OCTOBER 2026

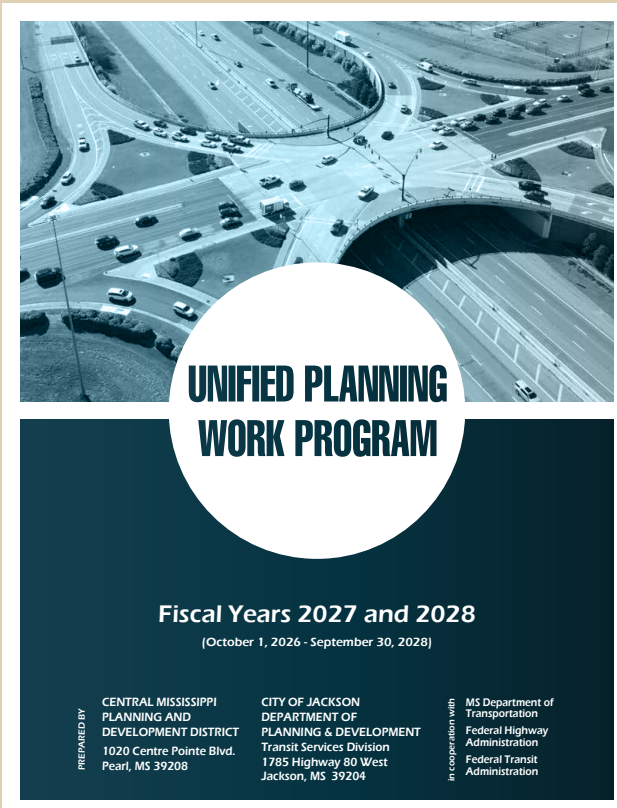
# Central Update

*A Quarterly Publication of Central Mississippi Planning & Development District*

## MPO Approves 2027-2030 TIP and 2027-2028 UPWP Documents

In August, the Metropolitan Planning Organization (MPO) at CMPDD approved the 2027-2028 Unified Planning Work Program (UPWP) and the 2027-2030 Transportation Improvement Program (TIP).

The Transportation Improvement Program (TIP) is a short-term, four-year planning document that identifies how federal transportation funds will be invested in the region. Developed collaboratively by CMPDD, local governments, JTRAN, and the Mississippi Department of Transportation (MDOT), the TIP provides an overview of transportation projects and investments planned by federal, state, and local agencies responsible for developing, operating, and maintaining the region's multimodal transportation system.




The TIP implements recommendations established in the region's long-range Metropolitan Transportation Plan and includes projects addressing a range of capital and operating needs, including reconstruction, maintenance, and operation of major roadways and intersections; bridge repair; and maintenance of the public transit services; and construction of bicycle and pedestrian improvements within the Jackson Metropolitan Area. Federal regulations require the TIP to be updated at least every four (4) years. CMPDD typically updates the document every two (2) years to reflect changing regional priorities, project schedules, and funding availability. The FY 2027–2030 TIP covers October 1, 2026, through September 30, 2030.

The Unified Planning Work Program (UPWP) outlines the transportation planning activities CMPDD, as the MPO for the Jackson urbanized area, and JTRAN, as the designated public transit provider, plan to undertake during the upcoming two-year period. The 2027–2028 UPWP covers October 1, 2026, through September 30, 2028.

The UPWP includes a listing of major planning activities and tasks anticipated to be performed including details on who will complete the work, the schedule for completing the work, the resulting planning products, and a summary of the proposed funding sources. The 2027-2028 UPWP is organized into four major program areas with associated subtasks for each including:

- Program Administration
- System Planning
- Data Collection and Analysis
- Support Activities

Together, these program areas establish the framework for CMPDD's transportation planning priorities over the two-year planning period.

For more information about CMPDD's transportation planning activities, the Unified Planning Work Program, or the Transportation Improvement Program, visit the Transportation section of the CMPDD website at *www.cmpdd.org*.

# Central Mississippi Goes to Germany

A CMPDD delegation spent the week of September 21 in Germany studying how the country trains its manufacturing workforce, and came home with something more concrete than ideas: face-to-face relationships with four (4) German companies that are building or expanding in the CMPDD District.

The delegation, organized through the Transatlantic Business & Investment Council (TBIC), included CMPDD Workforce Director Robin Parker, Michael Curran of CMPDD, Joey Deason of the Madison County Economic Development Authority, Garrett Wright of Rankin First Economic Development Authority, and partners from Hinds Community College and AccelerateMS. Over five (5) days in Berlin, Hanover, and Thuringia, the group met with company leadership, toured training centers and factory floors, and sat in on apprentice presentations.

Four (4) of the companies visited have a direct stake in Central Mississippi. Continental Tire, whose $1.4 billion commercial truck tire plant in Clinton turns ten this year, hosted the delegation at its Hanover headquarters for a day with its human resources team and the vocational training department that runs the company's apprenticeship and dual-university programs. Siemens Energy, which is expanding its presence in Rankin County, opened its Berlin apprentice training center, where the group watched a first-year apprentice present and defend a real engineering solution. ABB, the robotics and industrial automation company, showed how its Berlin training center serves not only its own apprentices but a consortium of smaller manufacturers that could not afford a center of their own. And in Kahla, near Jena, the group toured the bakery of Griesson de Beukelaer, the family-owned cookie maker that purchased DeBeukelaer Corporation in Gluckstadt in July and is planning a new plant in Madison, a $70 million project with the Mississippi Development Authority and Madison County EDA.

The German dual training model was the thread through every visit. Companies hire apprentices as employees, cover the cost of training, and share a national curriculum and exam set by the Chamber of Commerce and Industry with employers. Programs run about three (3) years, roughly one-third classroom and two-thirds hands-on, with a midpoint exam in which the apprentice solves a real problem from the company and defends the solution to a panel. At Continental, 77 percent of trainees go to work for the company when they finish.

The delegation's takeaway was not that Mississippi lacks the pieces. The region already has the employers, the community college programs of study, the CTE pathways, registered apprenticeships, and industry-recognized credentials. What the Germans have built is a culture that connects them, and several of the companies said plainly that some of what they do now they learned from watching their own U.S. plants, including Continental's operation in Clinton.








For CMPDD, the trip produced working relationships with the training and HR leaders at four (4) employers who will be hiring in Hinds, Madison, and Rankin counties over the next several years, and a clearer picture of what those employers expect from the region's workforce: technical training in automation and industrial maintenance, and the durable skills to show up, follow the plan, and keep learning. South Central Mississippi Works' 47 Career Coaches, who serve 49 high schools across the district, are already using what the delegation brought back to point students toward those jobs.




# Mississippi's First FAME Chapter Takes Shape in Central Mississippi

***Hinds County Economic Development Authority leads a partnership with South Central Mississippi Works, area economic developers, and Hinds Community College to bring a proven earn-and-learn manufacturing pathway to the region.***

On Wednesday, August 26, 2026, manufacturers, education partners, and economic developers from across central Mississippi gathered at Continental Tire in Clinton for a first-of-its-kind meeting. Led by the Hinds County Economic Development Authority (HCEDA) and convened in partnership with South Central Mississippi Works (SCMW), the group came together to learn about the Federation for Advanced Manufacturing Education, better known as FAME, directly from FAME USA, and to begin the work of establishing the first FAME chapter in the State of Mississippi.

Six (6) manufacturers attended, along with Hinds Community College, AccelerateMS, and economic developers from Rankin and Hinds Counties, with Madison and Warren County economic developers lending their support. Paul Thomas, Associate Director of FAME Expansion at FAME USA, walked the group through the model, and Continental Tire shared how its own apprenticeship and internship programs have built a pipeline of skilled technicians. By the end of the morning, the region had a partnership structure and a timeline.

FAME was created by Toyota in 2010 to solve a problem every manufacturer recognizes: finding technicians who can keep increasingly sophisticated equipment running. Toyota built a program that paired a community college degree with paid, structured work experience on the plant floor, and it worked so well that other manufacturers asked to join. In 2019, Toyota transferred FAME to The Manufacturing Institute, the workforce development partner of the National Association of Manufacturers, so the model could expand nationally. Today FAME USA operates 46 chapters in 17 states with more than 450 participating manufacturers, has produced more than 3,000 graduates, and reports a 95 percent job placement rate. Neighboring Alabama alone has more than a dozen chapters. Mississippi had none, until now.

The heart of FAME is the Advanced Manufacturing Technician program (AMT). It is a two-year, five-semester program in which students split their week between the classroom and a sponsoring manufacturer, earning a wage for the hours they work. Students graduate with an associate degree, a FAME certificate, roughly two years of documented work experience, and in most cases a job offer from the company that sponsored them. Because they are paid while they learn, many FAME graduates finish with little or no student debt.

Implementation begins in spring 2027 with an after-school advanced manufacturing training program for area high school students. The training gives students a real introduction to the industry, the skills, and the expectations before they commit, and it gives employers a chance to see them in action. At the end of the spring training, participating manufacturers will interview the students, and those who interview successfully will be selected by a company as FAME-sponsored students.

In fall 2027, the first cohort begins the AMT program at Hinds Community College. Each week, students will attend class two (2) to three (3) days and work at their sponsoring manufacturer two (2) to three (3) days, and they will be paid for their time on the job. The sponsoring company works with its students throughout the program, so the classroom and the plant floor reinforce each other. That pattern continues for five semesters. At the end, students graduate from Hinds Community College with an Associate of Applied Science degree, a FAME certificate, and two years of work experience with the company that sponsored them, along with the professional relationships that come with it.

This is what workforce professionals call a learn-and-earn model, and it changes the math for students and families. A traditional student pays tuition, takes on debt, and hopes to find a job at the end. A FAME student earns a paycheck from the first semester, gains experience that would otherwise take years to build, and graduates already known to an employer. For manufacturers, the model turns hiring from a gamble into a two-year working interview and produces technicians trained to their own standards and culture. For the region, it creates a repeatable pipeline that grows with demand. Every fall, a new cohort starts, and every two (2) years, a new class of skilled technicians enters the workforce.

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# Building the Pipeline: Apprenticeship and Pre-Apprenticeship Take Root in South Central Mississippi

***Two (2) Governor's Reserve grants are turning employer demand into structured career pathways.***

When a company tells us it needs 1000 new workers, filling openings is not the answer. Building a pipeline is. That is the work South Central Mississippi Works (SCMW) has been doing this quarter under two (2) Governor's Reserve grants awarded through the Mississippi Department of Employment Security: one (1) to develop Registered Apprenticeship programs across our 17-county area, and one (1) to design pre-apprenticeship programs that give high school students and adults a clear on-ramp into them.

Together, the grants form a single strategy. Pre-apprenticeship introduces a student or job seeker to an industry, delivers foundational skills and credentials, and hands them off to a Registered Apprenticeship, where they earn a wage while they learn a trade to a national standard.

**CMPDD becomes a Registered Apprenticeship sponsor**

On July 16, 2026, the U.S. Department of Labor certified the Central Mississippi Planning and Development District (CMPDD), which operates SCMW, as a Registered Apprenticeship program sponsor (Registration No. 2026-MS-142546). That certification is the foundation for everything that follows. As a group sponsor, CMPDD carries the program standards, registration, and reporting so that employers, especially small and mid-sized ones, can offer a Registered Apprenticeship without building the administrative structure themselves.

The first results came quickly. Brown Bottling Group registered under CMPDD's sponsorship and submitted an Industrial Mechanic program to the state the same day the certification was issued. In August, TIC (The Industrial Company), the lead contractor on two (2) power plant projects in our region, executed its employer agreement with CMPDD covering five (5) construction occupations: cement mason and concrete finisher, construction craft laborer, structural steel and iron worker, pipefitter, and electrician.

**Employers across sectors are stepping forward**

Apprenticeship development is now under way with a range of employers. Nissan's Canton plant is designing a Mechatronics apprenticeship for its production workforce. Entergy, working with SCMW, MDES, and Apprenticeship Mississippi, is moving forward with a multi-state Process Technology apprenticeship. Forde Plumbing and Air in Madison County is starting with WIOA On-the-Job Training and building toward a registered program in the plumbing and electrical trades.

Local government is at the table too. Hinds County has chosen Heavy Equipment Operator as its first apprenticeship for its public works pipeline, and the City of Vicksburg has finalized four occupations, plumber, electrician, heavy equipment operator, and water treatment operator, with Hinds Community College providing the classroom instruction. Vicksburg's retirees have even offered to return as mentors for the next generation of city workers.

**Pre-apprenticeship: five (5) programs in design**

On the pre-apprenticeship side, SCMW now has five (5) program designs moving toward launch. In July, manufacturers including RTX, Nissan, and Continental Tire joined Hinds Community College, Jackson Public Schools, and state education leaders to commit to a NAF Academy model that will prepare students for advanced manufacturing careers. In August, Siemens Energy, facing an expansion that will require roughly 1,000 new advanced manufacturing workers, secured approval from its U.S. headquarters to build both an apprenticeship and a pre-apprenticeship with Rankin County and Pearl schools. That approval came one (1) day after the initial planning meeting convened by SCMW and Rankin First.

Simpson County brought healthcare and behavioral health employers, Copiah-Lincoln Community College, the school district, and the county's economic developer together to design a senior-year pre-apprenticeship that introduces students to the full range of careers in the industry, from patient care to administration. And on August 26, six (6) manufacturers gathered at Continental Tire with FAME USA to evaluate bringing the first Mississippi chapter of the Federation for Advanced Manufacturing Education to our region, a two-year earn-and-learn program in which students work three days a week for a sponsoring employer and attend Hinds Community College two (2) days a week, graduating with an associate degree and a career. Hinds County Economic Development Authority has stepped up as the chapter's hub partner, with a first cohort targeted for fall 2027.

# Rankin County Builds the Bridge Early

***How one district's Career Coaches are teaching students to handle money in 8th grade and plan a career before senior year.***

Most school districts wait until later in the fall to plan a spring course. Rankin County School District did not wait. On September 2, RCSD brought its College and Career Readiness teachers, school counselors, and CMPDD Career Coaches together at the district office to begin planning the Bridge to Career classes that will launch in Spring 2027, a full semester ahead of schedule.



That kind of lead time is what turns a good idea into a good class, and it says a great deal about how seriously Rankin County takes providing quality graduation options for every student. Just as important, the district reached out to CMPDD before the plan was written to ask a simple question: what role should Career Coaches play in this class? Because they asked early, the coach's role will be clear from the first day of the course.

CMPDD's answer came straight from the Career Coach job description approved by AccelerateMS, the program's funder. In Bridge to Career, coaches will build a career plan with each student, walk students through Mississippi's priority occupations and the MS Pathfinder website, screen and place students in work-based learning such as internships, apprenticeships, and job shadowing, plan campus and industry visits aligned to high-value career pathways, and help students build the durable skills employers ask for first: a resume, an interview, and the habit of showing up.

Eight (8) days later, the same team of coaches was in a gymnasium in Puckett watching 8th graders learn about financial literacy.

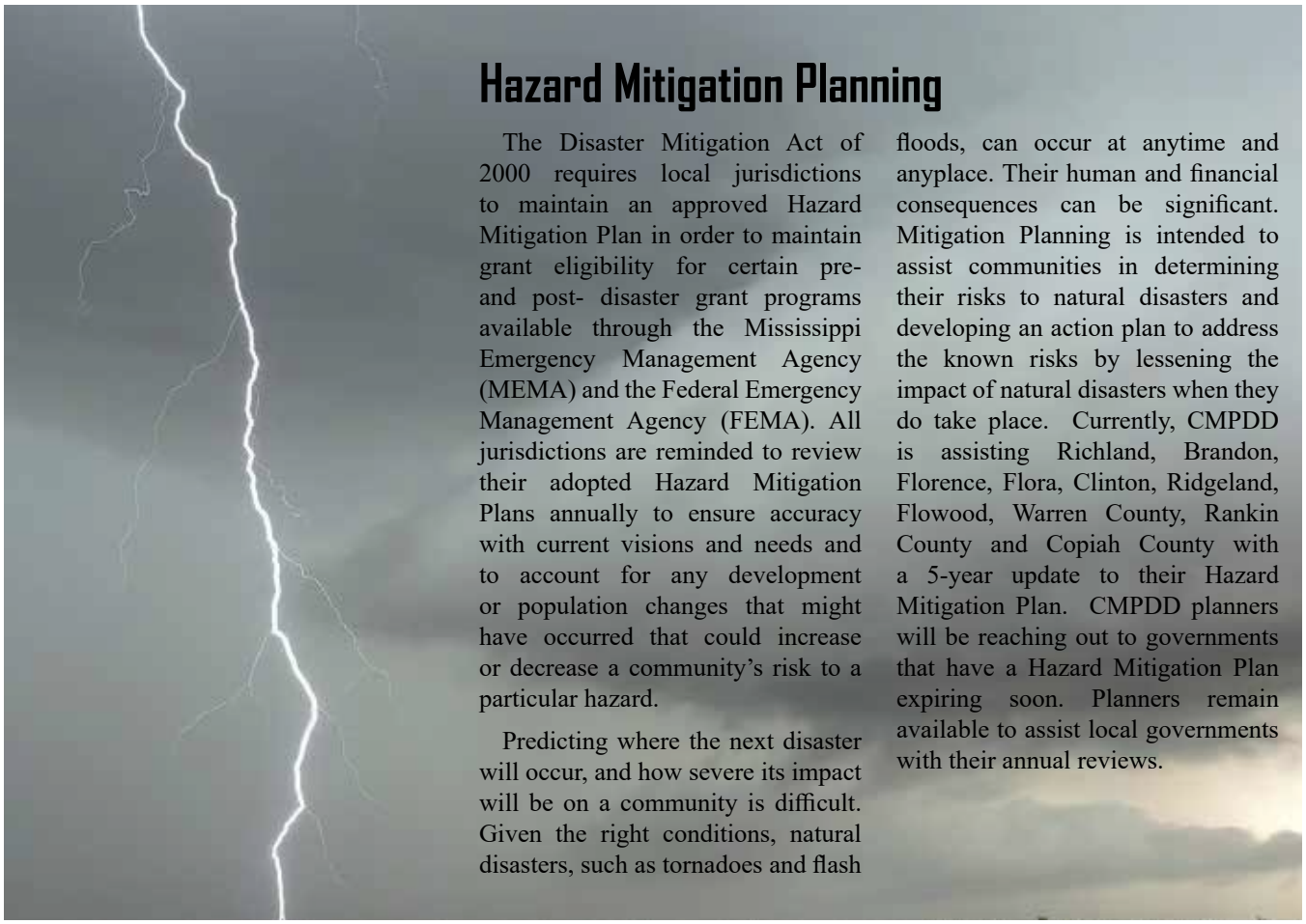
On September 10, Puckett High School hosted Bank It, a hands-on financial literacy program sponsored by the Mississippi State University Extension Service, and every Rankin County Career Coach was in the room to see it work. Bank It is built for 8th and 9th graders, and Rankin County is putting it in the 8th grade. The format is simple. MSU Extension staff and local industry partners set up booths, and students rotate through them. At one station they write a check. At the next they make a deposit and a withdrawal. Down the line they count change, figure sales tax, and pick up the pieces of financial literacy most adults learned by getting them wrong first. Nobody sits through a lecture. Everybody leaves having done it.

Puckett piloted the program last year with Career Coach Vallery Temple, and Career Coach Eric Brooks ran a second test at Pelahatchie High School. It went well enough that MSU Extension now plans to publish Bank It for every county in Mississippi, and Extension asked Rankin County to run it again at Puckett so its leadership could photograph and film the program before taking it statewide. What started as one coach saying yes to a pilot in one school is on its way to becoming a program in 82 counties.




## Delta Regional Authority (DRA)

CMPDD staff submitted multiple grants to the Delta Regional Authority this year. There were 12 grants submitted for consideration of the Community Infrastructure Funds (CIF) and four (4) grants were submitted for the State Economic Development Assistance Program (SEDAP).



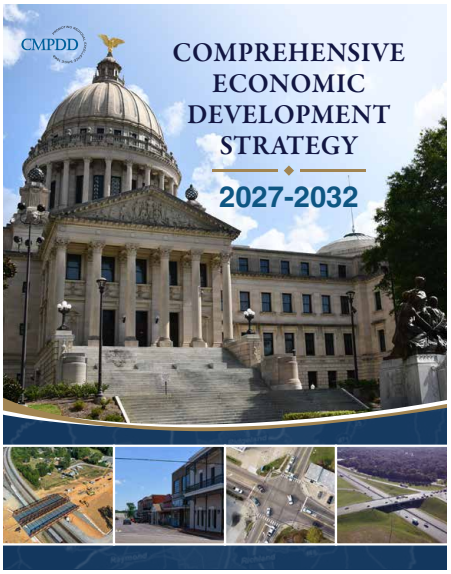
## Hazard Mitigation Planning

The Disaster Mitigation Act of 2000 requires local jurisdictions to maintain an approved Hazard Mitigation Plan in order to maintain grant eligibility for certain pre- and post- disaster grant programs available through the Mississippi Emergency Management Agency (MEMA) and the Federal Emergency Management Agency (FEMA). All jurisdictions are reminded to review their adopted Hazard Mitigation Plans annually to ensure accuracy with current visions and needs and to account for any development or population changes that might have occurred that could increase or decrease a community's risk to a particular hazard.

Predicting where the next disaster will occur, and how severe its impact will be on a community is difficult. Given the right conditions, natural disasters, such as tornadoes and flash floods, can occur at anytime and anyplace. Their human and financial consequences can be significant. Mitigation Planning is intended to assist communities in determining their risks to natural disasters and developing an action plan to address the known risks by lessening the impact of natural disasters when they do take place. Currently, CMPDD is assisting Richland, Brandon, Florence, Flora, Clinton, Ridgeland, Flowood, Warren County, Rankin County and Copiah County with a 5-year update to their Hazard Mitigation Plan. CMPDD planners will be reaching out to governments that have a Hazard Mitigation Plan expiring soon. Planners remain available to assist local governments with their annual reviews.

## Comprehensive Economic Development Strategy (CEDS)

In early September, CMPDD completed its 2027 Comprehensive Economic Development Strategy (CEDS) plan. The new CEDS was adopted by the CMPDD board of directors and will be submitted to EDA in the fall. The CEDS is also publicly available on the CMPDD website: *www.cmpdd.org/images/publications/CEDS-2027-2032.pdf*. EDA describes CEDS as a resource that "contributes to effective economic development in America's communities and regions through a place-based, regionally driven economic development planning process."




## Economic Development Administration (EDA) Grants

CMPDD provided application assistance to the City of Brandon for a $3.6 million dollar EDA grant that, if awarded, will help fund the expansion of water infrastructure by constructing a new water well in the vicinity of West Sunset Drive and Hwy 18 in Brandon. This new well will add system capacity and resiliency to an area that is currently seeing steady residential and commercial development.

# City of Pearl Updates Comprehensive Plan and Zoning Regulations

The City of Pearl recently adopted a new Comprehensive Plan, along with comprehensive amendments to its Zoning Ordinance and Official Zoning Map. CMPDD assisted the city throughout this important planning effort, helping to develop updated tools to guide Pearl's continued growth and development.

A central focus of the planning process was protecting the community Pearl has already built while encouraging new development that supports and complements it. The updated Comprehensive Plan establishes a long-range vision for land use, transportation, community facilities, economic development, and other factors that will shape the city's future.

To help implement that vision, CMPDD also assisted with comprehensive updates to the city's Zoning Ordinance and Zoning Map. These updates provide greater consistency between Pearl's long-range goals and the regulations used to evaluate development proposals.

The adoption of the Comprehensive Plan and zoning amendments represents an important step in Pearl's continued growth and development. The city's goal is not simply to accommodate growth, but to guide growth in a manner that strengthens the community as a whole. Through continued planning, responsible development practices, and periodic review of its planning documents, Pearl can protect the qualities that residents and businesses value while creating opportunities for the next generation of investment.

CMPDD is proud to have partnered with the City of Pearl on this effort and looks forward to seeing the new planning and zoning framework support responsible growth and continued investment in the Pearl community.




# 2025 Community Development Block Grant (CDBG) Environmental Review

As of September 21, environmental clearance has been granted for all five (5) local governments that were awarded 2025 CDBG grants. In Feb of 2026, five (5) local governments (Edwards, Crystal Springs, Braxton, Pelahatchie, and Terry) were awarded CDBG grants for various projects such as road repaving, wastewater improvements, water improvements, and drainage improvements. The path for environmental clearance is time consuming and requires input from many different agencies that thoroughly review each project and provide guidance on compliance with federal rules and regulations. The work that CMPDD does in this area for our local governments is critical in the grant funding process. As described by HUD, "An environmental review is the process of reviewing a project and its potential environmental impacts to determine whether it meets federal, state, and local environmental standards. The environmental review process is required for all HUD-assisted projects to ensure that the proposed project does not negatively impact the surrounding environment and that the property site itself will not have an adverse environmental or health effect on end users".

# Economic Development Authority (EDA)

CMPDD staff continues assisting eligible communities with submission of Disaster Supplemental Grant Program applications. This opportunity makes approximately $1.45 billion available to support economic recovery activities in areas that received major disaster declarations, because of hurricanes, wildfires, severe storms and flooding, tornadoes, and other natural disasters occurring in calendar years 2023 and 2024. EDA's FY 2025 Disaster Supplemental Notice of Funding Opportunity (NOFO) aims to support communities recovering from major disasters and set them on a path to exceed pre-disaster conditions and transform their local economies in new and vibrant ways. For more information, please visit *www.cmpdd.org/development*.



# CMPDD's Medicaid Waiver Program Update

The Elderly & Disabled Medicaid Waiver (E&D Waiver) is a statewide program designed to provide in-home assistance to qualified Medicaid beneficiaries. Beneficiaries must be 21 years of age or older. They must qualify by either SSI Medicaid or 300% of SSI Medicaid. They must require assistance with Activities of Daily Living (ADLs) such as bathing, dressing, eating, ambulation and/or transferring; or instrumental activities of daily living (IADLs) such as laundry, light housekeeping, errands, and/or assistance on community outings. Registered Nurses (RN) and Licensed Social Workers (LSW) work together as a team to assess the referred client, submit for approval of services to the Division of Medicaid (DOM), then manage and coordinate the approved services for all clients.

If a beneficiary does not qualify for SSI Medicaid and is enrolled on any Waiver program, the monthly income limit to be approved for Medicaid insurance for 2026 is $2,982 (before deductions). This income limit applies only to individuals applying for the Waiver program. The income limit is evaluated and may be adjusted accordingly each year. Applicants must also meet all other income and assets limitations for Medicaid insurance.

**Services available under the E&D Waiver program are:**

Case Management; Personal Care Attendant; In-Home Respite; Adult Day Care; Home Delivered Meals; Environmental Safety Services; Medication Management services; Extended Home Health services consisting of skilled nursing, physical therapy, or speech therapy; Community Transition services; and Institutional Respite services.

Starting Fiscal Year 2027, CMPDD will employ 23 Case Management (CM) teams and reserve the capacity to serve 2,578 clients living in all seven (7) counties in the service area. Intake referrals for individuals applying for the E & D Waiver program are processed through the Mississippi Access to Care Center (MAC Center). Representatives who are employed with the MAC Center will obtain all necessary information for the initial intake and complete the preliminary phone screening for individuals to be placed on waiting lists. Individuals are assessed for the Waiver program from the waiting list by date order starting with the oldest intake referral date.

*Individuals who own an agency and are seeking to become a Medicaid Waiver service provider should contact the Division of Medicaid, Long-Term Care Bureau at 601-359-6141.

For more information on Elderly & Disabled Waiver services, please contact CMPDD's Mississippi Access to Care (MAC) Center at 1-844-822-4622. Or contact Teresa Burrell-Shoto, RN, Case Management Director at 601-855-5914 or *tburrell@cmpdd.org*.

# CMPDD Expands Training and Employment Opportunities for Older Adults

The Central Mississippi Planning and Development District/Area Agency on Aging (CMPDD/AAA) is pleased to announce the expansion of its Senior Community Service Employment Program (SCSEP) through CWI Works, Inc. This partnership will provide eligible, low-income adults aged 55 and older with paid training opportunities to strengthen their skills, build confidence, and prepare for employment.

CWI Works is a national 501(c)(3) nonprofit organization with 60 years of experience as a SCSEP national grantee. Operating exclusively through a network of more than 50 local nonprofit and government partners, CWI Works helps older adults gain valuable work experience while contributing to their communities.

As a CWI Works subgrantee, CMPDD/AAA will connect eligible jobseekers with community service assignments where they can earn income while learning. Assignments may include assisting at nutrition sites, libraries, and other community organizations. The goal is to help participants develop skills that support their transition to unsubsidized employment.

Jobseekers will also have access to the CWI Works Career Pathways Model, which aligns training with individual career goals and skills sought by employers. Career pathways include office administration, health and social services, facility management, customer service, and food service.

Local nonprofit organizations and public agencies are encouraged to explore becoming host agencies. Employers can also support the program by referring eligible job seekers and considering trained participants for employment opportunities.




This expansion reflects CMPDD/AAA's commitment to helping older adults remain active, strengthen their financial independence, and contribute their experience and talents to the workforce.

For information about eligibility, participation, or partnership opportunities, contact the Area Agency on Aging at 601-981-1516. Jobseekers must be age 55 or older, and income restrictions apply.

# CMMA/Clerks Meeting

Both the Central Mississippi Mayors Association (CMMA) and the City Clerks Association will meet in December. These groups share best practices with each other and discuss issues that directly affect their jobs and municipalities.

CMMA will start accepting scholarship applications for 2027 applicants beginning December 1, 2026. The CMMA Scholarship is for students from Copiah, Hinds, Madison, Rankin, Simpson, Warren, or Yazoo counties who will be continuing their education at a college or university within Mississippi. The scholarship can cover the cost of tuition, textbooks, or room and board. For more information regarding the scholarship please visit *www.cmpdd.org/cmma*.

# Grant Opportunity to Expand Access Through Virtual MAC Centers

The Central Mississippi Planning and Development District (CMPDD)/Area Agency on Aging is pleased to announce a grant opportunity from the Mississippi Department of Human Services, Division of Aging and Adult Services, to expand access to information and support through Virtual Mississippi Access to Care (MAC) Centers.

These interactive kiosks will bring resources closer to residents by providing convenient touch-screen access to information about services and programs in their communities. Whether seeking assistance for themselves or a loved one, residents will be able to explore available resources and connect with support.

The Virtual MAC Centers will feature an easy-to-use interface designed to help residents find assistance quickly while protecting their information. Kiosks will be placed at convenient locations throughout Central Mississippi, helping the Area Agency on Aging strengthen community connections and reach more people who need assistance.

CMPDD appreciates this opportunity to work with the Mississippi Department of Human Services, Division of Aging and Adult Services, to make resources more accessible to the communities we serve.

Kiosk locations and availability will be announced soon. Residents who need assistance now may contact the MAC Center at 1-844-822-4622.



# CMDC BULLETIN

Commissioner De'Keither Stamps, President of the Central Mississippi Development Company, Inc. (CMDC), announced that CMDC continues to service the current SBA 504 Loan portfolio.

CMDC is a commercial lender certified by the U. S. Small Business Administration and works with local banks and other financial institutions in providing debt capital for small businesses. CMDC provides fixed rate low interest long term financing for small businesses and saves thousands of dollars in debt service on fixed assets. This type of financing removes the problem of variable rate financing on long-term assets. Many economic forecasters are certain that interest rates will rise. These predictable interest rate increases will not negatively impact the cash flow of those small businesses that have fixed rate low interest loans through the U. S. Small Business Administration's (SBA) 504 Loan Program. The most recent fixed interest rates under this loan program were:

**SBA 504 Loan Program Interest Rates**

| TERM (YEARS) | INTEREST RATE |
|---|---|
| 10 (September 2026) | 6.61% |
| 20 (September 2026) | 6.54% |
| 25 (September 2026) | 6.54% |



Also, CMDC serves as the Loan Review Board for the Central Mississippi Planning and Development District's (CMPDD's) Minority Business Enterprise Loan Program (MBELP). MBELP receives its funding from the Mississippi Development Authority (MDA). The interest rate on loans made through this program to a minority owned business is currently 5.50% per annum. The term of a loan can be up to 15 years depending on the use of the loan proceeds (commercial buildings, equipment, inventory, working capital, etc.)

Commissioner De'Keither Stamps invites bankers, commercial loan officers, business owners, real estate developers, and general contractors to contact Dwayne Perkins at 981-1625, or visit our website at *www.cmpdd.org*. See the tab labeled "Small Business Loans."

## Team coaching: Clinton and Lincoln County

Every 8th grader at Clinton Public Schools has a career plan. That sentence seemed impossible at the beginning of this school year, and the reason it is possible now is worth telling.

Clinton is one of the largest school districts in Mississippi, and it has one full-time Career Coach, Jana Carter, who serves both Clinton High School and Clinton Junior High. This year, for the first time, every 8th grader and every 11th grader must leave the grade with an individualized career plan. For a coach at a smaller school, that is an easier lift. For one (1) coach in Clinton, it is a math problem.

This summer CMPDD tried something. We paired coaches at smaller schools with coaches at large schools, using a head coach and assistant coach approach. For Clinton Junior High, Jana is the head coach. Her assistant coaches are the four Career Coaches from Lincoln County: Brandi Jackson of Bogue Chitto, Sabrina Richardson of Enterprise, Lori Harrell of Loyd Star, and Mindy Lofton of West Lincoln.

A few weeks ago, all five (5) met at CMPDD and built every 8th grade profile Clinton needed in Career EDGE. Then they built a game plan for getting in front of the students. For 10 days, all five coaches are at the junior high, each working with different classes, so no 8th grader waits on the one coach who has more than 400 other students to see.

In those sessions, students are exploring their interests, career clusters, priority occupations, and potential career pathways. They are reviewing their CareerOneStop interest assessment results and identifying careers that match, which becomes the foundation of their 8th grade career plan. They are also looking ahead at what comes after high school, whether that is a community college, a four-year university, or an apprenticeship, and at the Clinton High School programs of study that line up with the career they have in mind. The message to every class is the same: start exploring now, because thoughtful planning is what lets you make informed decisions about your education and your future.

Here is what we want every coach to notice. Five (5) coaches from two (2) districts sat down in a room, found the synergy in serving students, built a plan, and then executed it. Nobody waited on a memo. It also took administrators who understood the assignment: Clinton Public Schools opened the doors at Clinton Junior High to four (4) coaches who are not on their payroll, and Lincoln County's administrators let their coaches leave the building for ten days to help a neighbor. That is the culture we are trying to build, and this is what it looks like when it works.

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***If the name and address of the recipient needs to be updated, please contact our office at 601-981-1511.***

# District Expands Its Transportation Data Collection Program



In addition to collecting automobile traffic count data within the Central Mississippi Planning and Development District's (CMPDD's) Metropolitan Planning Organization (MPO) planning area, CMPDD will now be collecting bicycle and pedestrian count data as well. As part of a continued focus of finding new ways to improve transportation planning within the MPO planning area, CMPDD recently purchased two (2) bicycle and pedestrian counters through Eco-Counter. CMPDD plans to prioritize bicycle and pedestrian data collection along corridors within the MPO planning area that have received transportation funding through the MPO for construction of the identified corridor.

The WAVIX-AI radar counters purchased by the MPO for data collection are non-intrusive counters that use smart radar technology with artificial intelligence to collect bicycle and pedestrian data. Smart radar technology and artificial intelligence allow the counters to be able to differentiate between various user types (bicyclists and pedestrians), measure volume, and determine direction of travel. The WAVIX-AI is a mobile counter and is powered through the use of a solar panel. All collected data is processed directly by the counter at the site location and is transmitted via a secure interface.

After CMPDD receives the data, Eco-Counter's web-based platform processes it into a usable format. Built-in tools can analyze data by time frame, including daily, weekly, monthly, or yearly periods when collection continues at one location, and display results by user type, direction of travel, total volume, and daily average. The platform also generates shareable charts and tables, making it easier to present information visually. CMPDD staff will begin deploying the new bicycle and pedestrian counters in October 2026.

Additionally, as part of our ongoing automobile traffic counting program, CMPDD is currently collecting traffic count data in Hinds County and anticipates completing the data collection process by the end of 2026. Once data collection is complete, CMPDD will submit all collected data to the Mississippi Department of Transportation (MDOT) for analysis. CMPDD will begin the data collection process for Rankin County in 2027.

CMPDD's automobile traffic count viewer can be accessed through our website at *www.cmpdd.org/traffic/*. For additional information about CMPDD's existing traffic count program or new bicycle and pedestrian counting program please contact Scott Burge at (601) 321-2150 or by email at *sburge@cmpdd.org*.

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