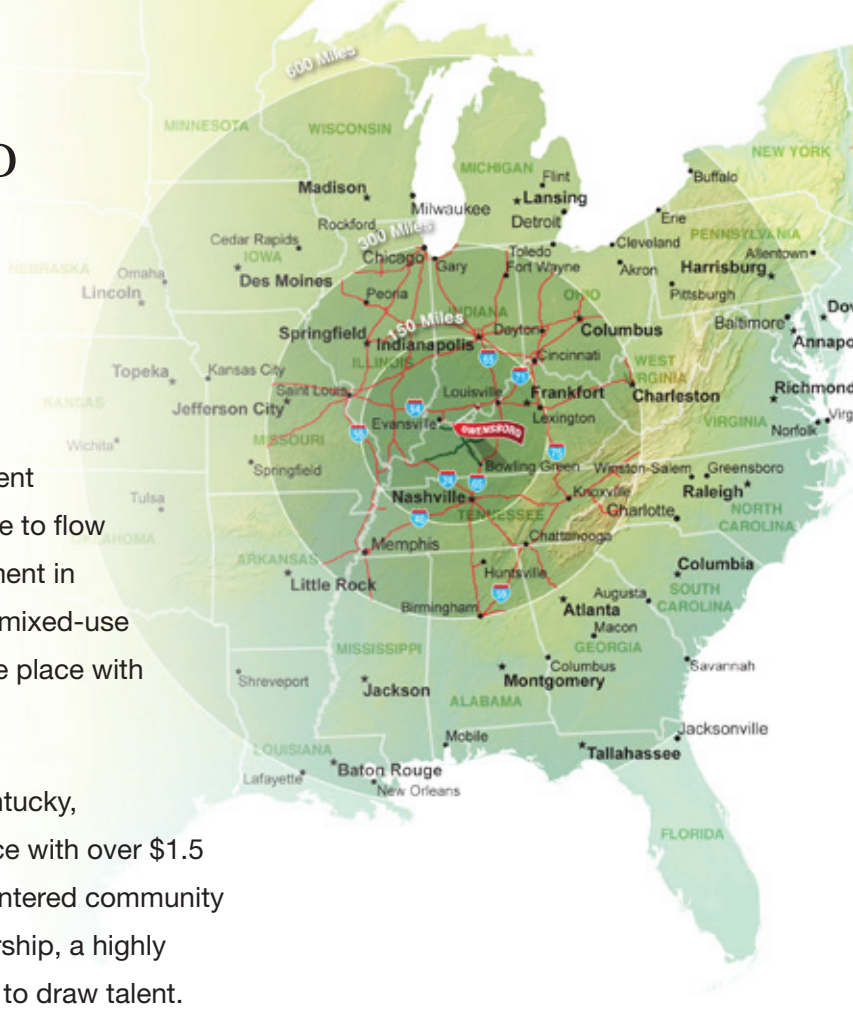


Business Centered. Talent Centered.

Owensboro is connected to global markets with excellent broadband, air and highway access allowing commerce to flow quickly to all parts of the world. A \$120 million investment in downtown is transforming Owensboro into a walkable mixed-use urban oasis—a beautiful, friendly, safe, and progressive place with sophisticated amenities and a short commute.

Sitting on the banks of the Ohio River in northwest Kentucky, Owensboro has recently embarked upon its renaissance with over \$1.5 billion in public investment. Owensboro is a family-centered community with stable growth, a balanced economy, strong leadership, a highly educated workforce of over 250,000, and five colleges to draw talent.



Owensboro's Value Proposition in Back Office and In-Bound Out-Bound Customer Service

- Two commercial airports in the region, OWB and EVV, offer daily flights to hub cities like Chicago, Detroit, Cincinnati, St. Louis, Nashville, and Atlanta
- Back office and professional services is a workforce cluster of over 3,000 in the Owensboro region; US Bank Home Mortgage Processing Center is the city's largest private employer.
- The region is located within 600 miles of 41% of personal income, 53% of manufacturing employment, and 41% of retail sales in the country.
- Owensboro is unique to many communities in that it has a municipally owned and operated fiber optic ring, as well as wireless, network. Connection speeds with T-1 fiber are up to 10 Mbps or you may choose point-to-point access with speeds up to 100 Mbps.





Owensboro ranked fourth in colleges per capita, according to Forbes

Owensboro Community and Technical College – over 6,000 undergraduates enrolled in technical and general education transfer programs.

Western Kentucky University-Owensboro – over 2,000 students enrolled in graduate and undergraduate programs at the Owensboro campus.

Brescia University – a Catholic liberal arts university with an enrollment of 800

Kentucky Wesleyan College – a religiously affiliated liberal arts college enrolling about 800 students

Daymar College – proprietary institution offering an array of career-preparation programs ranging from information technology to health care.

University of Southern Indiana, University of Evansville, Henderson Community College, and Ivy Tech Community College are also located within the Owensboro labor market region

Quality of Place

Owensboro has a unique quality of life for a region its size. Housing costs are 80 percent of the national average, the cultural and arts amenities rival many larger cities. Owensboro is known as America's Broadway West because national touring Broadway Shows are built locally on the stage of the River Park Center. Owensboro is a walkable and bicycle-friendly city with beautiful parks, including a 15 mile Greenbelt Park encircling the city, and year-round calendar of festivals.

Last year, a market-based downtown plan was developed and adopted by the City and County which committed \$120 million in public infrastructure from local, state, and federal sources to reinvent downtown as a walkable mixed use urban center. Investments are already underway to add 300 to 500 urban housing units, a new convention center and business-class hotel along the Ohio River, where a \$40 million riverfront development project will soon be completed.

Labor Availability

Labor Market Population - 20 mile radius	481,263
Labor Force - 20 mile radius	255,128
Owensboro MSA Population	112,266
Owensboro MSA Labor Force	53,799
2012 Total Regional Population Projection	502,671
Age Distribution (20-44)	32%
Average Hourly Call Center Wage	\$10.50
Per Capita Personal Income	\$32,684

Cost Index

The overall cost of doing business and cost of living in Owensboro is considerably lower than the national average. Owensboro and Kentucky overall consistently rank among the top ten lowest business cost locations in the country. Industrial electric costs are among the lowest in the United States.

(100 = National Average)

	Index
Labor	93
Housing	80.1
Energy	71
Overall Cost of Living	87