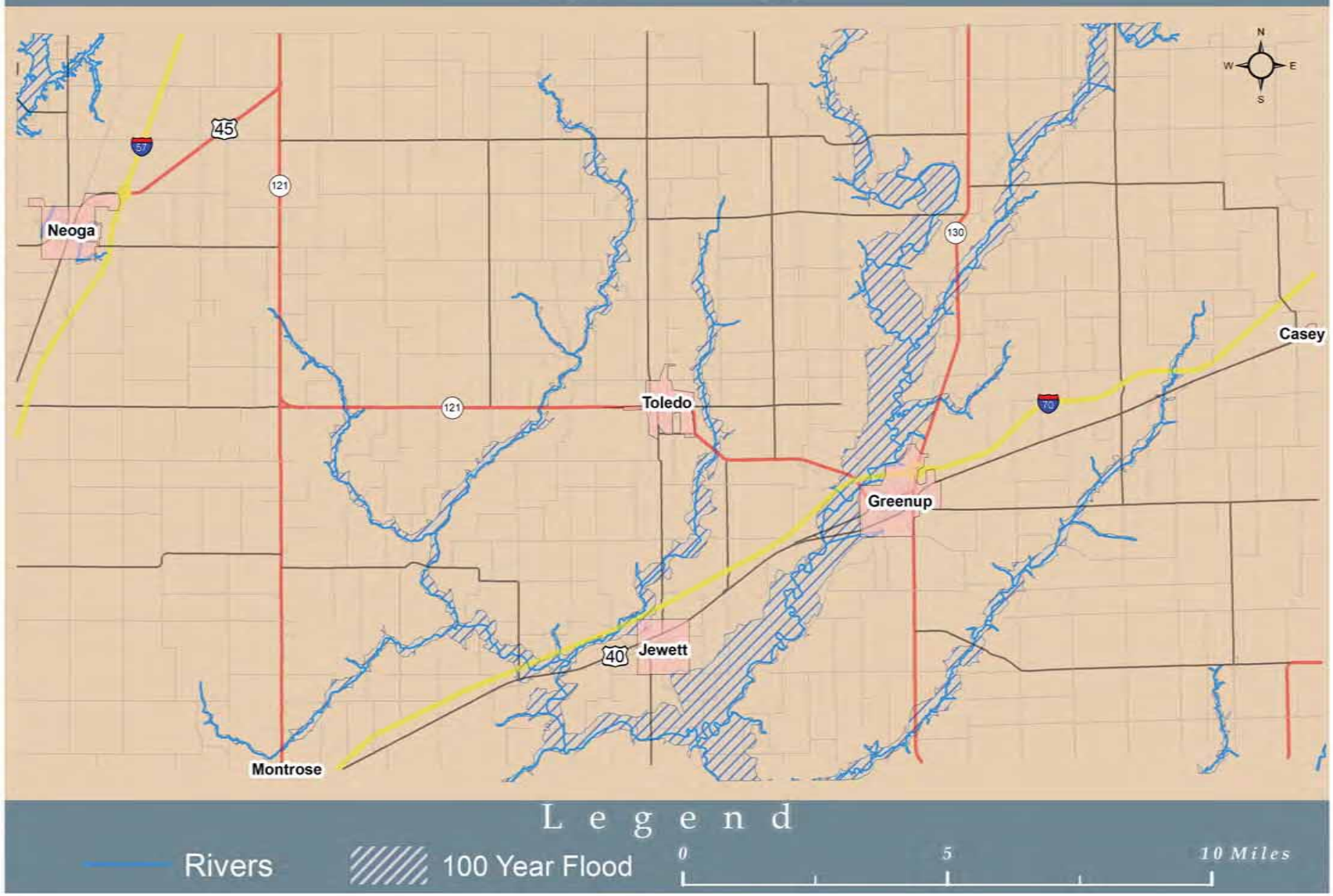
Counts:
237 Bridges
40 Railroad Crossings

Distance of Roads:
Interstate: 32.02 Miles (51.53 km)
Arterials: 48.17 Miles (77.52 km)
Collector Roads: 143.10 (230.30 km)
Local Roads: 604.86 (937.43 km)

ATTACHMENT H
HYDROLOGY

Cumberland County

Hydrology

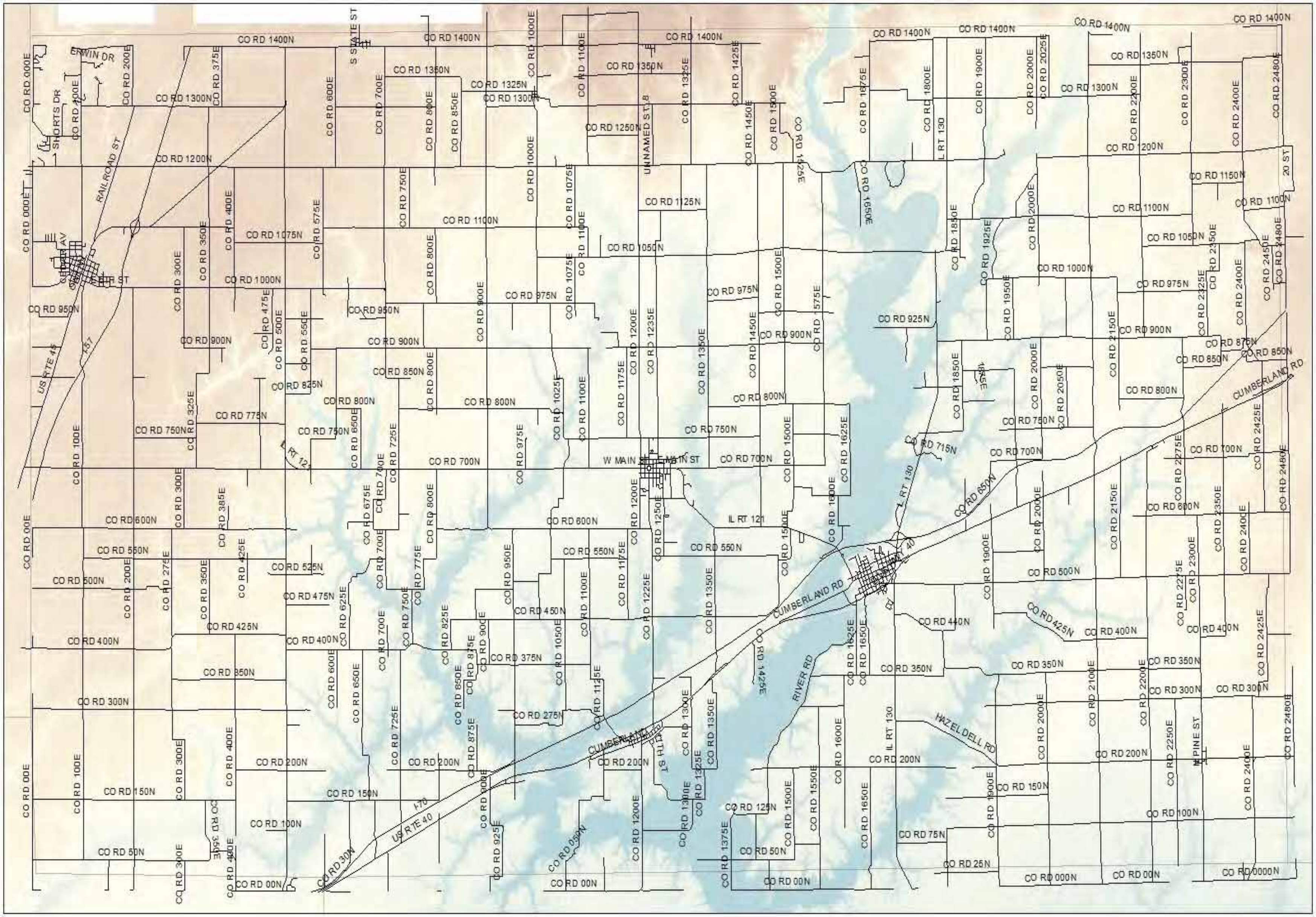


ATTACHMENT I
TRAFFIC VOLUME


Cumberland County, IL Traffic Volume Map
N
W
E
S
Sangamon
Harristown
Decatur
Long Creek
Mount Zion
Piatt
Hammond
Atwood
Garrett
Tuscola
Camargo
Newman
Hume
Metcalf
Chrisman
Dana
Vermilion
Mount Auburn
Macon
Douglas
Blue Mound
Macon
Dalton City
Lovington
Arthur
Arcola
Hindsboro
Brocton
St. Bernice
Blanford
Clinton
Stonington
Moweaqua
Bethany
Moultrie
Oakland
Redmon
Edgar
Paris
Universal
Sullivan
Humboldt
Vermilion
Tecumseh
Christian
Allenville
Kansas
New Goshen
Taylorville
Assumption
Findlay
Ashmore
St. Mary of the Woods
North Terre Haute
Owaneco
Coles
Mattoon
Charleston
Gays
Westfield
Toad Hop
Dresser
West Terre Haute
Terre Haute
Lerna
Shelbyville
Pana
Tower Hill
Shelby
Marshall
Ohlman
Strasburg
Martinsville
Clark
Vigo
Nokomis
Neoga
Cumberland
Casey
Coalton
Oconee
Toledo
45
Stewardson
Greenup
Farmersburg
Cowden
Montgomery
Herrick
Sigel
Jewett
Beecher City
Shumway
Shelburn
Montrose
Hidalgo
Ramsey
Effingham
Yale
Fillmore
Bingham
Rose Hill
Hutsonville
Sullivan
Altamont
Dieterich
Merom
Sullivan
Effingham
Wheeler
Fayette
St. Elmo
Watson
Jasper
Willow Hill
Oblong
Stoy
Crawford
Palestine
Brownstown
Vandalia
Newton
Carlisle
Mason
Ste. Marie
Mulberry Grove
Edgewood
45
Flat Rock
Bond
St. Peter
Oaktown
Farina
Iola
Clay
Birds
Russellville
Knox
Vernon
Richland
Lawrence
Emison
Marion
Kinmundy
Louisville
Sailor Springs
Bruceville
Annual Average 24-Hour Traffic Volumes
< 2,499
2,500 - 4,999
5,000 - 9,999
10,000 - 19,999
> 20,000
Cumberland Co.
0
10
20 Miles

ATTACHMENT J
DIGITAL TERRAIN

Cumberland County Digital Terrain Map



ATTACHMENT K
GREENUP ENGINEER LETTER

John A Stone PE, PLS
Jon W Earnest PLS
David J Connor

Licensed Engineers
Licensed Surveyors

Phone: (618) 544-8623
Fax: (618) 544-3012

CONNOR & CONNOR
Consulting Engineers
Land Surveyors

210 East Locust Street - P.O. Box 618 - Robinson, IL 62454
www.connorengineers.com

Roads & Bridges
Streets & Storm Sewers
Sanitary Sewers
Waste Water Treatment
Public Water Supplies
Water Towers / Wells
Funding Solicitation
Land Surveys
Industrial Layout
Drainage
Subdivisions

Village of Greenup, Illinois - Proposed Water Treatment & Production Facilities
Project Scope - July, 2018

The Village of Greenup, Illinois owns and operates a Public Water Supply System, consisting of groundwater wells, a filtration plant and a distribution system as follows:

Distribution: The distribution system uses approximately 80,000 lineal feet of water main and two (2) elevated water towers to service approximately 780 customers. While the distribution system is aging, and preventive maintenance is ongoing, it's condition is favorable.

Treatment Plant: The filtration plant was constructed in early 1960's. This plant has effectively reached the end of it's useful life. Maintenance completed on the filters in 2016 required extensive repair. Pitting in the steel structures required welding and patching, however, some spots were too thin to repair, and their *future failure is imminent*. As well, the building housing the filtration system is *failing rapidly*. Floors have settled as much as 2" in places, block walls are shifting causing separation of blocks, and fittings once fastened to the floor for stability are no longer supported. The photos below support these assertions:

Settling Floor

Separating Supports

Block Wall Failure

Well Field: The well field is comprised of five (5) wells. In 2014, after many attempts to sanitize and preserve Well #5, *the IEPA deemed the well "unsuitable" for continued use*. The inner well casings were deteriorated to an extent surface water was entering the well. The Village is now limited to the supply of the four (4) existing wells, three (3) of which are hindered by under-sized screens, limiting the output of the well. The well field control building is located in a flood plain, and is subject to flooding as evidenced in the photo below:

This photo identifies the levels reached by both the floods of 2008 and 2016 respectively. The highest recent flood, of 2008, was within inches of compromising all electrical functions of all the wells located within the well field.

Capacity: The capacity of the existing well field is limited to the available production of the existing four (4) wells (out of 5 original) with the largest of those 4 wells out of service. This limited claim to production availability *prevents Greenup from permitting any substantial new use*.

During 2016, Greenup produced 62,501,000 gallons of water, and sold 41,191,750 gallons.

During 2017, Greenup produced 60,929,000 gallons of water, and sold 47,157,223 gallons.

During this two (2) year cycle, the Village observed a decrease in water loss *(from 34.1% down to 22.6%)*, compliments of preventative maintenance in the distribution system, and an increase in water sold *(up nearly 15%)*, compliments of an increase in commercial use.

The current production demand for the Village of Greenup, is 170,000 gallons per day. Growth trends indicate a demand of 250,000 to 300,000 gallons per day within the next twenty (20) years.

Community Growth: Over recent years, the Village has been blessed with the new addition of a Love's Truck Center, as well as continuous growth to the Evapco production facility. The expansion with these two (2) facilities alone has brought, not only a number of new jobs, but a number of new residents. Greenup is currently plagued with a housing shortage, and is looking towards residential expansion areas to compliment their economical growth.

Conclusions: In order to maintain economic and residential growth in the community, it is essential the Village secure an adequate and dependable water production and treatment facility. The Village is currently plagued with liabilities within the existing facility that leave them on the brink of no supply at all. As the detailed cost estimate implies, the project proposes:

1. The removal and replacement of existing wells to secure sanitary supply.
2. The relocation and replacement of the treatment facility to address a dilapidated facility.
3. The removal of viable electrical and accessible components from the flood plain.
4. The increase in production/treatment capacity to compliment observed community growth.

Shannon Woodard, Consultant

ATTACHMENT L
SURVEY RESULTS

2023 Cumberland County Comp. Plan

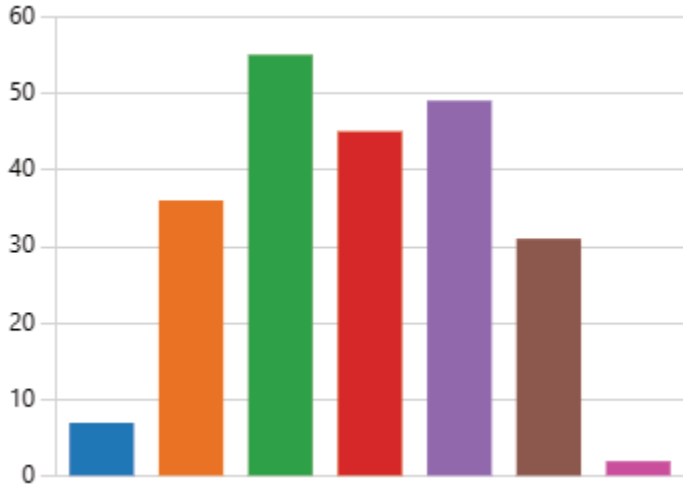
225	17:18	Active
Responses	Average time to complete	Status

1. Do you own or rent your home?

Own	211
Rent	14

2. What is your age?

<25	7
25-34	36
35-44	55
45-54	45
55-64	49
65-74	31
>75	2

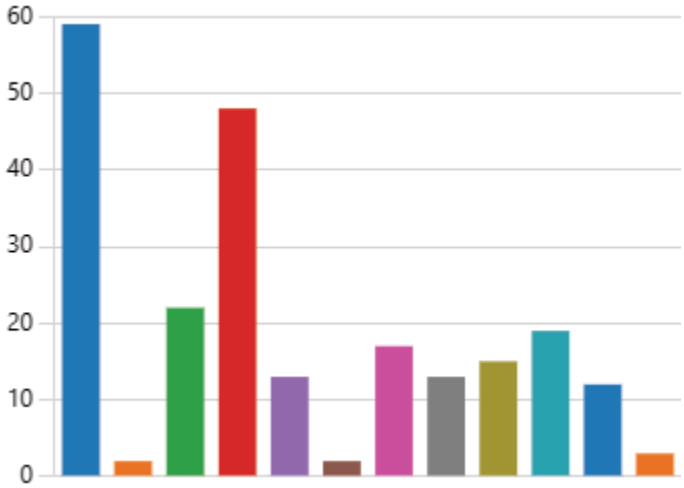


3. How long have you lived in Cumberland County?

<10 years	32
10 to 19 years	27
20 to 29 years	43
30 to 39 years	40
>40 years	83

4. What is your place of residence?

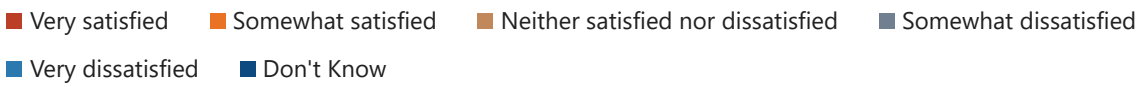
Greenup	59
Jewett	2
Neoga	22
Toledo	48
Cottonwood Twp.	13
Crooked Creek Twp.	2
Greenup Twp,	17
Neoga Twp.	13
Spring Point Twp.	15
Sumpter Twp.	19
Union Twp.	12
Woodbury Twp	3

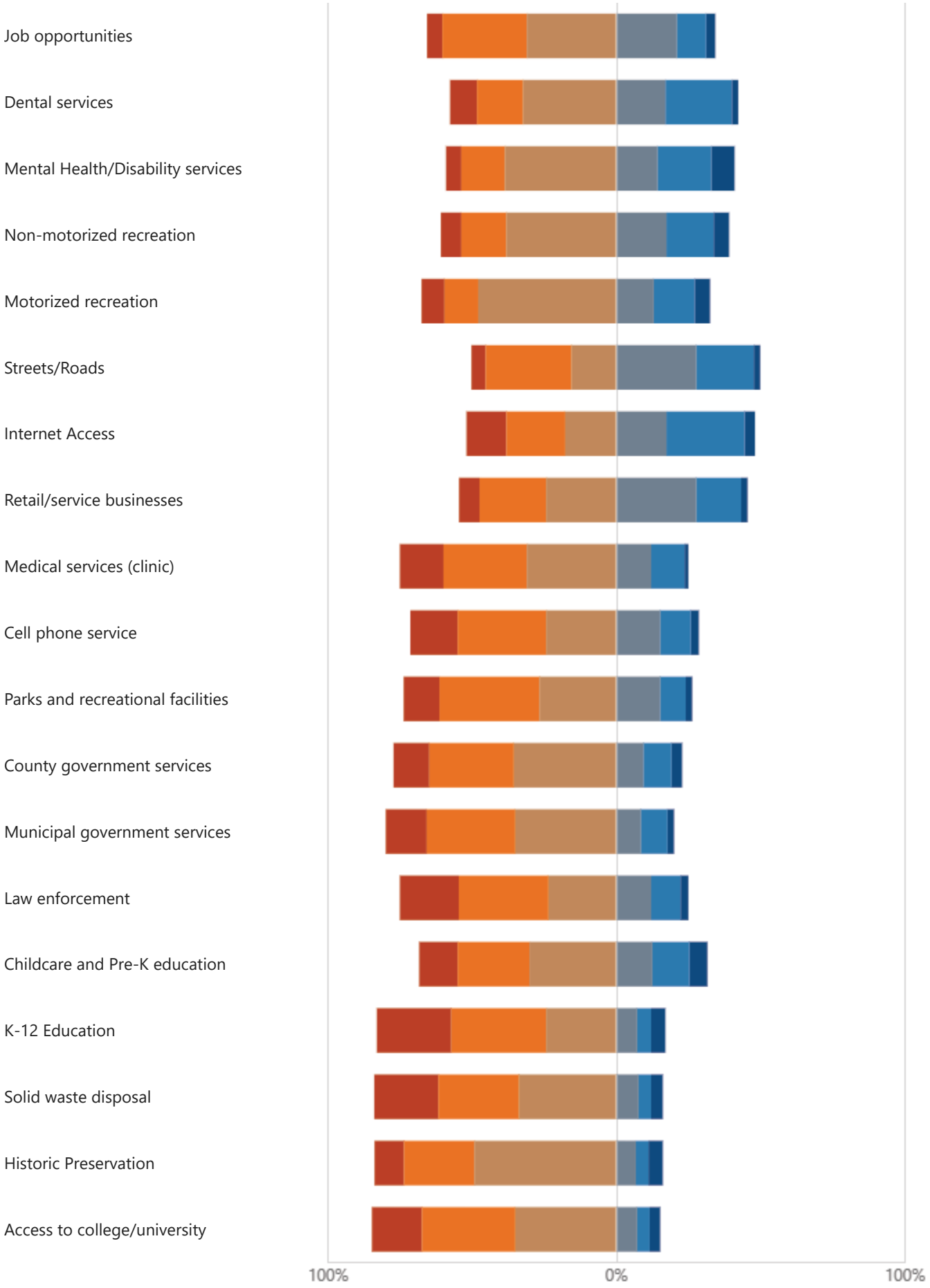


5. How many people reside in your household?

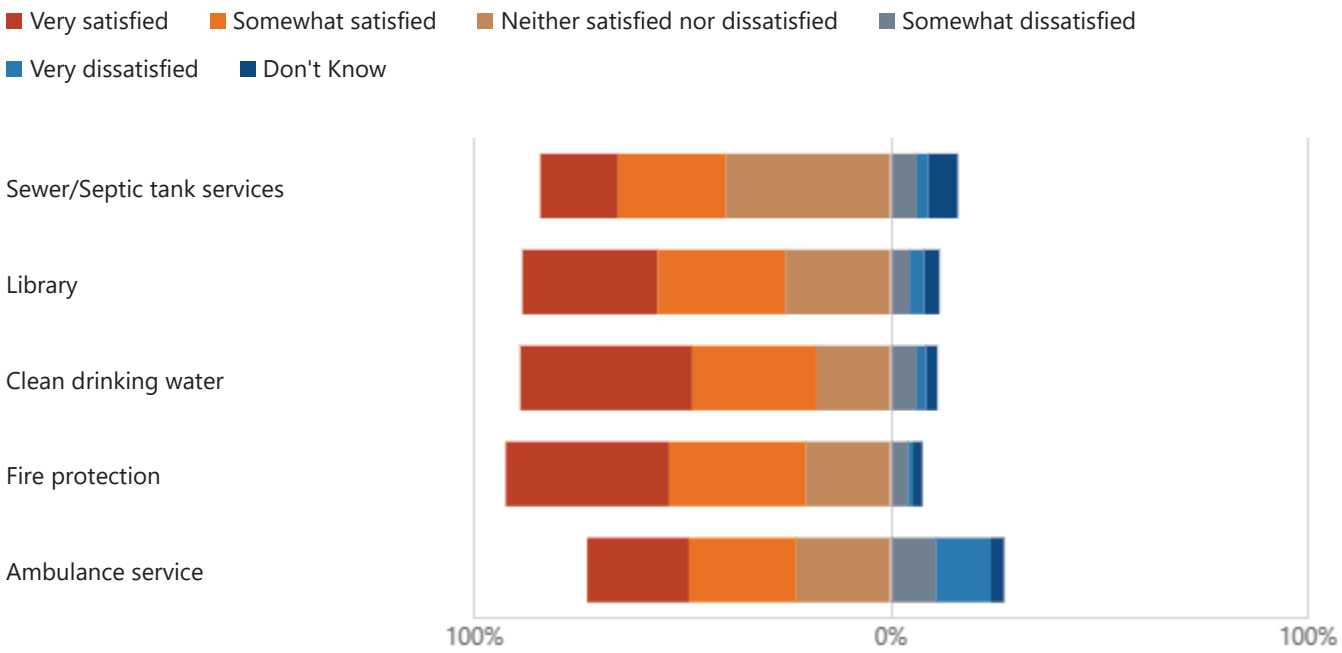
1	25
2	82
3	40
4	46
5 or more	32

6. How satisfied are you with the current services and facilities in Cumberland County?



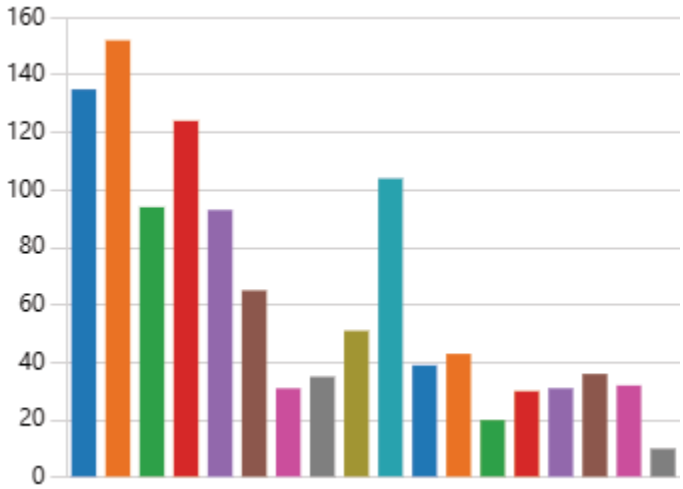

Job opportunities
Dental services
Mental Health/Disability services
Non-motorized recreation
Motorized recreation
Streets/Roads
Internet Access
Retail/service businesses
Medical services (clinic)
Cell phone service
Parks and recreational facilities
County government services
Municipal government services
Law enforcement
Childcare and Pre-K education
K-12 Education
Solid waste disposal
Historic Preservation
Access to college/university
100%
0%
100%

7. How satisfied are you with the current services and facilities in Cumberland County?



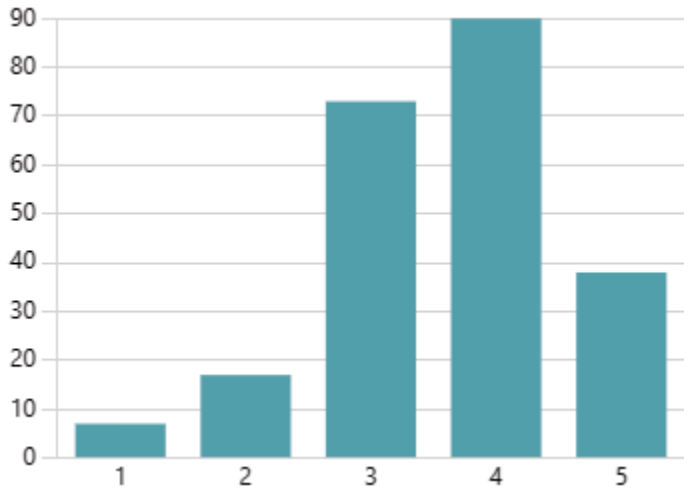
8. If you were talking to a county official about the five most important issues facing Cumberland County in the future, what issues would you identify? Please check five boxes that reflect your concerns.

Jobs and economic opportunity	135
Property taxes	152
Quality of schools	94
Quality of streets and roads	124
Law enforcement and public saf...	93
Government leadership	65
Out migration of young adults	31
Preserving farmland	35
Access to healthcare	51
Affordable access to high speed...	104
Cell phone service	39
Affordable housing	43
Protection of natural resources	20
Fire protection	30
Water and sewer services	31
Flooding and drainage	36
Quality of available housing	32
Preservation of cultural and hist...	10

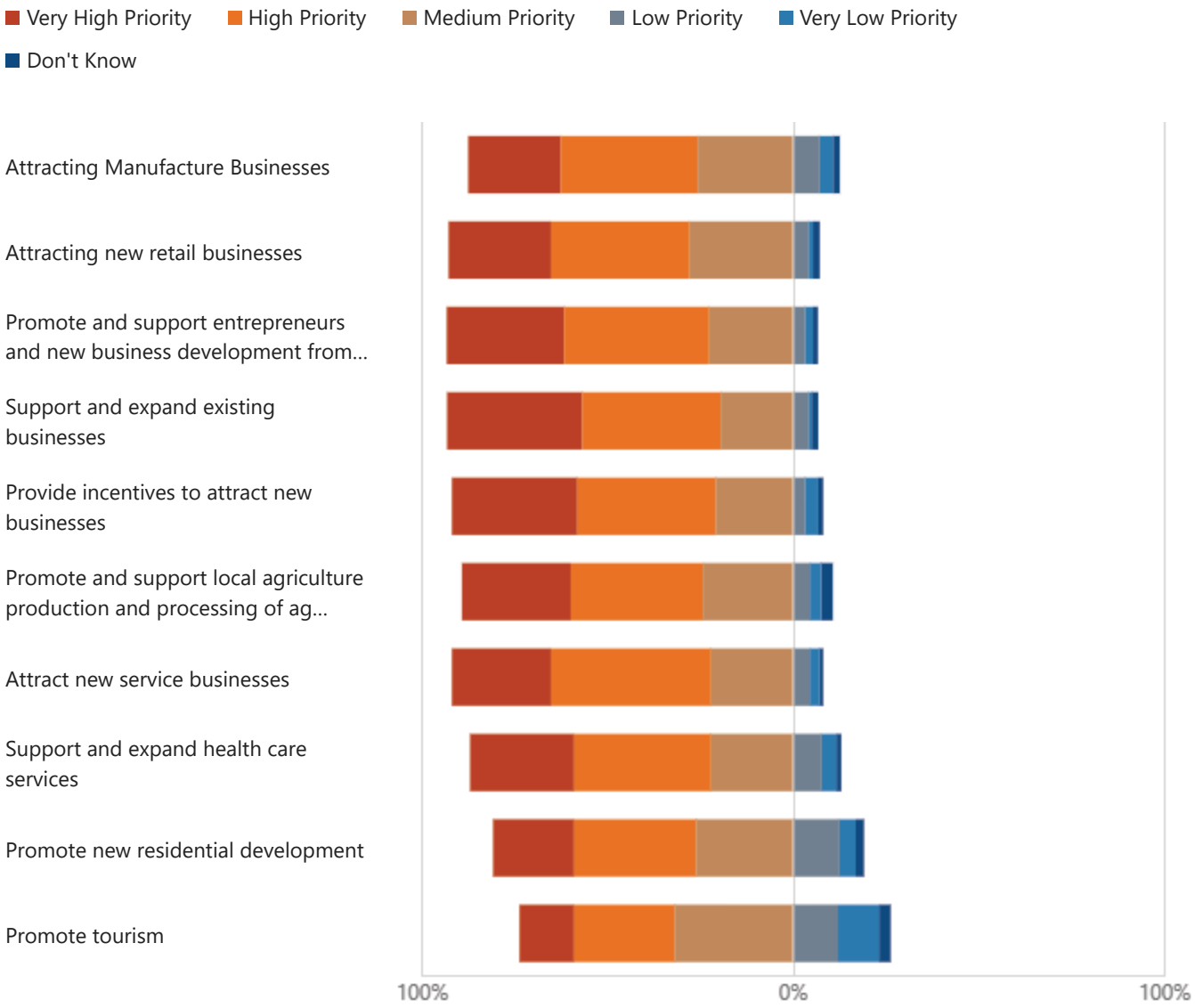


9. Please rate the overall quality of life in Cumberland County.

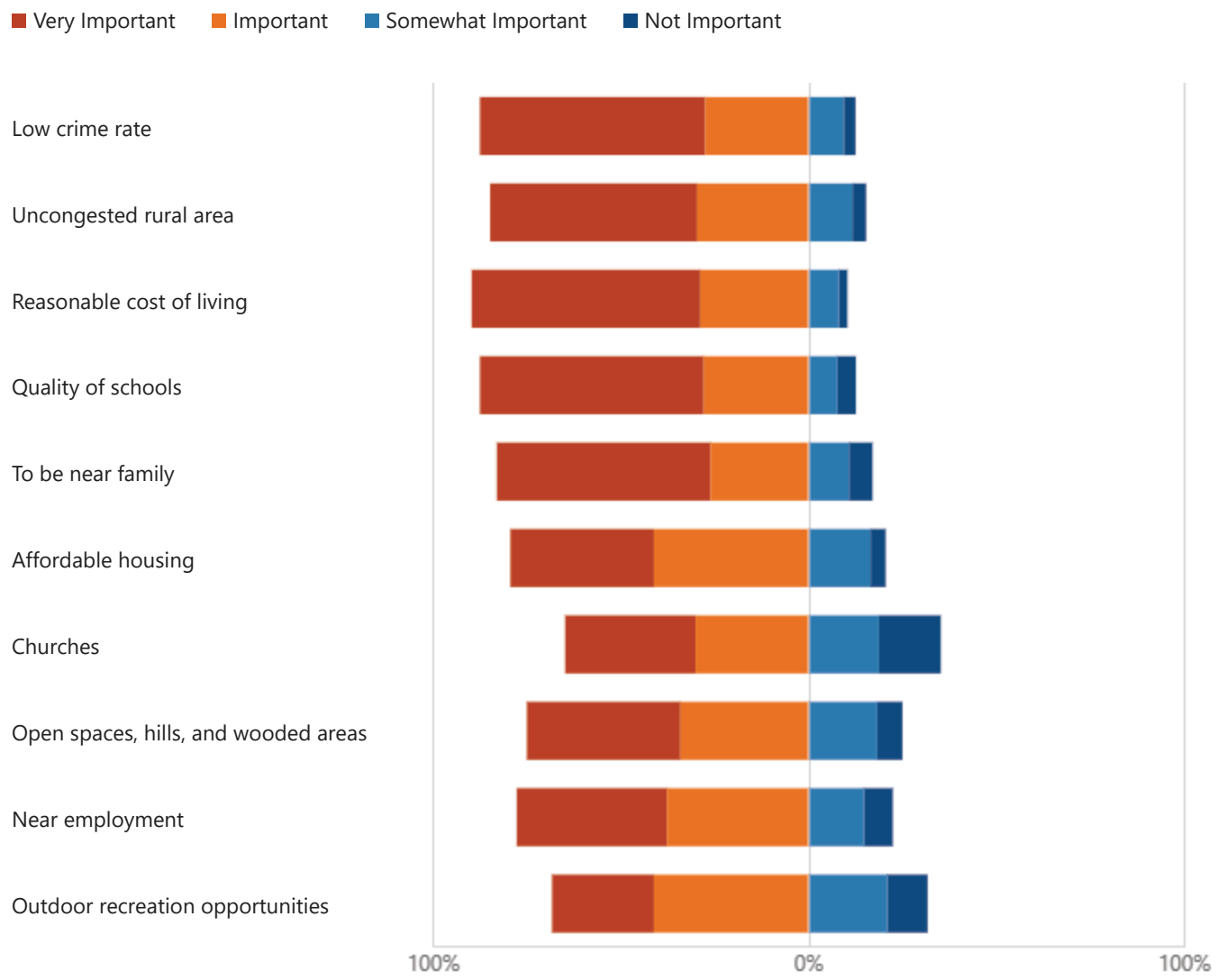
3.60
Average Rating



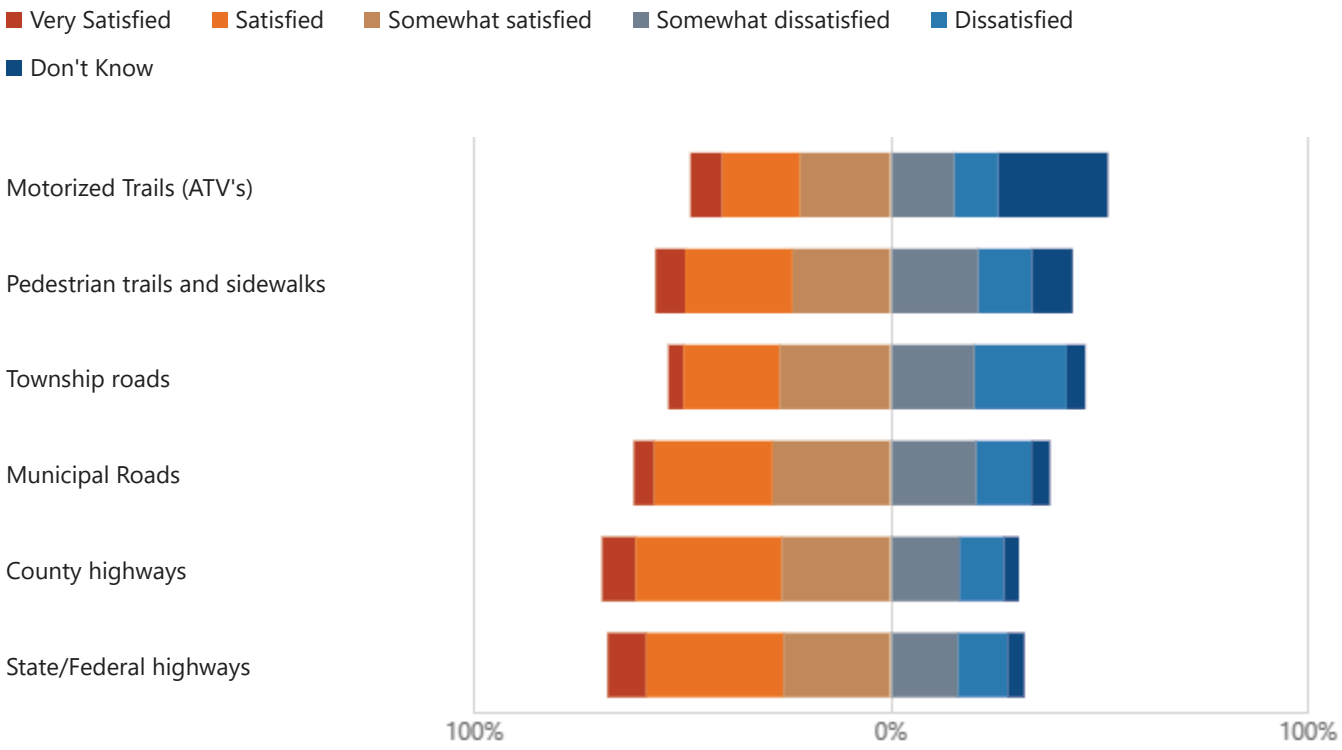
10. Please identify the priority for each of the following economic development programs in Cumberland County.



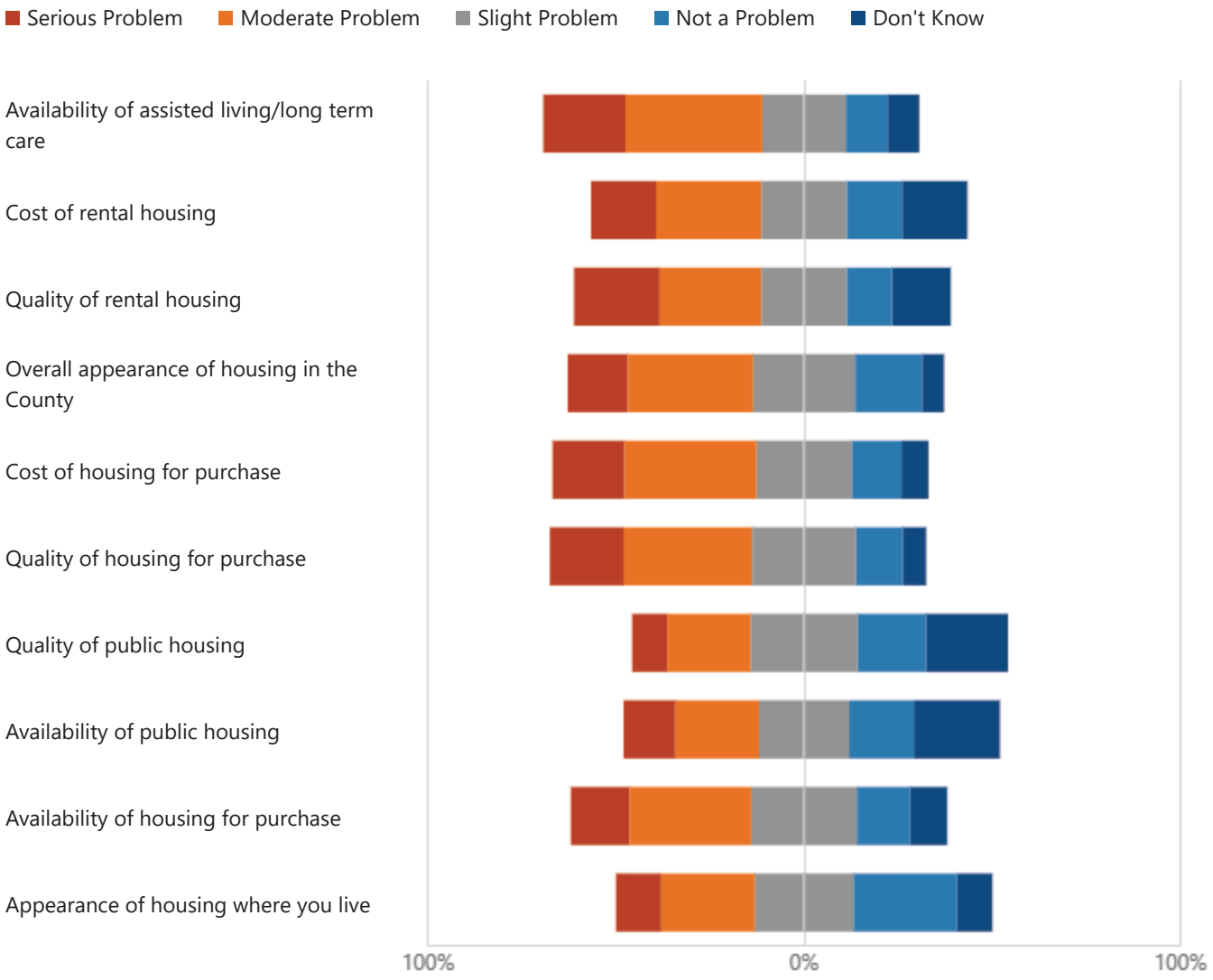
11. How important are the following factors in your decision to live in Cumberland County?



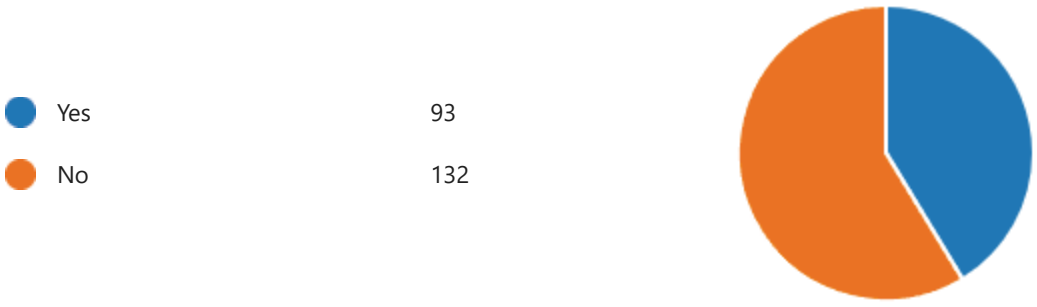
12. Please identify your level of satisfaction with the following transportation resources in Cumberland County



13. To what extent do you think the following housing issues are a problem in Cumberland County?



14. Do you live inside of city or village limits?



15. Do you think Cumberland County should require building permits for new construction?

Yes	20
No	83
Maybe	29

16. Do you think Cumberland County needs a zoning ordinance that would create land use districts specifying the type of use to which property may be put in specific areas? The intent would be to protect property values and minimize land use conflict.

Yes	34
No	63
Maybe	35

17. Do you think more rigorous enforcement of nuisance ordinances requiring property owners to dispose of junk, abandoned cars, and dilapidated buildings should occur?

Yes	141
No	40
Maybe	44

18. Are there new services or improvements to existing services you are concerned about?

87
Responses

Latest Responses
"no"

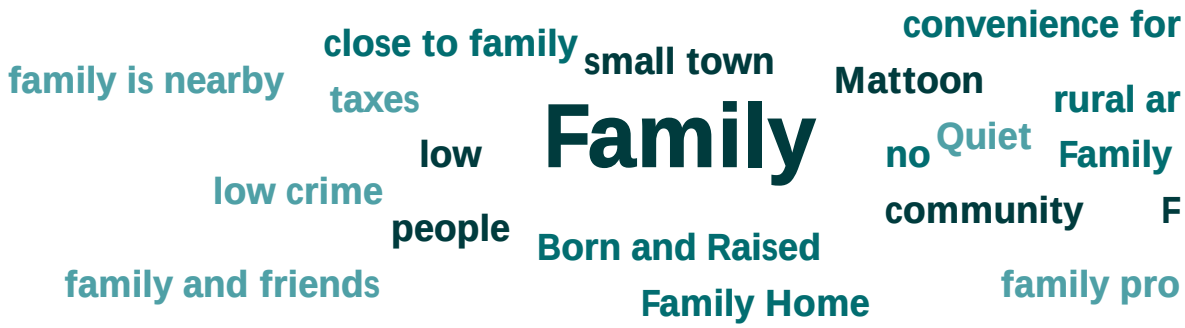
9 respondents (**10**%) answered **Internet** for this question.

19. Other reasons I chose to live in Cumberland County.

89
Responses

Latest Responses
"own home"

30 respondents (**34**%) answered **Family** for this question.



20. Are there any cultural or historic resources you are particularly concerned about preserving?

65
Responses

Latest Responses
"yes"

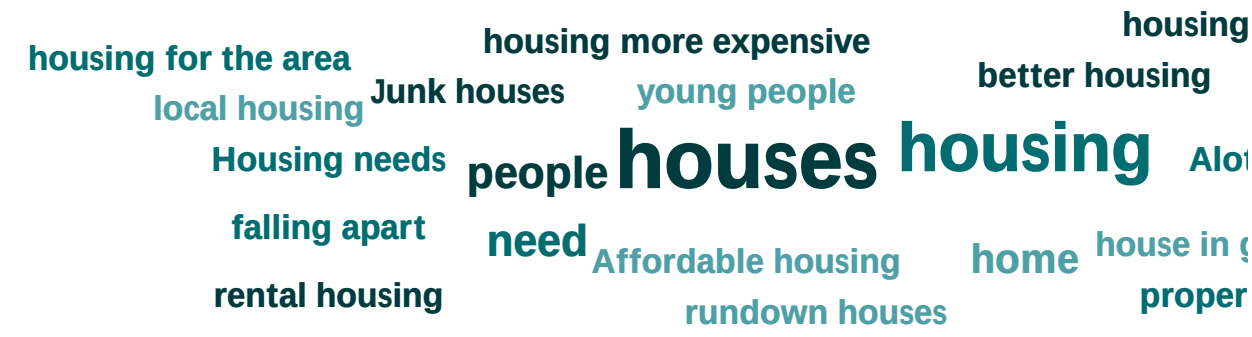
3 respondents (**5**%) answered **Old** for this question.

21. Are there other housing issues you are concerned about?

77
Responses

Latest Responses
"yes"

12 respondents (**16**%) answered **houses** for this question.



22. Do you have any ideas for promoting economic development in the County?

66
Responses

Latest Responses
"yes"

↻ Update

10 respondents (**15**%) answered **businesses** for this question.

23. Do you have any comments or other concerns about transportation?

66
Responses

Latest Responses
"no"

6 respondents (**9**%) answered **roads** for this question.

24. What do you like most about living in Cumberland County?

96
Responses

Latest Responses
"easy access medical appointments"

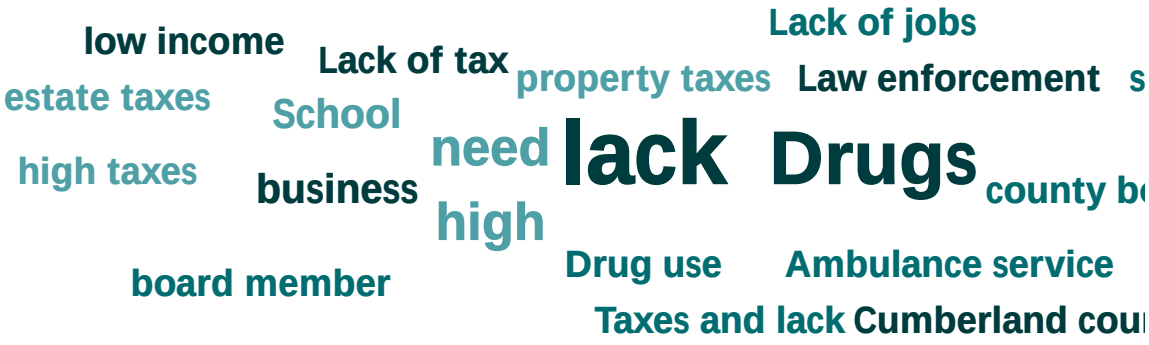
16 respondents (**17**%) answered **community** for this question.

25. What are the biggest problems Cumberland County is facing today?

103
Responses

Latest Responses
"jobs and crime"

13 respondents (**13**%) answered **lack** for this question.



26. Please add additional comments, ideas, and opinions here:

57
Responses

Latest Responses
"build a prison "

↻ Update

12 respondents (**21**%) answered **needs** for this question.

Survey Open Question Results:

Question 18: Are there new services or improvements to existing services you are concerned about?

High Speed Internet for all areas including rural

Township should work on roads and pick limbs up more often from houses in Greenup. We have had many water-main breaks that happen in town. Maybe something can be done about those.

Car wash, restaurants

Need to eliminate congressional districts for school board voting.

Solar farms taking large amount of ag land out of production.

Roads. rt 40, Interstate 70

Health clinic could offer walk-in options for evenings and weekends and offer special health services.

Fiber internet

Better internet access to rural areas

Internet cell service

Upgrading water and sewer service. Better maintenance of electrical.

Water

Ambulance service. Illegal ATV Traffic

Toledo ambulance service

We need an ambulance service for Toledo.

Mental health care, Dental care

Lack of businesses is worrisome

A recycling program

Keep our ambulance service

EMS services

Low workforce

A county park complex would be better than more zoning.

The ambulance service should be turned over to Rural Med or Abbott EMS if the county can't find the volunteer ambulance service.

Street repair in Greenup

The township roads are always an issue...

Fiber internet would be cool.

The new softball complex is going to create more of a problem in the long run than create revenue. We don't have hotels, shopping, restaurants, etc. to keep people here. They wil stay out of town and travel here for the games and then back to where there are more things to do.

Incentive for current business

Local grocery store

Allow side by sides on county roads

It’s not the counties job to provide

Walking or biking trail using oil railroad right-of-way, more natural areas

Ambulance Services

Disposal Days, Sidewalk Refurbishment

Real estate taxes are stupid and ridiculous and outrageous

We need Childcare very badly

Cell phone service/High speed internet

Need better internet access in rural areas

More health care services

Public nuisance

Water

Services for elderly get to grocery stores, Drs appointment. Some do not want to ride the bus. Grocery store delivery for the elderly would help.

Reasonable priced Internet availability

AMBULANCE or lack of having one!!!!!

Better rural internet options

Electric services

General landscaping in and around towns of Cumberland County. Most importantly, we need a REAL fair.

Would be nice if the County would support local businesses instead of lining the pockets of business from Mattoon and Effingham.

These fiber people have messed up so much... with no word or help from them or city. They leave it to residents to fix their problems

Ditch drainage in town Neoga

Ambulance service

New more shops and less pizza places

Question 19: Other reasons I chose to live in Cumberland County

Family is here

Quiet town

I am thinking about moving out

It is safe

I want left alone.

Heritage

I wanted to get out of town. Mainly away from Coles county

Few people

Originally, lower taxes, but that is no longer the case.

It's nice

Small and Quiet

Know neighbors and children's friends

Everyone knows everyone

Conservative community with a family oriented feel. Community support.

My church is a huge reason

Location

Family

I have no idea

Close to Mattoon and Effingham

Family

Family Home

Roots

Were I grew up

Love small town living

More opportunities for my children than in areas we previously had lived

Family

Quiet and close to work

Family

Family

My parents settled here in 1956 and we bought the farm

Near Family and job

Family

Where I grew up and family is nearby. Got a “good” deal on property

Mostly family

family and friends

Decent living. Wish there was more restaurants open

It was close to family and a cheap house to buy

Between Effingham and Mattoon, a convenience for our family; lower property taxes than either Effingham or Mattoon; small town

Born and raised. It is home.

Close to work. But I thought Greenup was a nice looking and quiet community to live in.

Small community & safe

Husband wanted to live here

I work here. I know most of the people here. It’s quiet and beautiful.

Own home

Question 20: Are there any cultural or historic resources you are particularly concerned about preserving?

The War Museum in Greenup, the Train Depot in Greenup, maybe repaint Lincolns footsteps on Main Streets sidewalks, the buildings along mainstreet with the porches.

The Cumberland County Veterans Monument. Lack of support from County council members as this would have been done a long time ago.

Downtown Greenup/porches

Museum

The maps & historic documents in the Recorder Office need preserved &/or digitized.

Old headstones in the local cemeteries

Covered bridge road is terrible

Lake Mattoon

Use the old railroad right-of-way for a walking and bicycling trail and to preserve railroad history.

Food

liberty hill school house

All

Our Veterans and non support from county

Courthouse

You should try to save what you can

Military museum, veterans monument (if built), and old buildings down the main streets

All of them.

Question 21: Are there other housing issues you are concerned about?

High Speed Internet access

The cost of housing has gone up because land is being sold for more than it's worth around the village. Therefore, making housing more expensive in a small community.

Not enough rental housing for the area

Affordable housing for purchase

Eyes sores need to disappear

Not enough

Appearance

The way some houses look

I am opposed to more affordable housing developments

Growth of Greenup is severely limited.

Tear down rundown houses

Lack of rental property

Drug house's

Yeah. My own. I’m poor and mine’s falling apart.

Taxes on real estate are too high

Availability

Elderly care- in-home or assisted living & nursing home facilities need to exist & existing need to be improved

Make people clean up their stuff outside their houses. There is a house in greenup literally falling apart and they put a fence around it and called it good. Other towns enforce the rule of cleaning up the outside of the home but greenup doesn’t.

Cleaning up old abandoned properties or houses where people live but the property looks trashy.

The lack of it

There are not enough jobs to support the growth of local housing.... If Cumberland wants better housing, better jobs must be brought to the area with tax incentives for businesses to come here...

Senior Housing

I would love to see more county wide home improvement grants. Home repairs and improvements can be pricey. Let's find a way to help people better afford these things.

Housing needs built. The county should help build.

No ordinances for disturbance of the peace, loud noise adjacent to municipalities. Too many feral or free running cats.

Falling down houses, unmowed yards, squatters.

Lack or unknown programs to restore or update homes

Prices are way too high for young people starting out. They can't afford to buy a home.

Junk houses and property

Too many houses not kept up on

Too many abandoned houses sitting and rotting down.

A lot of houses in need of repair, lower taxes may assist in letting residents update their homes more easily

Junk around houses and in yards

Mostly people needing to clean up their yards and maintain them

Affordable housing for young people

Very little rentals.

How the city only goes after certain people in town. When you have proven worse other places in town, and yet you're still the one getting the problems

There is way too much section 8 housing here.

Need more affordable rental units

Tear down the houses in bad shape.

Need more housing and make it affordable

Question 22: Do you have any ideas for promoting economic development in the County?

High speed internet for every area city and rural

Host more events on mainstreet. Do a Corvette car show like we did 4/5 years ago. Do a beer tent/band night between the Municipal Building and MLB.

Fiber optic internet County

Be more welcoming to businesses wanting to build in our communities.

Include and support Cumberland County Development Corporation.

Yes, we need a residential development funded by TIFF with the same model as Dieterich

I think more community events could encourage people to want to stay in or move back to the county.

Lower property taxes

Send people to conventions to attract businesses.

Tourism

I do believe that to attract businesses and new residents, Neoga needs to tear down and clean up the interstate exit area. The overgrown mess and falling down buildings as you get off the interstate is not remotely appealing.

County ambulance. Force Toledo EMS board to let go of their power trip and join greenup or force Toledo fire chief to step down so a new chief will absorb the ambulance in the fire dept. (The library gets more tax money than EMS) 🙄

Tourist destinations (atv park), splash pad for kids, attract businesses through incentives, apply for any and every small town grant,

Incentives for businesses to locate here

People don't move here because if they don't know the right person they get no answers & get no where. Quit acting like visitors or outsiders are a bad thing. This county is not welcoming or accepting of new people or ideas.

Less building and zoning rules. Permit fees will not help any businesses.

It'd be great to open up more tourism like we used to have.

Support and help new and existing businesses, more recreational activities we are right next to the river and hardly no public places for people to enjoy it

TIF Districts, offering to help develop subdivisions with water, roads, sidewalks, etc.... Enjoyable greenspace, the fair has become a sad joke and so have the fairgrounds, definitely not a destination anymore. The Covered Bridge is amazing, the river is an asset. Need to utilize this with restaurants, kayak launches, fishing contest, etc....

There needs to be tax incentives and concessions made to keep them coming and keep them here

Charge more per acre in taxes for some of these farmers.

Clean up junk

Yes build more housing

More natural areas, better management of zoning and industry in zone around municipalities.

Lower taxes to encourage new business to come to this area

Greenup needs a sit down restaurant, and not a bar!

Use CCDC more and support tourism

Grocery store...not dollar general

Grocery store

Maintain the city streets

Radio and billboard advertisement. We have local newspapers also.

Support local businesses.

Get rid of the trash, and market the area like t-town does. Your school system will improve as well and with the current political climate, will attract more people in.

Bring in better food services, restaurants. Other business will follow.

More variety of businesses

Question 23: Do you have any comments or other concerns about transportation?

It is dangerous by Loves.

No public transportation

Need more public transportation options- especially those that have appointments in bigger cities such as Indy, STL, Springfield, Chicago, Bloomington, Champaign, etc.

The way in which the bridge at lake mattoon was handled was a disaster. The bridge should have been raised to allowing for bigger boats.

Would love to see some sort of affordable public transport and/or cab options. It's difficult to have a night out with friends and/or a partner if there's no options to get home safely at the end of the night.

Traffic light at Greenup truck stop

If I need transported my skilled medical professionals, yes! Keep ambulance service!

I-70 getting shut down often for accidents or construction is causing a problem for the county.

Make it easier for ATV users

There's very little public transportation and it's not publicized well.

This is a major problem for seniors in our community that need rides to and from appointments and shopping.

Greenup exit traffic flow is a major long term problem

WE NEED BETTER QUALITY SIDEWALKS. SOME PEOPLE LIKE TO WALK AND NOT TRIP EVERY FIVE STEPS. It's an ADA nightmare.

Much of the farm machinery is too heavy and large for the roads. I'd like my tax dollars to not be spent fixing them.

None to speak of

I know there is a ride mass transit in greenup now but don't have much information on it

Better pedestrian and cycling infrastructure in the county.

The out of city limit roads are terrible.

Most township roads need serious work. They are full of potholes and the shoulders are disappearing

What transportation?

Make UTV's legal to drive on country roads the same as in town.

Country roads are crap

What transportation

Should not have to buy permits for UTV and ATV. Look at Indiana!

Would be nice to have a rental car and or Uber services.

Public transportation needs regular defined routes, not just call as you need.

People drive like idiots and don't obey the speed limits coming in and going out of town

Roads suck PERIOD!

Question 24: What do you like most about living in Cumberland County?

Small town living

Small town life

The friendly faces I get to see every day.

Community orientated

Small rural communities. Everyone knows each other and helps each other if possible.

Close to employment and family

Basically a conservative area

Great people for the most part, you have your space, no congestion

Community atmosphere

Rural, affordable, near family

Lack of noise pollution and lots of natural scenery

No permits required or zoning issues.

It has always been my home.

The sense of community & the support given to those in need.

Schools

Family/Friends

Near family and it's a safe place to live

Small town

Small communities mostly friendly people

Small, friendly, I know the people

Small town environment, friendly people, good grocery store

I love our neighborhood. Everyone watches out for everyone.

Family.

Pretty quiet and not a lot of major crime

Small town living. Larger towns nearby.

Home

Not much. People have a close-minded mindset & are stuck in their ways. The county in general is so far behind in technology. Visitors say it's like stepping back in to 1995.

Very few ordinances.

Small, friendly community

Low cost of living

Bring close to friends and family

The small town feel

Being on family ground.... Our location is ideal for being close to family and our son loves the school.

Small

Rural setting

Friendliness of its citizens

Quiet

The rural aspect

The Community is amazing! There is ALWAYS someone doing something for others! I love the rural, low crime area!

Close to family

near family

Lake Mattoon

Quiet

Rural community

I like being left alone

Small communities

Haven't decided yet.

Its a good place to travel out of!

Rural living and within short distance of larger communities

Small and Quiet

Close to family.

Near family, small hometown living

Friendly town that supports their community

Small town living

The people

I don’t

Less ordinances than most cities

The community support system

Low crime, fairly cheap, few people

Small town feel. Close to family

Close to family and friends

My peace on my property

Love to seeing all the local businesses support the festivals. They don’t get enough recognition.

The community

Quiet, well it was before construction on I70

Small town

Quiet and affordable

Community

Lots of job opportunities

Rural

Quiet friendly atmosphere

Where I grew up/people

Family

Family, rural area, genuine people, and great hunting/farming land.

Family close and small town

Peaceful village, good people, IGA, dollar store, churches, food places to eat

Small population and I don't have to leave the county for groceries

I don't. This community COULD be great. But poor leadership, section 8 and poor law enforcement has left this place in a socio-economic pit of low income trash.

Peaceful

Churches, community

Nothing really

Easy access to everything. Quiet and beautiful

Close to family

When there is an emergency or someone needs help the community all comes together.

easy access medical appointments

Question 25: What are the biggest problems Cumberland County is facing today?

Low-income families and no zoning

No growth economically. Small businesses on main street selling or not doing well. (Chances R and IGA excluded since they do very well).

Racism, bigotry

Low income and need for affordable high-speed internet to keep up with the times.

Residents are leaving causing our census numbers and therefore funding to drop drastically.

High taxes

No appeal to businesses new or old nor any incentives to do so

Ambulance availability, poor internet service, lack of grocery stores

Constant fall back on the tax payers to continuously have property taxes raised in order to support entities. Need to get more creative in obtaining funds instead of always relying on property owners.

Too many bars.

Politics and a certain county board member

Lack of tax based to maintain roads.

Democrats and censorship.

Ambulance service

School discipline and teachers that show favoritism

Health care being so far away. The need for housing and attracting more businesses.

No housing

Lack of jobs

Drugs

Corrupt boards. Toledo fire service not following and obeying bylaws .

Employment

The loss of ambulance service. We are an aging, farming community. Emergency services should be a priority.

Political correctness

Lack of tax dollars from lack of businesses and dwindling school enrollment.

High taxes

Current Federal and state government trying to make laws inconsistent with our values. Ambulance service. Real estate taxes are too high.

Change

Law enforcement

No ambulance bc our officials and ambulance board are too immature to work together. The ambulance is not being transparent although it is partially funded with tax payer $. Lack of daycare. People can't work bc they have no options for daycare. If you move here & aren't from here no one will watch your kids.

Lack of new ideas

Drugs, law enforcement not properly handling known criminal activity.

Drugs in the school

Lack of quality housing, absolutely nothing to do around here except drink alcohol at bars, it’s depressing living here.

Crime

Lack of opportunities, we aren't using our best resources make camping areas along the river, public fishing. No support for businesses

Lack of economic development and jobs that pay a sustainable income to keep youth around.

Poverty

Illegal Drug use

The cost of property taxes. Cumberland County has little to offer and no plan to increase revenue other than on the backs of the workers.

No ordinances

No Ambulance crew

Poverty

Rural internet

Space

We are stuck in Illinois, with a Anti-American State Government.

Junks on private properties

Junk, old torn up property weed filled parking lots.

Illegals

Too much theft and nothing being done.

Crime

Childcare deficit-people can't find care givers and then can't afford them if they do

Political polarization, noise.

Drugs and deadbeats

Real estate taxes

Lack of indoor or outdoor entertainment/retailers for kids or younger families.

High property taxes

No childcare within 30 miles

Cost of taxes, school district

Quality housing, dependable high speed internet & cellphone service

Drug use, lack of things for children to do

Need better rural roads, I travel for work and most areas of Illinois have better rural roads then Cumberland County

Drugs

Taxes

Not growing, downtowns are basically non existent

Taxes and lack of stores

Outrageous taxes

Ambulance service

High property taxes

County board member

School officials do nothing about bullying

No ambulance

No respect for others especially during covid. Folks make everything political. Greenup and Toledo dislike each other and they both dislike Neoga. They all need to get a long! Cumberland County fair is a joke, the one in charge ran the 4-H off. Rides are terrible and no one hardly goes.

Road maintenance

Some of the county board members need to figure out some of their voter's priorities and be more supportive.

Lack of local business options for shopping a d dining

Drug epidemic

Law enforcement corruption

Catalytic converter thefts, meth, drugs in general. Need more funding for saturated patrols and a full time investigator for the sheriff's department on combating the county's drug problems. Which in turn will curb thefts of catalytic converters and actually procedure them.

The boards, from the higher ups to the lower ones

Section 8 and crime that NO ONE does ANYTHING about.

Drugs, not enough workers. Too many drug addicts working at Casey's in Toledo.

Police force village and county. Financially broke

Low education level, brain drain, drug use

Crackheads

Job opportunities, law enforcement

jobs and crime

Question 26: Please add additional comments, ideas, and opinions here:

Healthcare access and High-speed internet in all areas could promote more interest in people moving to the area. The county needs big city amenities to attract.

Police need to be pulling truckers over by Loves more often for not stopping at stop signs and pulling out in front of people. They also need to be fined when caught littering.

Regarding the ambulance crisis- why isn't the revenue from Loves and all the gambling facilities able to sustain the Greenup ambulance service?

I'd love some recycling options.

Need more Tourism/Service/Retail opportunities.

Pay a competitive wage to get emergency workers to stay here!

Neoga schools are wonderful. Losing our grocery store is sad. Our library is very good. Constantly raising water/sewer rates is getting excessive. There needs to be a limit on that.

We gotta get back to common sense and remove people who are on a power trip. Any leader who doesn't want what's best for the community needs removed. Personal agendas have no place in government. Liberty and justice for all (with common sense)

Continue paying teachers well- that will help keep quality schools. Invest in the children and provide opportunities including parks.

There is very little preserved in this county that is historical and very little for tourism. Bringing decent paying jobs and a housing incentive model similar to Dieterich would boost population growth. However, infrastructure & basic services must be available first. Readily available & reliable internet, improved roads & job opportunities. With inflation ppl can't afford to live here & drive 20-30 minutes 5 days a week for a mediocre paying job. So they move closer to work & visit family here 1 day a week. Multiple ppl have declined buying a house in this school district bc of lack of discipline in the schools.

Comparable to surrounding counties, our taxes seem to be high and Cumberland County has nothing to offer to justify the tax amount- no all-inclusive grocery stores, no entertainment (bowling, skating, basically anything for someone who doesn't drink to participate in,) hardly any sit down restaurants.

I definitely plan to move once my house is paid off if quality of living doesn't improve

Grants, TIF Districts, building incentives, tax breaks, development of subdivisions with builders or develop a subdivision and not require the owners to have to use a specific builder and provide a break on the lot if they live there for so many years.... Better ball fields, a soccer field, a bike trail along the river or that leads out to the river. Host some 5k's out by the covered bridge and setup food trucks and have games for the kids. Revamp the fairgrounds or move them....

Why does the county fair have to be owned by individuals? County fair should belong to the county.

Start to get the kids interested in local government.

Already have too much government overreach

Please cut Chicago out of our State!!

Cumberland county needs to deport and remove all illegals.

Several high dollar equipment was stolen off my property. Such as two zero-turn mowers, a generator, a sump pump, a high dollar tool chest, a nail gun, some flooring, and other things. Nothing has seemed to be done about it especially in the town of Janesville. We even gave a name and don't seem like there has been any progress. I guess somebody going 5 miles over the speed limit is more important.

Thanks for doing this survey. Much appreciated!!

This county needs to take a more strict stance in getting rid of drugs and deadbeats

Real estate taxes are insanely too high, why would timber land with hills and hollers need to be so dang high its stupid.

Property taxes are skyrocketing causing residents monetary hardship.

Sidewalks on North Meridian in Toledo need help!

Expand cell service and internet service.

Would like to see the fairgrounds moved to a different part of Cumberland County other than Greenup.

-Bring back the horse races.

-Demolition derby in Toledo

Please make driving UTV's on country road legal the same as it is in Greenup and Toledo. I'm not talking about dangerous driving, just riding around responsibly.

Look at what Casey did with a small town...Greenup, Toledo, and Neoga should figure out a draw.

Neoga Township Roads are poorly taken care of, money should be used to reshape roads instead of expensive equipment that has no use to township.

I feel like there is too many liquor licenses and gambling business in Cumberland County. There needs to be more done for the kids in the area. That's why as kids get older most move away. As a grandparent that watches her grandkids during the summer. I have to go out of town just to find things to do with my grandkids. It would be so much nicer to be able to stay in town. Too much gambling and alcohol and not enough thinking about the future residents of Cumberland County. The only reason we even stay is because of our grandkids. We've thought about moving out of Cumberland County for a couple of years. Now that we are retired, we may decide to go.

MAKE PEOPLE CLEAN UP PROPERTY, TEAR DOWN EMPTY HOUSES

Taxes are way too high. Everyone should be taxed the same on their property/homes. Golf carts/four wheelers should be licensed if in town or on country roads. Need traffic lights at loves and at Cumberland school. Trash needs picked up on ramps at Greenup. Junk cars/trash picked up especially in town.

Crack down on meth heads

Need rides and agriculture put back into the Cumberland County fair. Needs to be a better place for kids. NO ALCOHOL.

Would like our police officers to get a good wage for good job well done...

The only way to raise the quality of the community is to get rid of the trash. Take the trash out, then market this community and school system. It's not hard.

The municipal building should reflect "Village of the Porches" by having a porch across the front of it.

It looks tacky with the brown pole barn siding.

Get fresh blood on all the boards!

build a prison

ATTACHMENT M
DOWNTOWN PLANS