

HOUSING MARKET ASSESSMENT

DICKINSON COUNTY

JUNE 2020



CENTRAL U.P.
REGIONAL PROSPERITY
INITIATIVE

ABOUT THE HOUSING MARKET ASSESSMENT

The Central Upper Peninsula Planning and Development Regional Commission (CUPPAD) is a voluntary association of local governments that coordinate regional planning efforts related to economic, social, and physical development and conservation within its six-county region of Alger, Delta, Dickinson, Marquette, Menominee, and Schoolcraft Counties.

A number of housing-related challenges are present within the six-county region, such as an increase in the amount of homes being purchased for seasonal residence, growth in the number of houses that are not being used for primary residences but rather as an investment tool through the use of Airbnb or Vacation Rental By Owner (VRBO), a mismatch between residential incomes and housing stock availability, and housing affordability. These issues are nuanced and differ among the six counties within CUPPAD's planning area.

CUPPAD has developed a multidisciplinary study to collect, organize, and review demographic, economic, and housing data that are influencing housing issues. Additionally, Focus Groups were formed to ground truth the data and to provide additional, real life anecdotes regarding experiences with housing issues. The data and community narratives inform this report. Full data sets can be available upon request.

DICKINSON COUNTY

Dickinson County leaders in the public and private sector have been paying close attention to the housing market and how trends have shifted in recent years. One topic of importance to leaders is that economic development efforts have created a strong job market in the county. In fact, the Policom Corporation's 2020 Economic Strength Rankings report considers Dickinson County as 80th out of 542 micropolitan statistical areas in the nation due to the county's economic strengths. The unemployment rate hovers around 3 to 4 percent; The labor force participation rate for males and females in Dickinson County is 80 percent and 67 percent respectively, which is higher than the national average of 63 percent, as reported in September 2019. Job recruiters however are struggling to attract top talent due to a perceived shortage in quality housing availability. The majority of homes within the community are older and of a single family type; the development community faces barriers to build new housing formats due to high construction costs and fear that the market will not support prices that would cover their investments.

The following report was developed through data collection and analysis, as well as through feedback from public and private sector industry leaders, such as economic development specialists, contractors, lenders, and landlords. Data was largely sourced from the American Community Survey 2012-2017 5-year surveys.

A NOTE ABOUT THE CORONAVIRUS (COVID-19)

Please note that while this report is being released during a major global health pandemic, the bulk of the work including data collection, analysis, and focus group meetings occurred prior to the outbreak.

Impacts from Covid-19 are unprecedented in the modern world. Social distancing, self-isolation and self-quarantining, and travel restrictions have led to a reduced workforce across all economic sectors and caused many jobs to be lost. Schools and childcare facilities have closed down, and the need for commodities and manufactured products has decreased. Further, these societal adjustments are not expected to change until a vaccine is produced to protect the population against the sometimes deadly virus. As such, there are unforeseen economic affects that will exacerbate hardships for certain demographics. As of June 2020 we still face uncertainty in many topics, such as to when a vaccine will be produced and exactly how long and to what extent the economy will be impacted.

The data contained in this report should be considered "pre-Covid" and does not reflect, for instance, any impacts to wages, employment, or housing values that are anticipated to result from the pandemic.

ANALYSIS IN BRIEF

Key findings

One in three households is headed by someone of retirement age in Dickinson County, and, as those aged 45-64 is the largest group in the county, the retirement-aged population is projected to increase by the year 2030 (see page 09). This trend has implications for housing, as older residents may look to downsize and/or may require assisted living, in-home care, or healthcare linked with housing. Amenities should be linked to match resident needs; ground-level or elevator accessible units and transportation services should be considered.

This trend may also impact the tax base, with a smaller proportion of the population working yet requiring social services.

Half of homeowners are living without mortgages. There is a relatively high proportion of homeowners in Dickinson County, and half of them are living without housing debt. This statistic indicates that a large proportion of home-owners are elderly and/or have been living in their home for a decade or more, as this provides time to pay off a typical 15 or 30 year residential mortgage. Local experts have also suggested that relatively high county housing taxes could be keeping homeowners in place.

Recent U.S. housing trends indicate that some retirement-aged residents (aka "baby boomers") desire smaller housing formats with minimal upkeep such as condos or town homes and/or prefer to rent rather than acquiring new debt from purchasing a new home. The large amount of homeowners living debt free provides future purchasing power and presents a market opportunity.

The housing stock is homogeneous. 83 percent of existing housing stock is of a single family format. Market data shows that condos are valued just as high as single family homes. This, coupled with the large proportion of elderly homeowners, indicate a near-term need for housing options that meet the needs of this demographic.

A large proportion of homes are older and in need of upgrades. 75 percent of homes were built prior to 1980, and 35 percent were built prior to 1950. A look at homes listed for sale on the market reveal that older homes are priced low - especially compared to homes built in more recent decades; the price points of homes for sale on the market increase the more recently the home was built. Older homes are less likely being maintained and out of sync with

ANALYSIS IN BRIEF

Key findings continued

housing trends. This indicates both a demand for new development and a question as to whether upgrades and/or redevelopment of older homes - especially in downtown areas - would appeal to the market.

There is a higher likelihood of rental units housing children than owner-occupied units. While overall there are more owner-occupied units than rentals, the proportion of rentals housing children is higher than that of owner-occupied units. This could suggest a need for 2+ bedroom rental units to support families with children, while the market could likely support smaller owner-occupied units such as condos or town homes.

One half of homes in Dickinson County valued less than \$100,000 and 74 percent of the homes currently for sale on the market are valued at less than \$150,000 (see page 23).

Low median home values compared to other counties within the Upper Peninsula and statewide. The county ranks 70th of Michigan's 83 counties and the lowest in the central Upper Peninsula in terms of median values of an owner occupied unit in 2017.

However, home prices have appreciated notably since the year 2000. Dickinson County ranks fourteenth out of 83 Michigan counties in an upward rate of change in home sales prices over the past 20 years (see page 23). Median home values have also risen substantially, from \$64,600 to \$91,900 between 2000 and 2017. The average annual rate of change in housing prices is 1.2 percent between this time span. The highest year of growth, 5.9 percent, was between 2017 and 2018, demonstrating a current upward trend in home sale prices.

Home prices increasing relative to incomes. Median household incomes have risen by 31 percent between the years 2000 and 2017 and, similarly, home sale prices have risen by 35 percent. Housing affordability is threatened when there is a gap between a rate of change in housing prices and the rate of change in incomes. Policy makers should continue to check in on this metric and continue to support housing choices for those living below the median.

A housing affordability challenge persists for renters more than owners. Although there is a large affordable housing stock within the county, two in five renters

ANALYSIS IN BRIEF

Key findings continued

are paying more than 30 percent of their income on rent, compared to only one in five owners.

The stock of rental units is notably low and in demand within the community.

At the time this report was written there were only 10 rental units listed within Dickinson County. Further, 16 rental properties have been developed over the past year; all are renting at higher values than previously seen within the community and all were pre-leased prior to opening. The housing formats for these new units are downtown studio apartments and duplexes, which is different than the single family housing style that predominately exists in the community.

Conversion from some single family units to multi-unit residences could benefit the community. Communities should review local ordinances for district regulations that only permit single family by-right (R-1 zones) and amend those to allow more possibilities. For further discussion of this see page 28.

Single family households headed by women earn the least across all family types. These households are the most

susceptible to suffering financial burdens from housing costs. Further, this reality is magnified in light of Covid-19, as many single-parent women headed households are disproportionately impacted by the economic hardships caused by the virus. For instance, distancing requirements impact access to childcare and, without flexibility in work schedules or the option to work from home, mothers must make difficult choices between adequate childcare and employment. Front-line workers such as those in the service or healthcare industries are also predominately female and have more interaction with the general population despite distancing requirements. Spillover impacts of this global pandemic are broad and far-reaching and will inevitably impact housing and the ability to make ends meet for some segments of the population.

CONTENTS

SECTION 1

DEMOGRAPHICS - p. 8 - 9

population and household trends
age distribution

SECTION 2

SOCIOECONOMICS - p. 10 - 17

Median Household Incomes
by household type
by age of householder
by sex of householder
by race of householder
& housing affordability
living wage

SECTION 3

HOUSING - p. 18 - 33

tenure & occupancy
tenure over time
tenure by family type
housing price index
median home value (all housing stock)
on the market
age of housing stock
on the market
housing units by type
on the market
median rents
by income bracket
housing costs as percentage of income

SECTION 4

FOCUS GROUP FEEDBACK - p. 34 - 37

SECTION 1

DEMOGRAPHICS

POPULATION AND HOUSEHOLD
TRENDS.....P. 8

AGE DISTRIBUTION.....P. 9

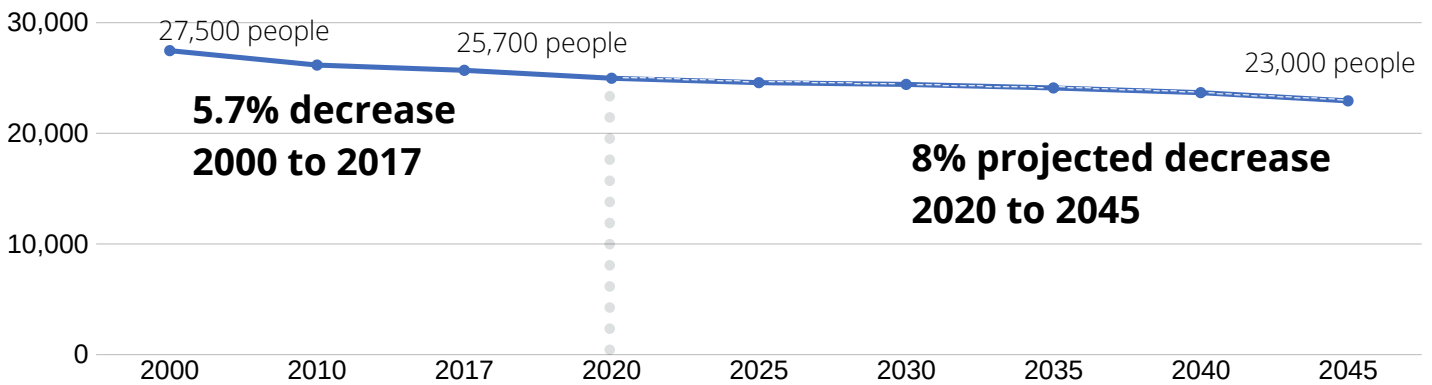
01 - DEMOGRAPHICS

Population and Household Trends

Population projections were obtained from the State of Michigan's Department of Technology, Management and Budget forecasts. The forecasts take into account historic rates of death, birth, immigration and out migration.

>> Understanding growth and shrinkage trends help planners and policy makers anticipate for the changing dynamics within their communities.

Chart 1. Dickinson County Population: 2000-2017 and Projections: 2020-2045



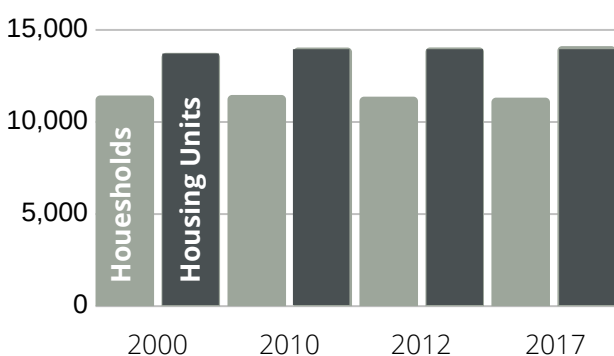
Dickinson County's population has declined slightly since the year 2000, after experiencing a steady increase from 1970 through 2000. The county's population will further decline by eight percent by 2045.

ACS-5 year estimates. 2017. S1901. Decennial Census. 2000, 2010. DP-1.
 State of Michigan Department of Technology, Management and Budget. Bureau of Labor Market Information and Strategic Initiatives. "Michigan Population Projections by County through 2045." September 2019.

Number of Housing Units and Number of Households

The comparison of housing units to the number of households within a community is a basic measure of supply and demand. **>> Housing units should exceed the number of households within a community by a small margin, in order to ensure there is an adequate supply of dwelling units to house the total population.**

Chart 2. Number of households compared to housing units, Dickinson County, 2000-2017



The total number of households within Dickinson County has remained relatively constant over the last two decades, decreasing by only 70 households. Approximately 700 housing units have been built within the community over the same time period. The surplus in housing units might be explained by second home units, as second homes add a housing unit but not a household to the housing inventory.

01 - DEMOGRAPHICS

Age Distribution

Population and demographic data on are based on analysis of the Census Bureau’s American Community Survey (ACS) and the age projections are sourced from the State of Michigan’s Department of Technology, Management and Budget forecasts. Estimates account for the civilian, non-institutionalized population.

>> The age structure of a population affects key socioeconomic issues. For instance, communities with young populations (high percentage under age 15) should focus attention on schools, while counties with older populations (high percentage ages 65 and over) should invest in health sectors.

Age Distribution Today

The largest portion of the population - approximately 60 percent - is considered “working age” or between the ages of 18 and 65. This age group is book-ended by 20 percent of the population being school-aged and 20 percent retirement-aged.

As the 35 and 65 year old age group ages, the community should be prepared to address an increase in healthcare needs and shifts in housing demands, as well as changes to the tax base. For further discussion of this, see page 13.

Table 1. Age Distribution, 2017

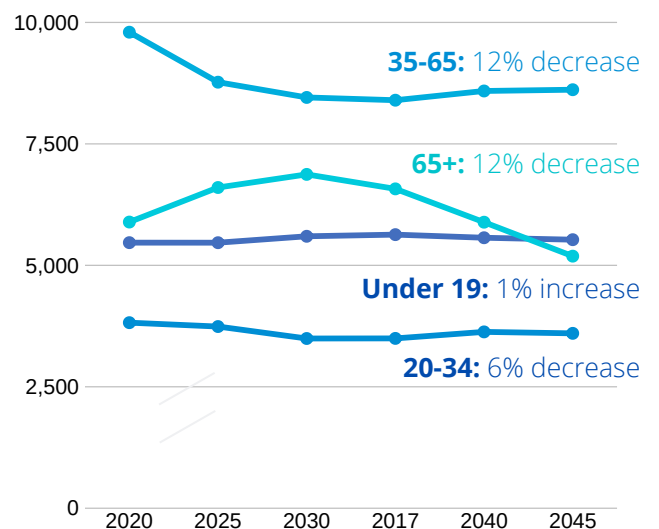
Age Group	Iron Mountain, Kingsford, Norway		Dickinson County	
	Count	Percentage	Count	Percentage
Population Under 18	4,800	20%	5,100	20%
Population 18-34	4,400	18%	4,600	18%
Population 35-65	9,800	41%	10,500	41%
Population 65 and over	5,000	21%	5,400	21%

Population Projections

The 65 and older age group increases in number by nearly 12 percent by the year 2030, and then subsequently declines by 12 percent fewer people than today by 2045.

The statewide projections forecast there to be a substantial decrease in the working-aged population by the year 2045. In recent years there has been an increase in this age group, in part due to growth in the Bay College West satellite campus and labor recruitment efforts by local employers that have yielded younger talent relocating to the area.

Chart 3. Change in Age Distribution, 2020-2045



ACS-5 year estimates. 2017. S1903. Dickinson County. State of Michigan Department of Technology, Management and Budget. "Michigan Population Projections by County through 2045." September 2019.

SECTION 2

SOCIOECONOMICS

MEDIAN HOUSEHOLD INCOMES

over time	p. 11
by household type	p. 12
by age of householder	p. 13
by sex of householder	p. 14
by race of householder	p. 15
& housing affordability	p. 16

LIVING WAGE

living wage and cost of living.....	p. 17
-------------------------------------	-------

02 - SOCIOECONOMICS

Median Household Income

Median household income, also referred to as the Area Median Income (AMI), is the midpoint of a region’s income distribution – half of households in a region earn more than the median and half earn less.

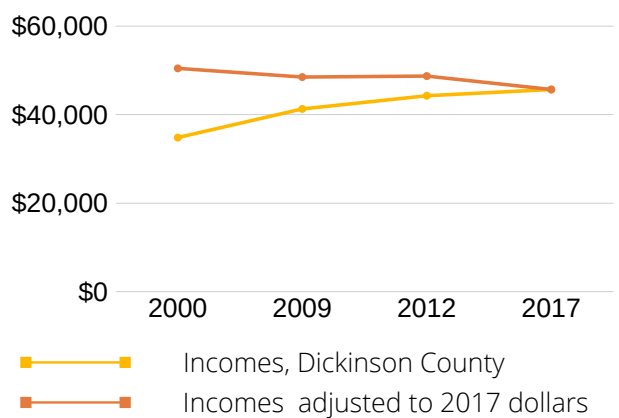
In the U.S., median household incomes vary by a number of factors, such as geography, family structure, age, race, sex, and education. The following pages will explore various median household income indicators and how these measures relate to housing and policy.

>>Income data highlights variations among populations and can help leaders evaluate policies to address associated challenges.

Median Household Income Over Time

The median household income in Dickinson County in 2017 is \$45,681. Median household incomes rose by 31 percent between 2000 and 2017 (see chart 4). However, when adjusted for inflation to 2017 dollars we see that incomes have not kept up with inflation and actually decreased by nine percent. Notably, incomes rose the slowest between 2012 and 2017, slower than the recession and recovery period between 2009 and 2012.

Chart 4. Median household income 2000-2017, Dickinson County



ACS-5 year estimates. 2012, 2009, 2017. S1901. Decennial Census. DP03.
https://www.bls.gov/data/inflation_calculator.htm

02 - SOCIOECONOMICS

Area Median Income by Household Type

The Area Median Income (AMI) is the midpoint of a region’s income distribution – half of families in a region earn more than the median and half earn less. Households are broken into two groups: families and non-families. A family household is two or more people (one of whom is the householder) related by birth, marriage, or adoption residing in the same home. A non-family household may consist of a person living alone or multiple unrelated individuals living together. These two household groups are further divided into subgroups: families (1) with (2) without children, (3) married couple families, (4) single parent households, etc. and non-families (1) female householder and (2) male householder. Family and non-family numbers contain the universe of family and non-family types in their counts.

>> U.S. ACS data shows that median incomes vary depending on the type of household described.

Married-couple families account for 76 percent of families and 50 percent of households in the county (see chart 5) and are the highest earners across household types (see chart 6). Married-couple families with children earn approximately \$25,000 more than the county-wide median household income.

Single parent households account for approximately 15 percent of familial households in the county. Single male householders with children (5 percent of families) earn approximately \$8,000 less than the median household income (\$38,500), but \$16,500 more than single female householder

homes with children (10 percent of families; \$22,000 annually).

There are two times the amount of female single parent families than male single parent families in the county. Females earn approximately \$10,000-\$13,000 less annually than their male counterparts across all non-family household types.

Please note that there is not currently data for same-sex married households, however this information will be available with the release of the 2020 Census.

Chart 5. Estimated number of households by type

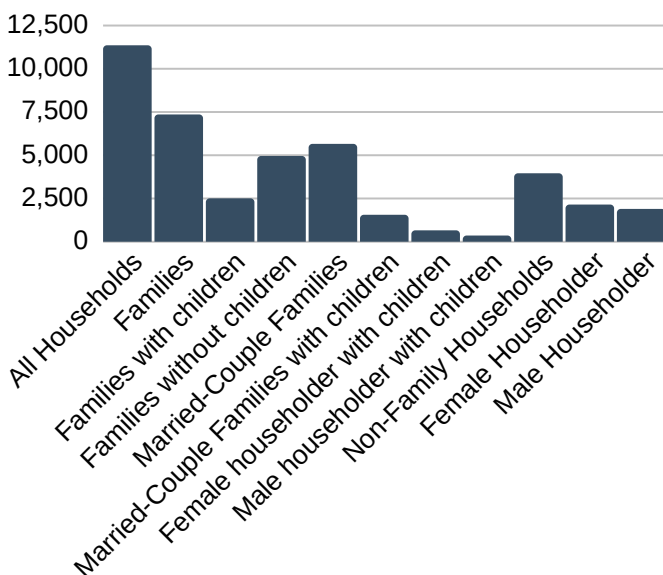
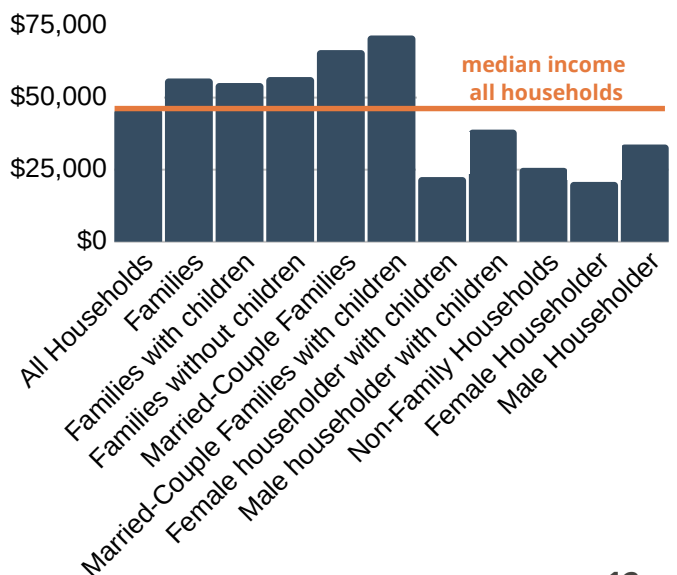


Chart 6. Median household income by household type



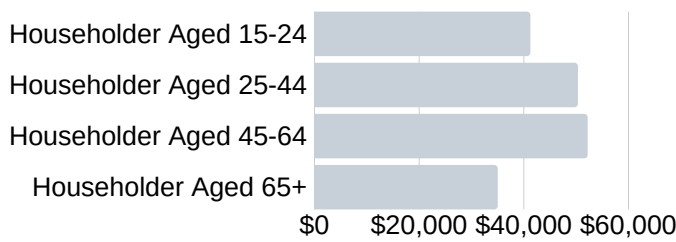
02 - SOCIOECONOMICS

Area Median Income by Age of Householder

Age can make a significant difference when comparing financial resources. Some who have been in the workforce for a number of years will earn more than those who are just starting out; retirement-aged residents tend to earn less than those that are active in the workforce, as these populations are likely living on a fixed income of social security or retirement savings.

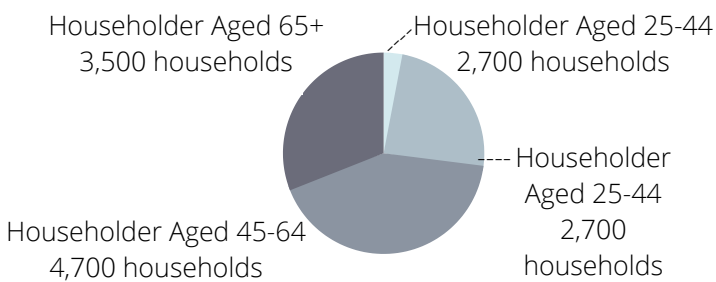
Important to keep in mind is the share of the population in each age bracket, and how this will change in upcoming years. According to the U.S. Department of Housing and Urban Development, by 2050 the population of individuals who are 65 and older in the United States is projected to double, growing faster than any other age group.

Chart 7. Median household income by age



The majority of households in Dickinson County are headed by someone aged 25 to 64; these households also earn the most of all age groups.

Chart 8. Number of households by age group



Householders aged 65 or older comprise 31 percent of the total households in the county and are the lowest income earners. This is an important statistic to keep in mind when considering providing housing amenities and the associated costs for elderly populations.

ACS-5 year estimates. 2017. S1903, S2301. Dickinson County

Age and Housing

- **Today, one in three households is headed by someone of retirement age in Dickinson County. The largest age group in the county is nearing retirement, those aged 45-64.**
- It is common for elderly populations to require a smaller home, less maintenance, ground-level or elevator accessible units, transportation services, nursing homes, assisted living and/or in-home care.
- To assist these populations, housing should be ADA accessible, can be linked with healthcare, and amenities should be matched to meet resident needs.

02 - SOCIOECONOMICS

Area Median Income by Sex

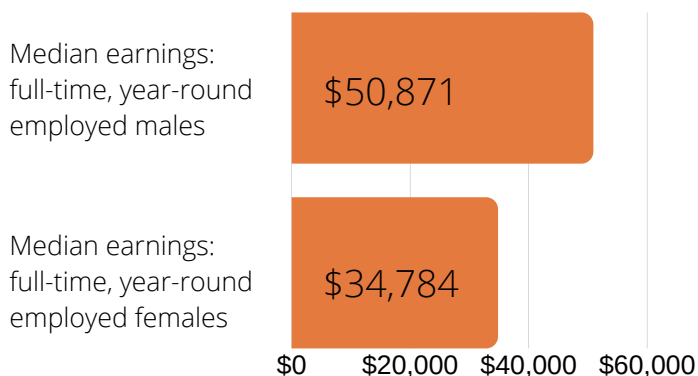
Area median incomes may also vary by sex, with women earning less than their male counterparts. There are a few factors contributing to this, such as the types of jobs prevalent in a community, workforce policies that fail to address the gender wage gap and/or support women with children, and familial roles that trend toward women staying home for some duration of time to care for children.



On average, women earn approximately 68 cents to every dollar a man earns in Dickinson County. This is lower than the national and statewide average of 80 and 77 cents, respectively.

The wage disparity between males and females could be due to the nature of employment that is available in the county. Higher wage jobs in the manufacturing and industrial sectors are strongly represented in the local economy. It is important to consider this as firms try to attract workers from out of the region; “trailing spouses” will also be seeking employment. Strategies to increase female earnings in the county will help to raise household incomes more broadly and make the region more attractive for employment.

Chart 9. Median earnings by sex



ACS-5 year estimates. 2017. S2414. Dickinson County, Michigan & United States.

Addressing the Wage Gap

Single family households headed by women earn the least across all family types, making these households the most susceptible to suffering financial burdens from housing costs. When housing costs are high, one must choose between spending their limited incomes on housing versus other necessities. Spillover impacts of this scenario are broad, ranging from childhood hunger and learning and behavioral challenges to family displacement and homelessness.

Strategies to increase women's earnings might include:

- Removing barriers and/or supporting women to

engage in higher wage (traditionally male-dominated) industries;

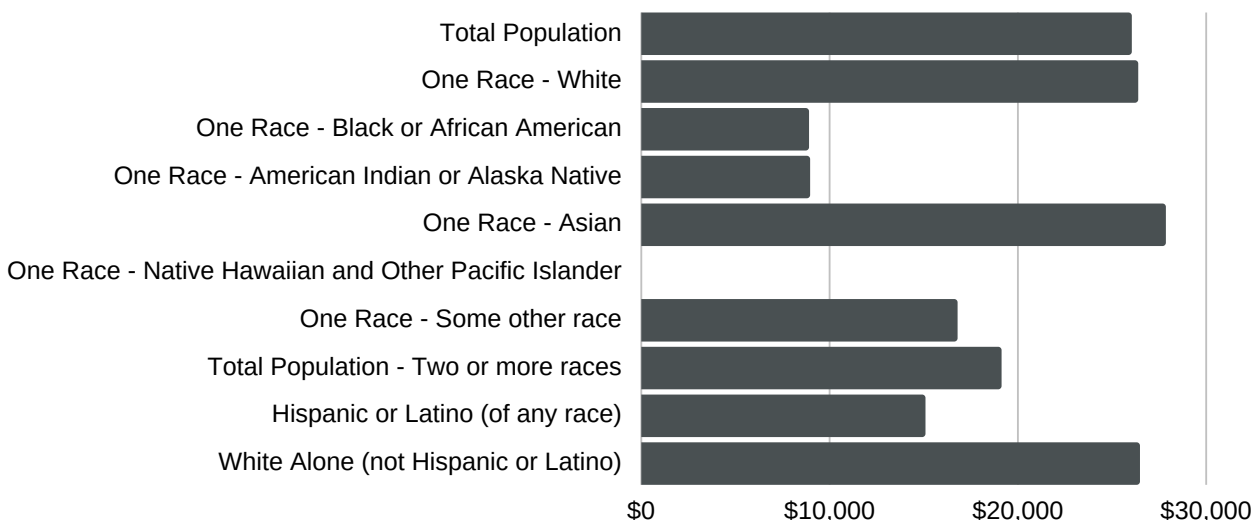
- diversifying the economic base to provide additional opportunities;
- enhancing growth in sectors of which women might more often be employed;
- offering flexible, "family friendly" work schedules that allow employees to balance household duties with employment;
- supporting families during childbirth with paid maternity leave;
- offering opportunities for remote work options.

02 - SOCIOECONOMICS

Per Capita Income by Race

Incomes can vary by race and ethnicity in the U.S. While education is widely viewed as the key to upward mobility for all races, a 2016 analysis from the Pew Research Center found that the benefits of schooling do not manifest in equal upward mobility. For example, among those with a bachelor’s degree, blacks or African Americans earn significantly less than whites (\$82,300 for black householders vs. \$106,600 for whites). In fact, the study found that the income of blacks or African Americans at all levels of educational attainment lags behind that of their white counterparts. Despite decades of understanding that racial disparities exist, the wealth gap continues to widen among racial groups.

Chart 10. Per capita earnings by race



The per capita income of Black or African American, American Indian or Alaska Native, and Hispanic or Latino residents is significantly less than that of white and Asian residents in Dickinson County.

While people of color comprise a very small proportion of the population, the per capita income differences between these racial groups is stark.

“On Views of Race and Inequality, Blacks and Whites Are Worlds Apart.” Pew Research Center’s Social & Demographic Trends Project, 27 June 2016, www.pewsocialtrends.org/2016/06/27/1-demographic-trends-and-economic-well-being/.

Implications for Home Ownership

Home ownership rates generally rise for all Americans who have higher incomes and more education, but the differences between home ownership rates for black and white households persist. As of 2016 in the U.S., 72 percent of white householders own their own home, compared with 43 percent of black householders. As is the case with household

wealth, the white-black gap in home ownership is also widening somewhat; in 1976, the home ownership rate among blacks was 44 percent vs. 69 percent for whites. The same is true despite educational attainment – 58 percent of black householders with a college degree own their home, compared with 76 percent of whites.

02 - SOCIOECONOMICS

Area Median Income & Housing Affordability

The Area Median Income (AMI) is the midpoint of a region’s income distribution – half of families in a region earn more than the median and half earn less.

>> For housing policy, income thresholds set relative to the area median income—such as 50% of the area median income—identify households eligible to live in income-restricted housing units and the affordability of housing units to low-income households.

The U.S. Department of Housing and Urban Development (HUD) calculates different levels of AMI by household size.

For Dickinson County, with a median family income of \$56,400 in 2017, HUD defines housing affordability assistance thresholds for various household sizes as:

- 1 person: \$31,300 or less
- 2 people: \$35,750 or less
- 3 people: \$40,200 or less
- 4 people: \$44,650 or less

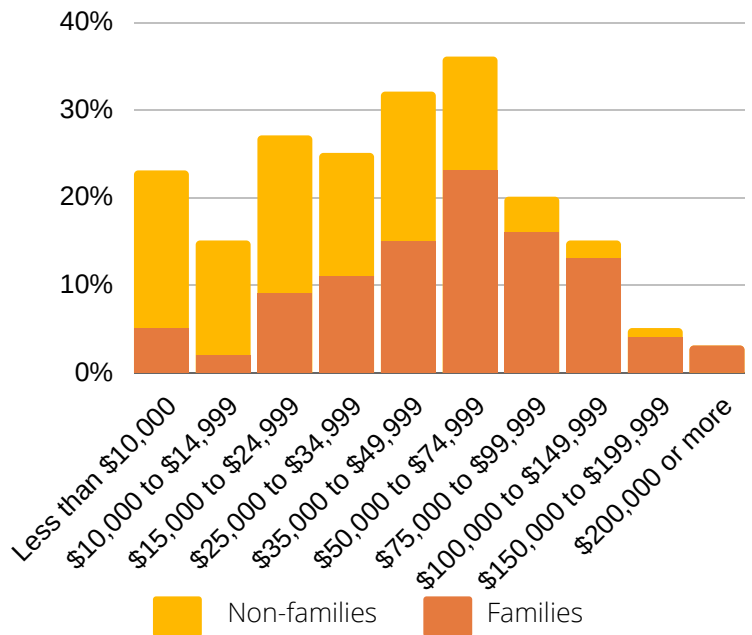
Those living below the income listed above could qualify for federal housing assistance programs.

Approximately half of non-family households (49 percent) are living within the three bottom income brackets, earning less than \$25,000 annually (see chart 11). Forty-four percent of this group earns between \$25,000 and \$75,000 and the remaining 7 percent earns upwards of \$75,000 annually.

Fifty-three percent of familial households earn between \$50,000 and \$150,000 annually, with 7 percent earning more than \$150,000, 26 percent

earning between \$25,000 and \$50,000 and 16 percent earning less than \$25,000.

Chart 11. Distribution of Median Household Incomes of Families and Non-Families, as Percentage of Total Households



ACS-5 year estimates. 2017. S1901.

Ensuring housing affordability for all households

With 50 percent of non-families living below the HUD threshold for housing affordability assistance for one person households, there is a need for affordable housing options to meet the needs of this population. Because this portion of the population is living alone or with non-related individuals, there is likely a need for smaller homes, apartments, and

condos. The price point for these housing formats should be considered; half of this population is earning less than \$25,000 annually.

Additionally, roughly a quarter of family households earn less than \$35,000, the HUD threshold for housing affordability assistance for households with two people.

02 - SOCIOECONOMICS

Living Wage

Another affordability indicator is the “living wage calculator,” a metric developed by researchers at the Massachusetts Institute of Technology. The living wage calculator depicts the annual salary or hourly rate that an individual in a household must earn to support his or herself and their family. The measure accounts for typical household expenses including housing, food, medical expenses, childcare, and transportation within the local area. The estimate assumes the sole provider is working full-time (40-hour work week or 2080 hours per year). Similar to the HUD AMI measure, the living wage differs between household types, as factors such as household size and the presence of children impact the assumptions that form the “living wage” estimate. This data is calibrated to Dickinson County.

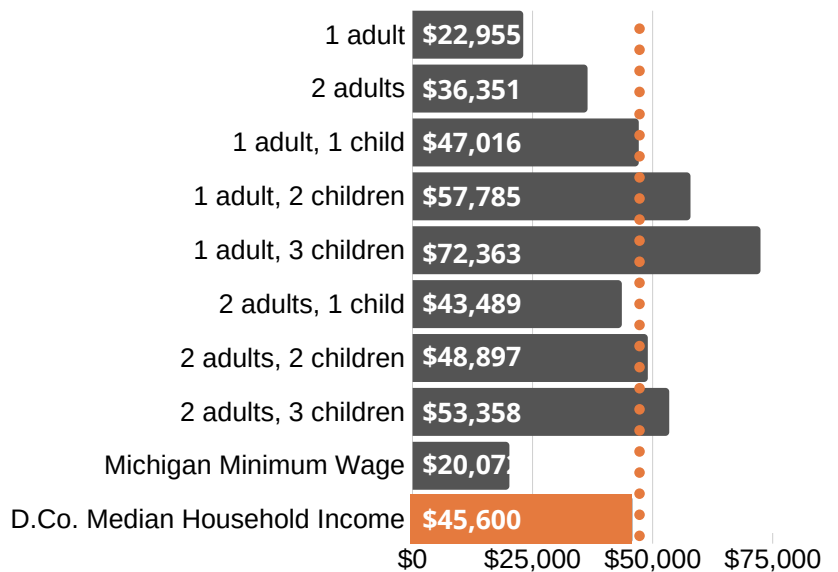
>>The living wage calculator goes beyond measuring not only how much one earns, but also how that income relates to the local cost of living.

The **orange dotted line** depicts household types that require incomes that are above or below Dickinson County's median household income. Households that are not earning this living wage are those that would most benefit from social programs and access to affordable and deeply affordable housing.

The income required for 2 adult households with children is less than that required of 1 adult households with children, as childcare is presumably needed in a 1 adult household. This is opposite of reality, as married couple families earn substantially more than single parent homes in Dickinson County.

The state minimum wage is lower than the area's living wage for all household types.

Chart 12. "Living Wage" Income needs by household type



1. Glasmeier, Amy. Massachusetts Institute of Technology. “Living Wage Calculation for Dickinson County, Michigan” <https://livingwage.mit.edu/counties/26043>. 2. ACS-5 year estimates. 2017. S1903. Dickinson County

\$23,000

considered baseline for cost of living needs for one person in Dickinson County

74%

of households earn more than \$23,000 annually.

This translates to 16 percent of families and 49 percent of non-families **(approximately 1,000 families and 1,800 non-families)** earning less than the lowest "living wage" threshold.

SECTION 3

HOUSING

TENURE

tenure & occupancy	p. 19
tenure over time	p. 20
tenure by family type	p. 21

HOUSING PRICE INDEX

statewide comparisons	p. 22
-----------------------------	-------

MEDIAN HOME VALUE

all housing stock	p. 23
on the market	p. 24

HOUSING AGE

all housing stock	p. 25
on the market	p. 26

HOUSING BY TYPE

all housing stock	p. 27
on the market	p. 28

MEDIAN RENTS

by income bracket	p. 29
as percentage of income	p. 30

HOUSING COSTS

as percentage of income	p. 32
-------------------------------	-------

AFFORDABLE HOUSING

affordable housing services	p. 33
-----------------------------------	-------

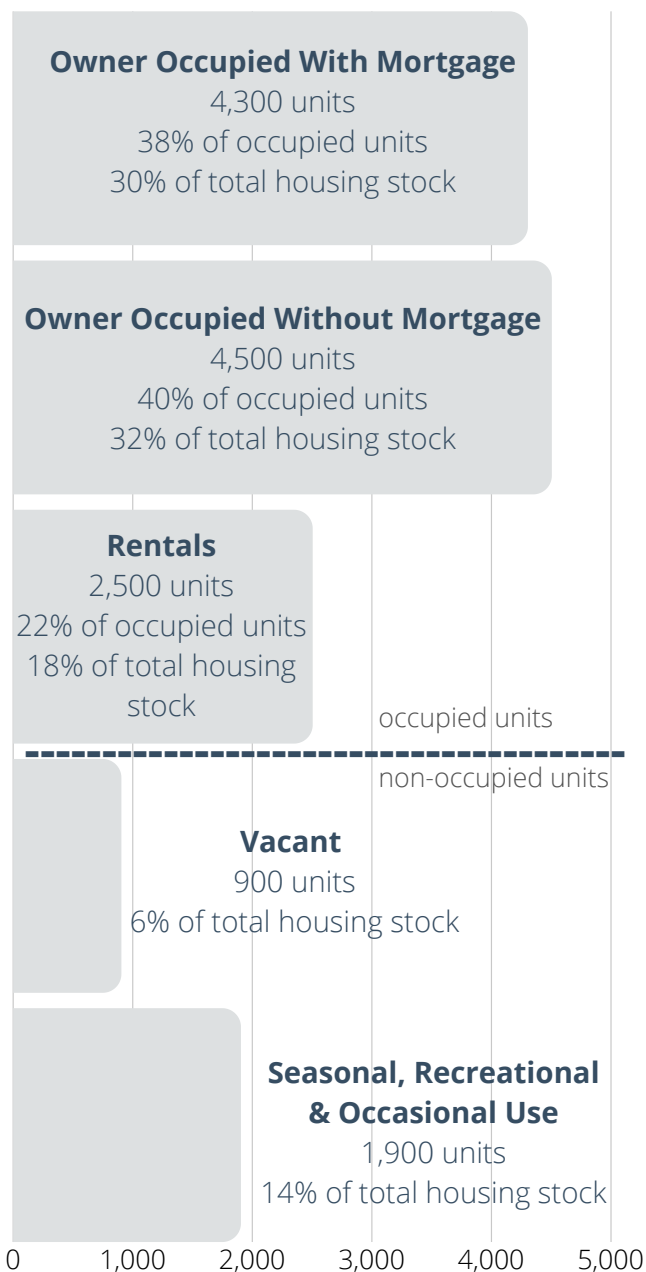
03 - HOUSING

Housing Tenure & Occupancy

In the most basic terms, housing tenure describes two forms of housing occupancy: renters and owners. There are degrees of variation within these classifications, from owning a home outright (mortgage-free) to mortgaged, renting publicly or privately, subleasing, short term vacation rentals, etc. Housing tenure does not define the type of home; for instance, renters may live in single family homes and home owners may live in multi-family condominiums.

>>Housing policy should offer a range of tenure options in order to support the diversity of the community. One form of tenure may work for a household at one point in life, but not another.

Chart 13. Housing occupancy



>> High home ownership rates: 78%

Home ownership rates are significantly higher in Dickinson County than they are nationally and throughout broader Michigan; approximately 68 percent of occupied homes are owner-occupied in the United States and 71 percent in Michigan.

>> High proportion of homeowners living mortgage-free: 51%

Also notable, the amount of owner-occupied units without a mortgage is nearly equivalent to those with, suggesting that a large amount of homeowners are older/retirement-aged and have lived in their home long enough to pay off their mortgage. This could be a population that is looking to downsize in order to lessen the load of maintaining their home. Units such as condos and townhouses could be appealing housing formats for this large group of homeowners.

>> Many homes used as secondary residences, camps, and/or seasonal rental homes: 14%

Seasonal, recreational & occasional use are not occupied year-round nor the primary residence of the homeowner. Vacation rentals, such as those listed on AirBnB or VRBO, would fall in this category, as would “camps” or cottages.

03 - HOUSING

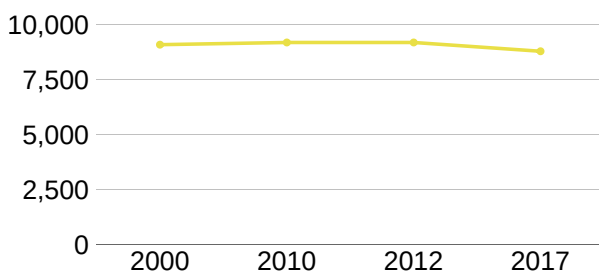
Housing Tenure Over Time

Many factors may impact housing tenure, such as community demographics, incomes, levels of housing prices, finance interest rates, down payment requirements, and housing availability.

>>It is important to observe changes in tenure over time, so that policy may adjust as needed to continue to support a range of tenure options.

The amount of owner-occupied units has decreased by approximately 400 units between 2012 and 2017. While home-ownership was steady within the county between 2000 and 2012, this recent decline could be the start of a downward home ownership shift and is consistent with nationwide trends.

Chart 14. Number of owner-occupied homes, 2000 - 2017



Declining Home Ownership Among Younger Generations

According to a report from the Urban Institute, a research-oriented institution that focuses on economic and social policy, home ownership for the millennial-aged population (people born between 1981 and 1997) in particular has decreased when compared to previous generations. The report cites census data that looks at home ownership rates for people aged 25-37 in 2015 (millennials today) compared to those same rates in 1990 (baby boomers) and

2000 (gen x-ers); home ownership rates in 2015 for this age group are approximately 7 percent lower than in previous generations.

Factors (of statistical significance) that are influencing decreased home ownership rates among younger generations:

- delayed marriage,
- increased racial diversity,
- levels of education debt.

Contrary to popular belief, the report found that attitudes toward home ownership have not changed among people in this generation -- broadly speaking, millennials would like to own their own homes but many are experiencing economic barriers that are preventing them from doing so.

Interestingly, the report also states that millennials are opting to live in more expensive, metro areas. For millennials not seeking an urban lifestyle, the lower cost of living and affordable housing prices may help boost home ownership rates for younger people choosing to put down roots in Dickinson County.

Retaining this population is critical to the future of Dickinson County and its workforce. It is less likely that employers can attract outsiders than keep or bring back those who have left. It is imperative to make an effort to understand these housing challenges before this population is lost.

Data Source: ACS 5-year Estimates. DP04. 2017 & 2012. Census 10-year Estimates. H004. 2010 & 2000. Dickinson County. Choi, Jung Hyun, et al. "The State of Millennial Homeownership." Urban Institute, 18 July 2018, www.urban.org/urban-wire/state-millennial-homeownership.

03 - HOUSING

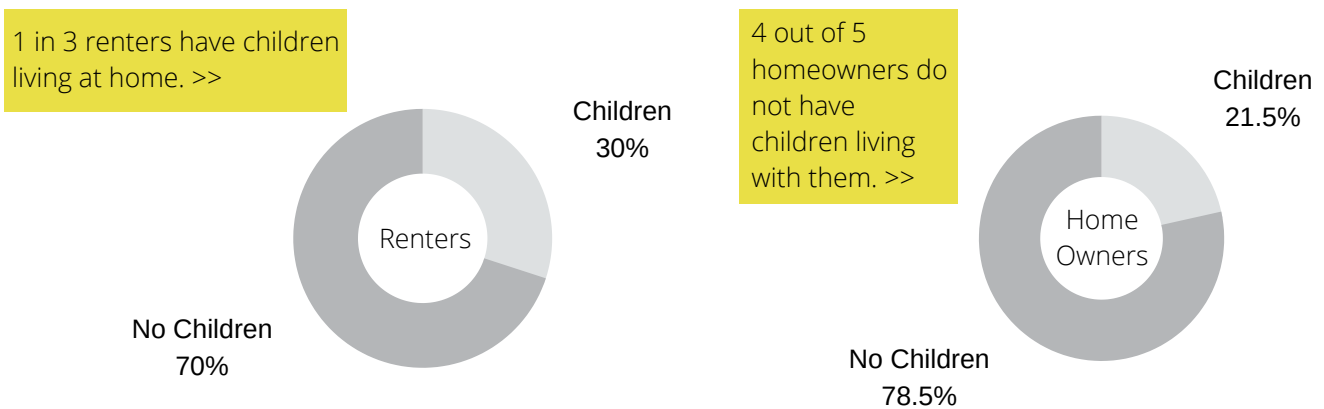
Housing Tenure by Family Type

Housing tenure by family type provides information about the number and type of households that rent versus own their homes. This provides insights into specific needs such as housing size and amenities, and when paired with zoning and location data, can provide information as to the need for public services such as schools, healthcare facilities, and parks.

>>There are more owner-occupied housing units without children than with, which, when coupled with the large amount of mortgage-free units, reinforces the notion that many homeowners are older and/or retired.

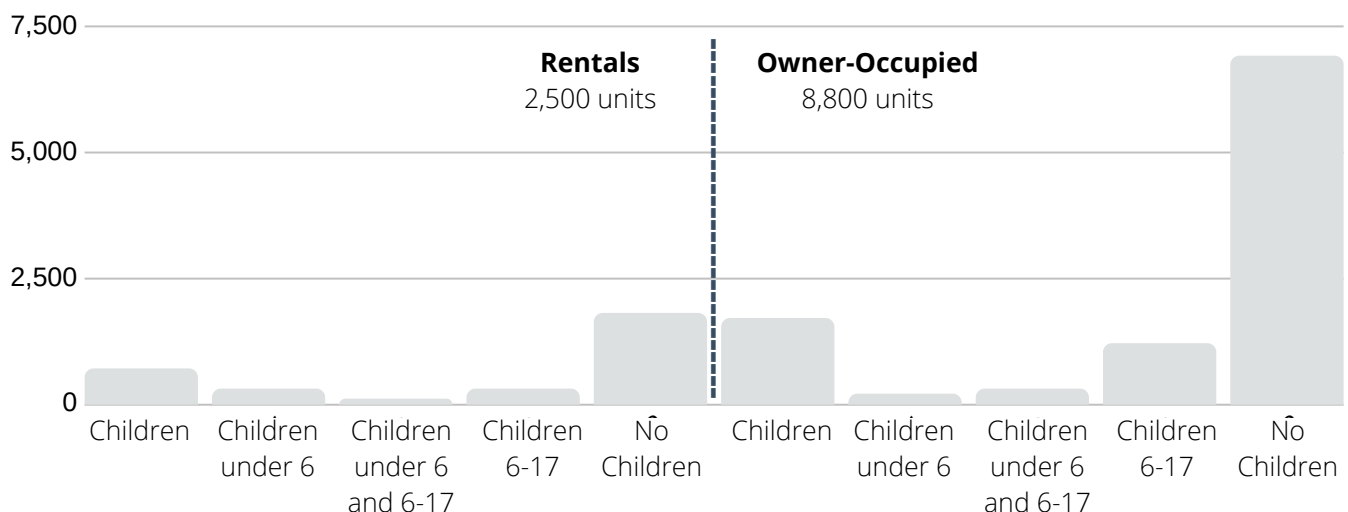
>>The higher likelihood of rental units housing children than owner-occupied units could suggest a need for 2+ bedroom rental units to support families with children, while the market could likely support smaller owner-occupied units such as condos or townhomes.

Chart 15. Proportion of households with or without children by tenure



The proportion of renters who have children is greater than the proportion of homeowners with children, however there are approximately 1,000 more owner-occupied units housing children than there are rentals.

Chart 16. Number of households with or without children by tenure



03 - HOUSING

Comparison of Housing Price Index

The Housing Price Index is derived from the change in the housing price index published by the Federal Housing Finance Agency. The housing price indexes are calibrated using appraisal values and sales prices for mortgages bought or guaranteed by Fannie Mae and Freddie Mac and are reported quarterly.

>> The index reflects a change in home values over time.

Since 2000 the increase in housing prices in Dickinson County ranks fourteenth highest of Michigan's 83 counties. (The top 15 counties for this indicator shown in chart 17.) According to the Federal Housing Finance Agency's housing price index, housing prices have increased at a one point two percent annual growth rate over this time period. The annual growth was derived from the change in the housing price index (2000 = 100) published by the Federal Housing Finance Agency.

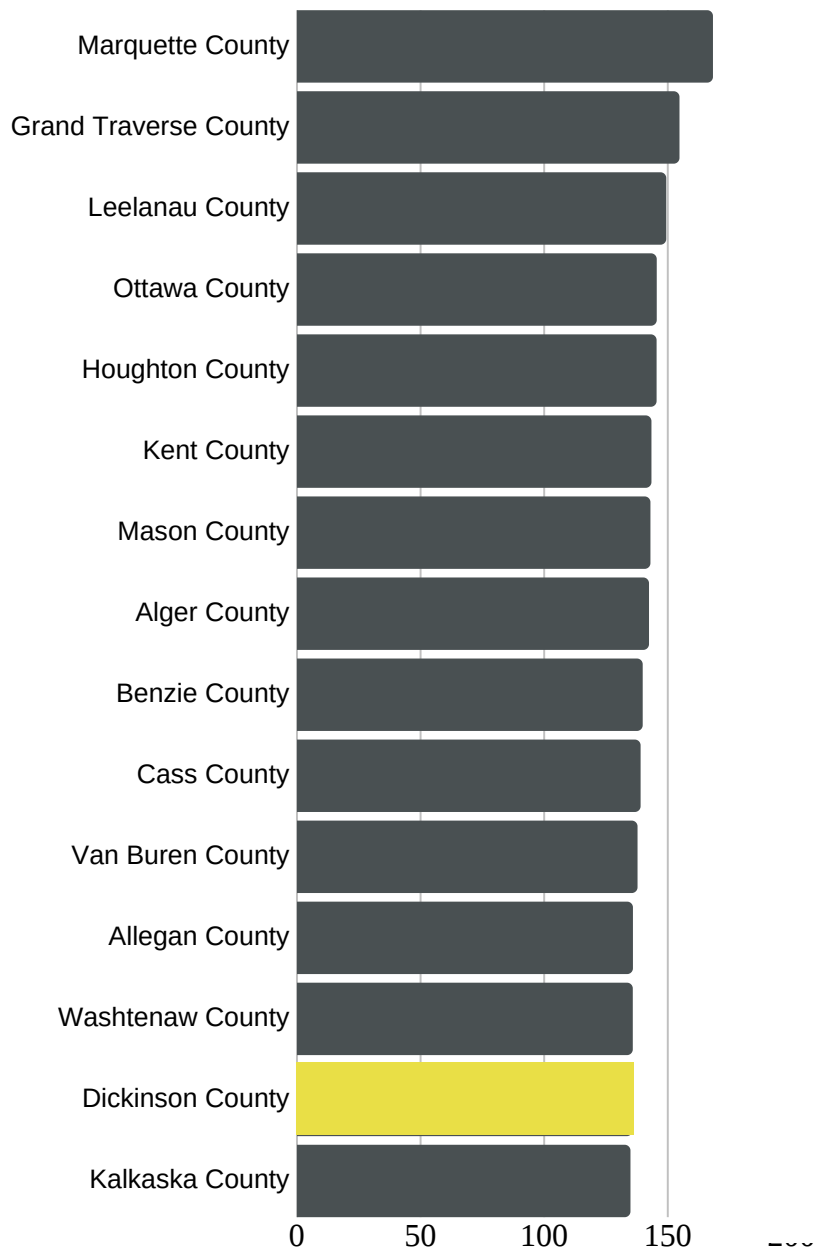
The highest year of growth, 5.9 percent, was between 2017 and 2018. Reflective of the U.S. Housing Crisis, housing prices saw slight declines in the county between 2008 and 2011.

Note that other Upper Peninsula counties - Marquette and Alger to the northeast - have also experienced similarly high rates of change in their housing prices over the same period.

Federal Housing Finance Agency. Housing Price Index. Monthly Report. April 2019. Dickinson County.

>> Since 2000 the increase in housing prices in Dickinson County ranks fourteenth highest of Michigan's 83 counties.

Chart 17. Percent Change in Housing Price Index by County – Purchase Only, 2000 to first quarter 2018



03 - HOUSING

Median Home Value

The median value in the Census data includes all owner occupied units: single family, townhome, twin home, and condominium units.

>> The median home value provides a snapshot of housing prices in the county. Comparing home values with other counties in the state provides context as to whether this price is high or low.

The median price of an owner occupied unit in Dickinson County in 2017 was \$92,100. The county ranked 70th in the median value of an owner occupied unit in 2017 (see table 2). While Dickinson County has close to the lowest median home prices within the state and the lowest of the six counties that comprise the central Upper Peninsula region, as seen in chart 18, home sale prices have risen substantially -- from \$64,600 to \$91,900 between 2000 and 2017.

Table 2. Central U.P. Counties Ranked by Median Sales Price, Statewide, 2017

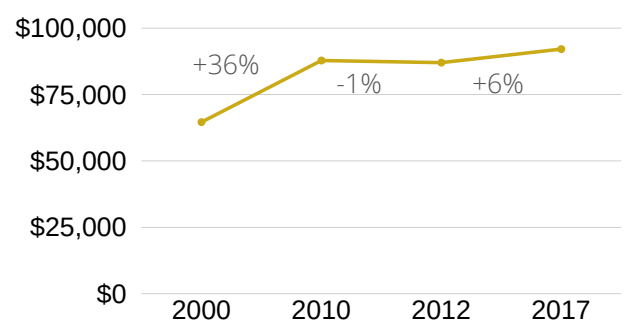
Rank	County	Median Home Price
19	Marquette County	\$142,900
33	Alger County	\$119,000
43	Delta County	\$105,900
47	Schoolcraft County	\$105,000
62	Menominee County	\$95,900
70	Dickinson County	\$92,100
	Michigan	\$136,400
	U.S.	\$193,500

>> 43 percent increase in median home values between 2000 and 2017.

Recall the median household income has risen by approximately 31 percent over the same 17 year time period, indicating that home values and therefore household costs are rising at a faster rate than incomes.

While this can raise housing affordability concerns, given the large number of homeowners living without a mortgage, this rise in value can also present itself as equity upon sale of the home, thereby increasing the buying or renting potential for these potential new home seekers.

Chart 18. Median Home Values, Dickinson County (Dollars, 2017)



Average Annual Growth Rate, 2000-2017: 2.5%

ACS-5 year estimates. 2017. B25077. All counties in Michigan, U.S.

03 - HOUSING

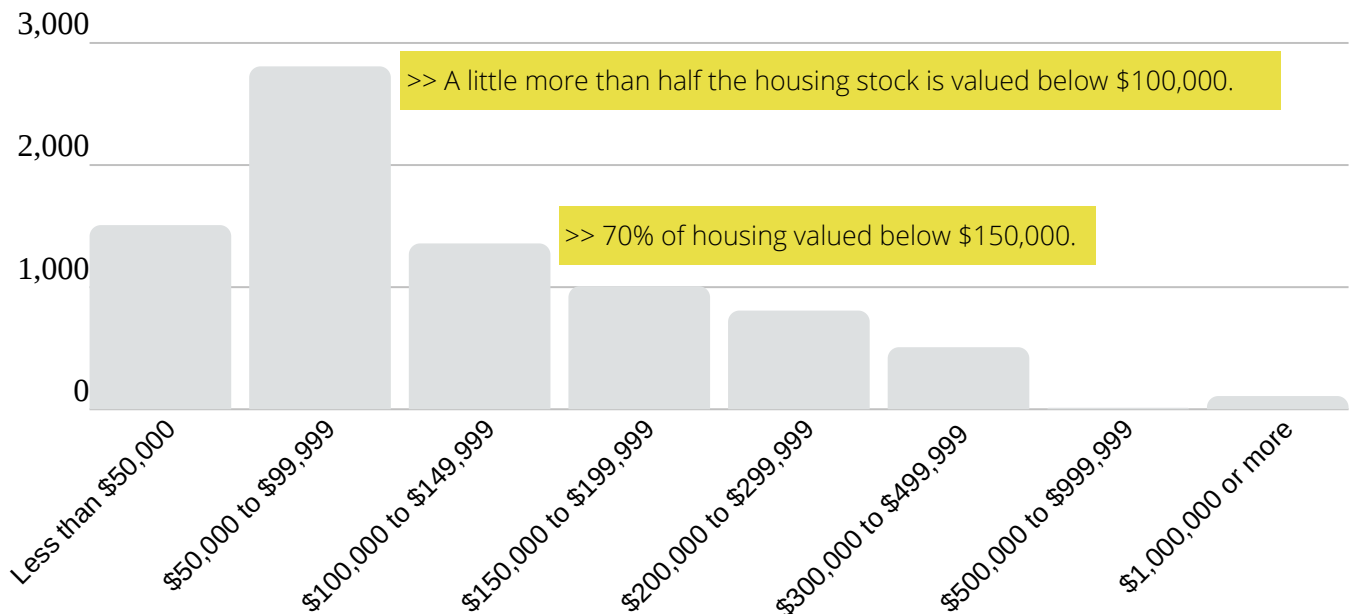
Home Values: Owner-Occupied and For Sale

The graphs below show the price distribution of owner-occupied units within the community, as well as homes that are currently for sale and listed on realtor.com.

>> **Looking at how many homes exist within the spectrum of price points reveal what is available at the high and low ends of the market as well as the median.**

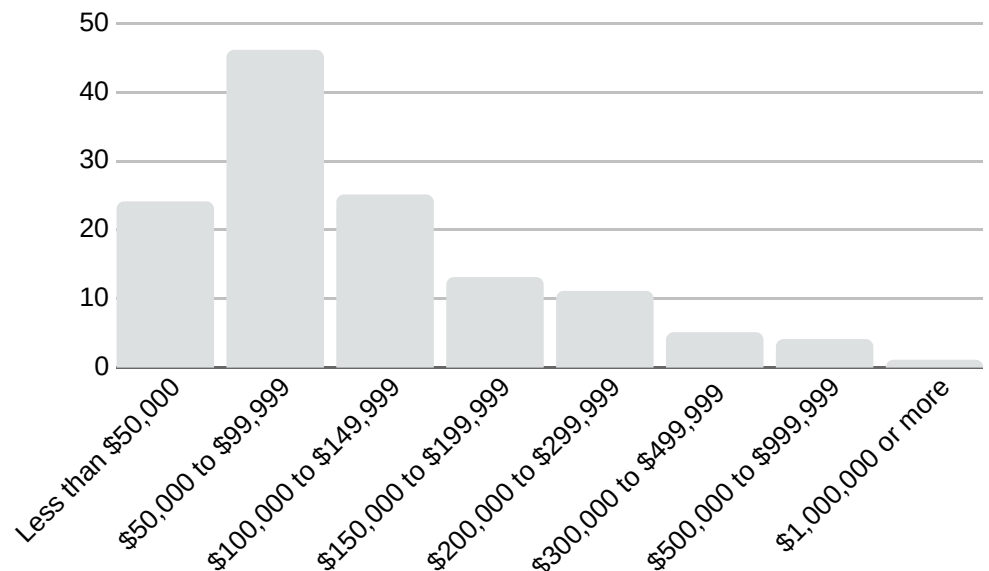
>> **The majority of homes both on and off the market are valued between \$50,000 and \$100,000.**

Chart 19. Number of Owner-Occupied Housing Units by Estimated Value



Similar to the amount of housing stock that's valued under \$150,000, **74 percent of the homes currently for sale on the market are valued at less than \$150,000.** The proportion of homes within each value bracket matches within 1 to 3 percentage points from the value of housing stock. This suggests that the homes for sale represent the housing stock that is currently available, not necessarily the purchasing power of potential buyers.

Chart 20. Number of homes for sale by list price



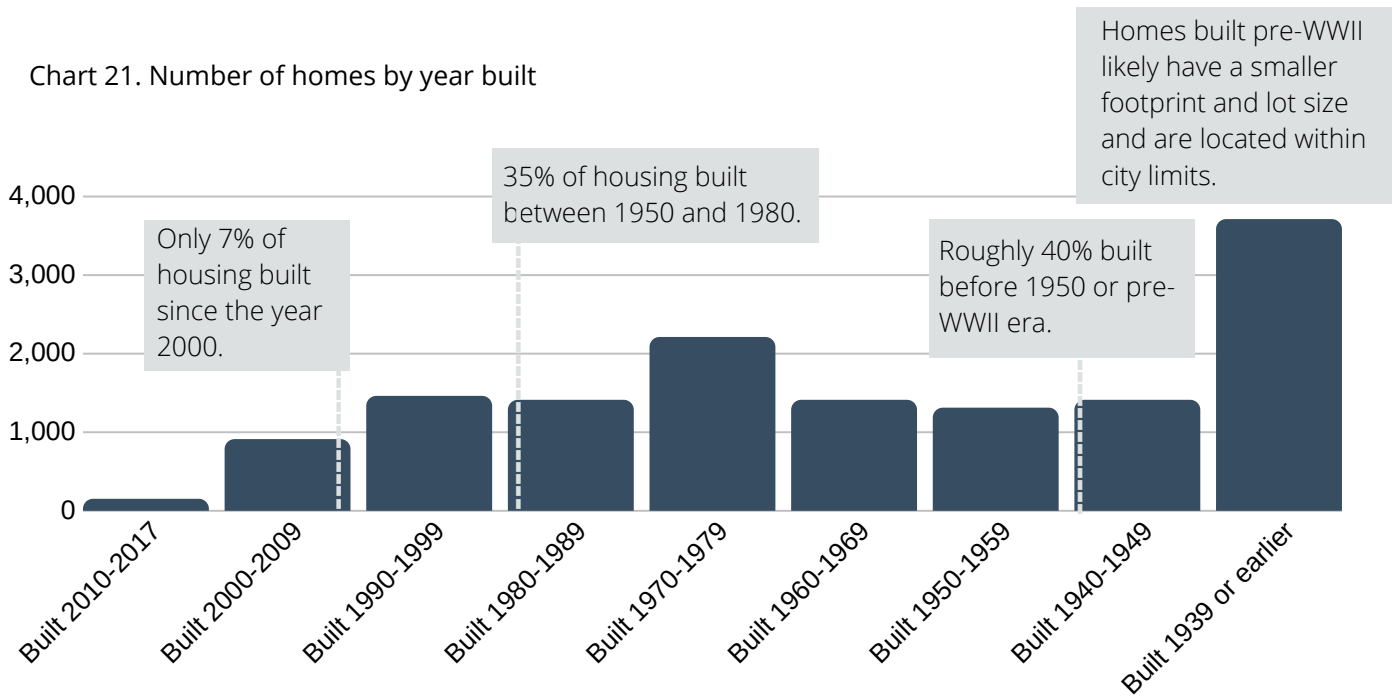
03 - HOUSING

Age of Housing Stock

The age of housing stock data includes all owner and renter-occupied homes as well as all housing types.

>>The age distribution of housing stock provides a history of home building in the county.

Chart 21. Number of homes by year built



Housing preferences shift post-WWII

Housing preferences shifted post-WWII, when suburban style homes were desirable housing formats nationwide, and supported by the newly implemented Federal Housing Authority’s 1934 program that provided insurance on private home mortgages for the first time in American history. While lenders had been spooked by the Great Depression which saw a doubling of home foreclosures, the FHA program required low interest rates in exchange for a guaranteed payment upon default of a loan, giving lenders confidence to provide loans to the average home buyer. The FHA program revolutionized home ownership in America, helping three out of five Americans purchase a home by 1959.

The program also developed design guidelines that were used for evaluating whether or not the mortgage would be insured. The design guidelines were built upon the mores of the time, and fundamentally reshaped housing and development patterns in America.

New homes with a larger footprint were given a higher score, as they would spur demand for labor and materials. Points were given for the presence of garage, thereby incentivizing use of the private automobile. Consideration was given as to the “fit within the neighborhood,” which had implications for the segregation of both race and economic class. This development pattern was supported by the rise of private automobile use and industrialization, which made it easier to spread out and cheaper to build.

1. ACS-5 year estimates. 2017. DP04. Dickinson County. 2. Zuegel, Devon Marisa. Financing Suburbia: “How government mortgage policy determined where you live.” Strong Towns. August 16, 2017. 3. Federal Housing Administration Underwriting Manual. 1934.

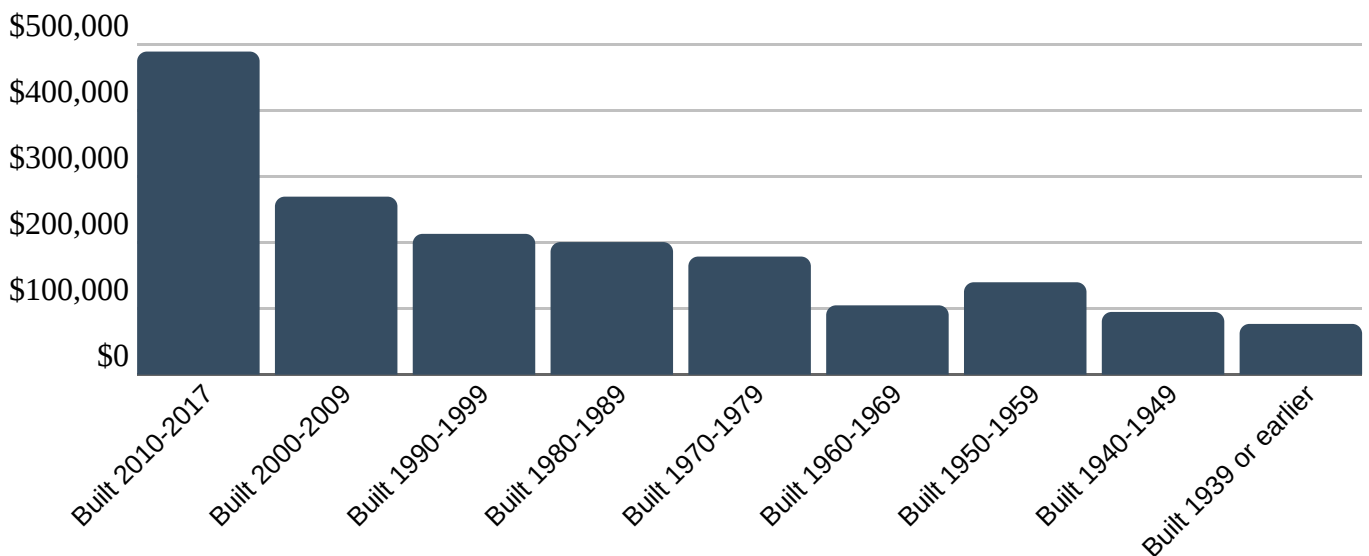
03 - HOUSING

Home Values for Sale by Age

The home values for sale by age data was derived by calculating the median value of homes grouped by decade according to the year they were built.

>> Asking home prices vary dramatically depending on the age of home listed, revealing that newer homes are valued more than historic properties in Dickinson County.

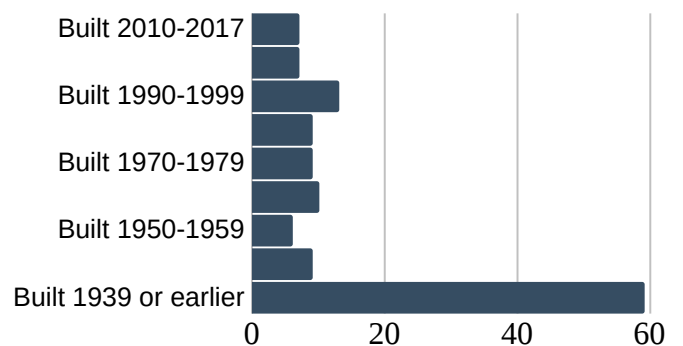
Chart 22. Median asking sale price by year built



Homes for sale on the market are valued higher the more recently they were built, as seen in chart 22, with the exception of 1950s homes, which, on average, are valued slightly higher than homes built in the subsequent decade. The average price of homes built in the last decade are on average valued at more than \$200,000 more than homes built between 2000 and 2009. It should be noted that there is one home built in this time period that is listed for more than \$1,000,000 which is skewing this data upward. Without including this home, the average price of homes built between 2010 and 2019 is \$383,000, approximately \$120,000 higher than the average price of homes built between 2000 and 2009.

Approximately 10 percent of homes currently

Chart 23. Number of homes listed on market by year built



listed on realtor.com were built since 2000; nearly half of homes currently for sale were built before 1939, indicating that many people are looking to sell older and, as indicated by the price point shown in chart 22, likely deteriorating homes.

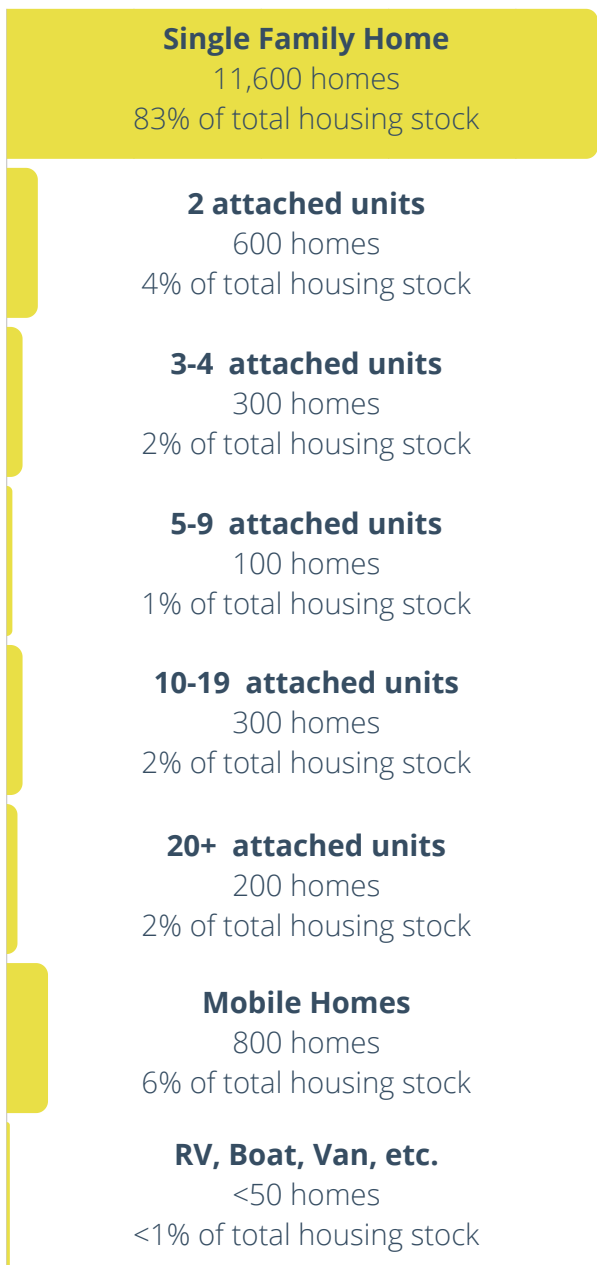
03 - HOUSING

Housing Units by Type

The range of housing formats within a community is referred to as housing diversity. A diverse community has various different dwelling types and sizes. This is generally achieved by offering a wider range of lot sizes and promoting a variety of building forms.

>> By providing greater housing choice, developments can meet the housing needs of their community's diverse residents and household types across the life course, such as students, young families, professionals, retirees, and people with disabilities.

Chart 24. Total number of homes by type



>> 83% of the housing in Dickinson County is comprised of single family homes.

Dickinson County has a relatively homogeneous housing mix (see Chart 24). Nationally, approximately 60 percent of housing units are characterized as detached single family; 72 percent of homes in Michigan are single family residences.

Downtown areas throughout the county can expand to support other housing formats such as apartments, town homes, and condos. Locating denser housing types in downtown areas with sidewalks, bike lanes, and public transportation infrastructure provides better access to jobs and services and helps to alleviate the perception that car traffic increases with such developments.

Nationally, the market is supporting new and redeveloped housing units in more centralized areas where people favor the ability to walk and easily access restaurants, parks, and other amenities.

ACS-5 year estimates. 2017. DP04. Dickinson County, Michigan & United States.

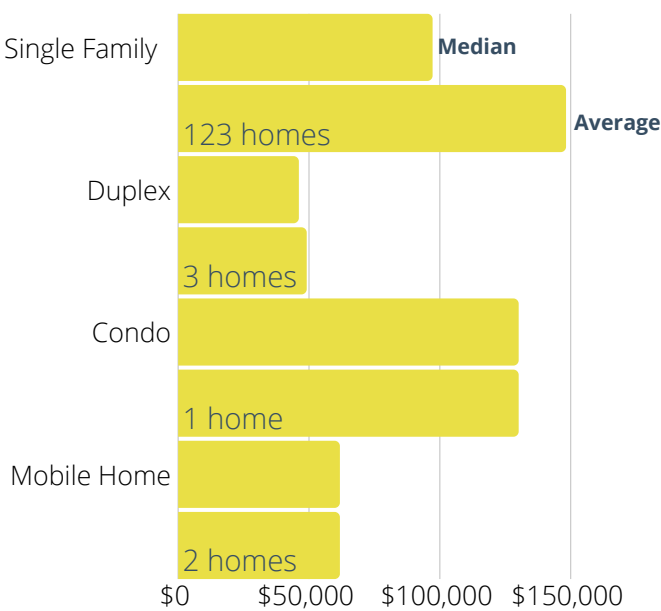
03 - HOUSING

Housing Units For Sale by Type

The home values for sale by type data was created by calculating the median and average value of homes grouped by type: single family, duplex, condo or apartment (3 or more attached units) and mobile home. The home listings are sourced from realtor.com.

>> There is a clear lack of diversity in housing formats available for sale in Dickinson County. The relatively high asking price for condos indicates a demand for this housing type.

Chart 25. Median and average asking price for homes by type



The median list price for single family homes is \$97,000 - nearly identical to the median home value of existing housing stock. The average list price is \$148,000, the highest of all housing types.

The median list price for condos is highest, approximately \$30,000 above the median list price for single family homes, indicating that this housing format is desirable. It should be noted that at the time of this data collection there was only one condo listed for sale, providing no indication as to the high and low end of the market for this housing format.

The average duplex price is less than \$50,000, suggesting that this housing format is either not profitable or these specific listings are in poor shape.

<http://realtor.com> December 2019. Dickinson County.

The Missing Middle

"Missing middle housing" is a term coined by the firm Opticos Design, which refers to housing types that are similar in scale to single family homes but allow for additional density. These building types, such as duplexes, fourplexes and bungalow courts, were common in the pre-WWII era and provide diverse housing options located within single family neighborhoods. They are referred to as "missing" because they are no longer typically allowed in single family zones and "middle" because they sit in the middle of a spectrum between detached single-family homes and mid-rise to high-rise apartment buildings in terms of form, scale, number of units, and, often, affordability.

Allowing for missing middle housing in traditional single family neighborhoods supports housing diversity and affordability, allowing people from all stages of life to live within the community. Where public support for large, multi-family developments can be hard to obtain, missing middle housing can also be more publicly acceptable, as they spread out housing density over several smaller developments.

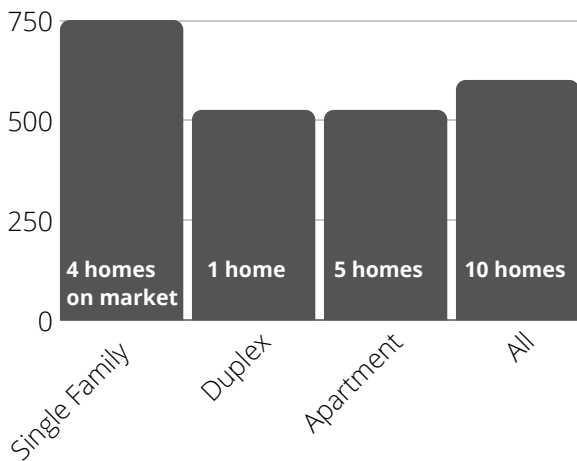
03 - HOUSING

Median Rents: By Type & Central U.P. Comparison

Median rents by type data was generated from craigslist.com, an online real estate listing service. Data was pulled January 2020. This data provides a glimpse into the type and value of rental units available within the community.

The comparison of median rents was obtained from U.S. Census data. This provides an understanding of how rents in Dickinson County compare to other counties within the Upper Peninsula who share a similar market.

Chart 26. Median monthly rents for homes by type

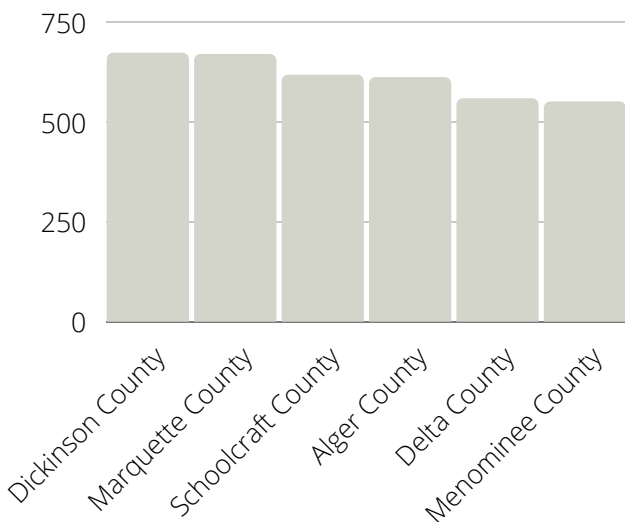


At the time the data was pulled, there were 10 rental units on the market, half of which are a multi-family format and half are single family homes. On average, single family homes rent for approximately \$750, which is \$200 per month more than a duplex or apartment. There were no condos for rent at the time of this data collection.

With only ten homes listed for rent, rental availability is notably low within the community.

<http://craigslist.com> January 2020. Dickinson County.

Chart 27. Median monthly rents ranked by county, Central Upper Peninsula



According to U.S. Census data, Dickinson County's median monthly rent is \$672, similar to Marquette County (see chart 27). This median is slightly higher than 2020 craigslist data (see chart 26), which provided a median rent of \$600. Rates are relatively low when compared to other counties within the state. The county with the highest median rental rate is Washtenaw County, with a median rent over \$1,000.

Important to note that rent estimates are generated from people selecting the range of rents paid (i.e. "less than \$500, between \$500 and \$1000..."), so the variation between counties can be impacted by the number of respondents filling out the survey.

ACS-5 year estimates. 2017. B25064. All counties in Michigan.

03 - HOUSING

Renters and Rents less than \$500 by Income Bracket

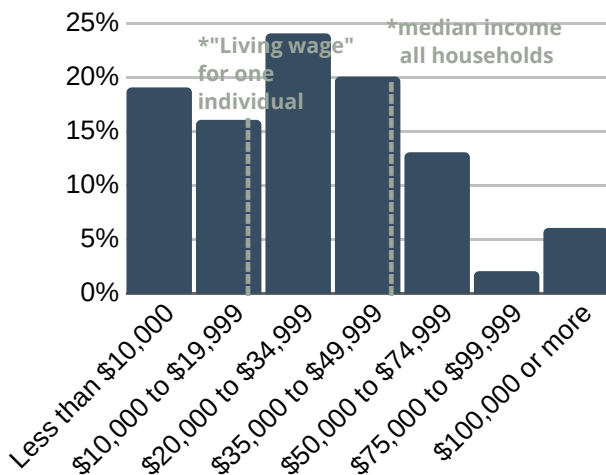
The income distribution of renters as seen in chart 28 can provide insight into housing rental needs; ideally, rental properties are available to meet all income levels.

Chart 29 displays the proportion of renters that are currently paying at the lower end of the rental market, less than \$500 per month.

>> In order to maintain housing affordability, renters should be paying less than 30% of their income on housing per month. This is especially prudent for those at the lower end of the income bracket.

Chart 28 displays the proportion of renters in each income bracket. Approximately 79 percent of renters are earning below the median income for all households. Recall that the "living wage" for individuals is \$23,000; roughly 35 percent of renters earn less than this threshold.

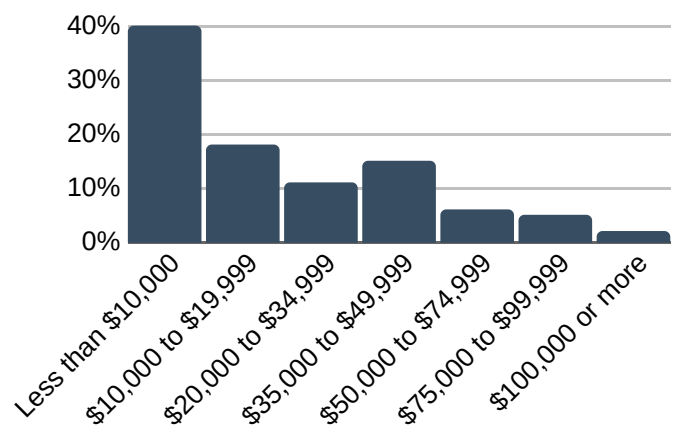
Chart 28. Percent of renters in each income bracket



*While the median income is around \$46,000 annually and a living wage for one individual is \$23,000, data does not pair neatly with these numbers. The numbers stated above used the \$49,999 income bracket as a proxy for median incomes and \$19,999 as a proxy for the living wage for one individual.

Chart 29 displays the proportion of renters in each income bracket that are paying less than \$500 per month on rent. The percent paying the lower end of living wage rent - \$500 per month or less - decreases as incomes increase, as one would hope and expect. However, less than one-quarter of residents in the \$10,000 to \$19,999 income bracket are paying less than \$500 monthly. This indicates that a proportion of lower income renters could be impacted by rental rates that are pushing them beyond their means.

Chart 29. Percent of renters in each income bracket paying less than \$500 per month on rent



ACS-5 year estimates. 2017. B25106.

03 - HOUSING

Renters and Rents greater than \$1,000 by Income Bracket

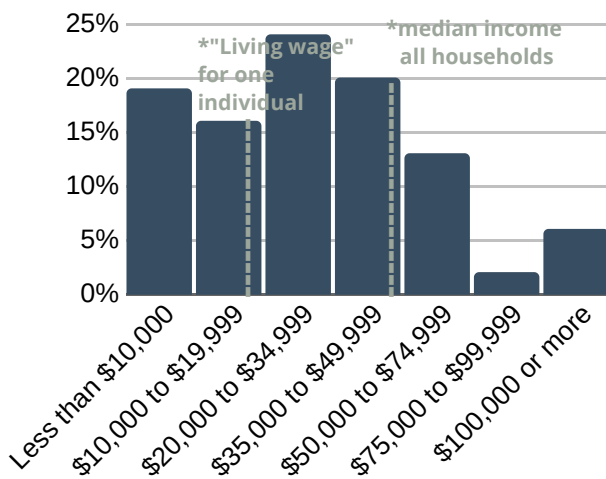
The income distribution of renters as seen in chart 30 can provide insight into housing rental potential; we look to the right hand of the income distribution to understand the existing market for higher-end rental properties.

Chart 31 displays the proportion of renters that are currently paying at the higher end of the rental market, greater than \$1,000 per month.

>> Residents earning above the median income have the greatest potential of pay higher rents without being burdened by housing costs.

Chart 30 displays the proportion of renters in each income bracket. Approximately 20 percent of the rental population (or 450 units) is earning above the median household income of approximately \$46,000; 65 percent of renters earn above the "living wage" threshold for one individual.

Chart 30. Percent of renters in each income bracket

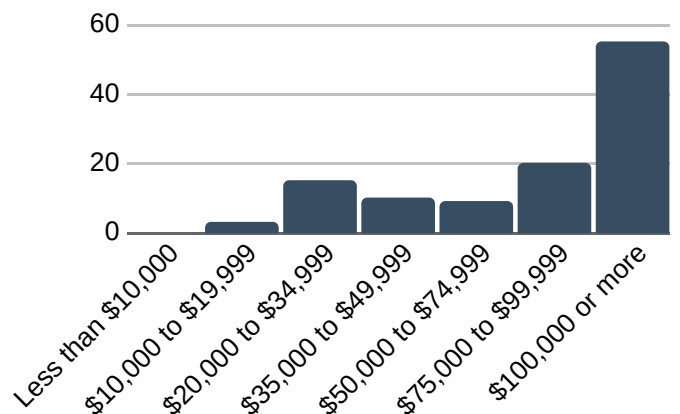


*While the median income is around \$46,000 annually and a living wage for one individual is \$23,000, data does not pair neatly with these numbers. The numbers stated above used the \$49,999 income bracket as a proxy for median incomes and \$19,999 as a proxy for the living wage for one individual.

ACS-5 year estimates. 2017. B25106.

Chart 31 displays the proportion of renters in each income bracket that are paying more than \$1,000 per month on rent. 42 percent of renters earning above the median income are currently paying upwards of \$1,000 per month on rent. This suggests that there is indeed a market for higher value rental units. Considering the large proportion of current homeowners that are living without a mortgage, this potential demand might even expand with an introduction of additional rental properties that are well-suited for retirees and/or elderly populations. Rental properties could do well in downtown, walkable areas, where people are able to access goods and services without reliance on a private automobile, a key barrier folks face as they age.

Chart 31. Percent of renters in each income bracket paying greater than \$1,000 per month on rent



03 - HOUSING

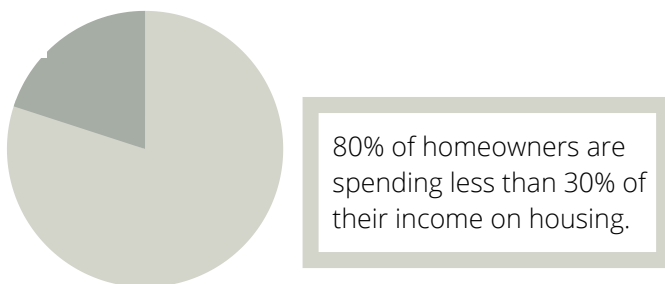
Housing Costs as Percentage of Income

While looking at monthly housing costs, it is important to look at how those costs impact household budgets. The Department of Housing and Urban Development (HUD) defines housing affordability as a household paying less than 30 percent of their income on housing-related expenses.

>>The majority of Dickinson County home owners are not cost burdened by housing. A large proportion of homeowners are spending less than 15 percent of their incomes on housing, representing an opportunity for future home purchasing power.

>>A little less than half of renters are spending more than 30 percent of their incomes on housing. Due to higher housing costs, these renters may have difficulty affording other necessities such as food, clothing, transportation, and medical care.

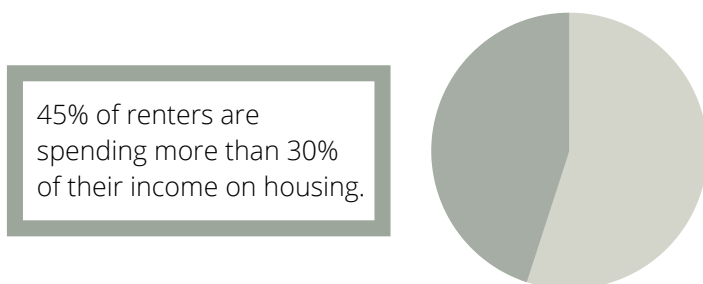
Chart 32. Monthly Housing Costs as Percentage of Income, Owner-Occupied Units with and without Mortgage



More than half of homeowners with and without a mortgage are paying less than 20 percent of their income on housing and 80 percent of homeowners with and without a mortgage are paying less than 30 percent of their income on housing. Twenty percent of both types of homeowners are paying above the HUD definition of housing affordability.

Half of non-mortgage homeowners pay less than 15 percent of their income on housing, which speaks to future buying or renting potential for homeowners who are looking to purchase a new home or become a renter.

Chart 33. Monthly Housing Costs as Percentage of Income, Rental Units



Approximately 55 percent of renters pay less than 30 percent of their income on rent, while 45 percent of renters pay more than 30 percent. By this measure, renters are more likely to be cost burdened by housing costs than owners.

ACS-5 year estimates. 2017. S1903. Dickinson County

03 - HOUSING

Affordable Housing Services

For the purposes of this report, affordable housing can be defined as housing units that are rented or owned below market rate or are rented at market rate but accept partial payment through vouchers. Affordable housing units are supplied to residents who qualify based on income or other characteristics, such as age or disability, that may preclude one from obtaining market rate housing. They may be publicly or privately owned.

There are a number of affordable housing programs within the community. Table 3 describes the supportive agency and the role this agency serves in the affordable housing space. These programs are generally supported by the U.S. Department of Housing and Urban Development (HUD).

Table 3. Affordable housing programs

AGENCY	ABOUT
Michigan State Housing Development Authority	MSHDA oversees and administers a variety of rental housing programs. These programs involve Housing Choice Voucher assistance or subsidized housing through Low Income Tax Credits, HOME, CDBG and/or MSHDA Multifamily Development Loans.
Iron Mountain Housing Commission	The IMHC offers one public housing community with for families and senior/disabled individuals. According to the IMHC website, this body maintains one rental property with over 100 units.
Kingsford Housing Commission	Kingsford Housing Commission provides housing assistance to low income residents through the management of Low Rent Public Housing. This program is income based. KHC supports privately owned subsidized housing apartments, state-owned Public Housing apartments, and Housing Choice Voucher aka Section 8 listings.
Dickinson Iron Community Service Agency	DISCA offers supportive services for seniors and veterans. Supportive Services for Veteran Families (SSVF) is a program that helps homeless veterans (or those in imminent danger of becoming homeless) and their families obtain and retain stable, permanent housing, among other things.

<https://www.publichousing.com/city/mi-kingsford>; <https://www.dicsami.org/>;
<https://affordablehousingonline.com/housing-authority/Michigan/Iron-Mountain-Housing-Commission/MI013>

SECTION 3

FOCUS GROUP FEEDBACK

04 - FOCUS GROUP FEEDBACK

CUPPAD held a Focus Group meeting on August 28, 2019 with a cross section of professionals involved in housing within Dickinson County. Participants ranged from economic development leaders, city and county staff, lenders, realtors, landlords, and major employers. See Table 5 for a list of participants.

The purpose of the meeting was twofold. First, the round table discussion provided an opportunity to share a snapshot of existing conditions data, and for the group to ground truth the data for accuracy. Additionally, through sharing local insights on housing and economic conditions within their communities, participants enriched data with their lived experience. Table 4 provides a record of feedback received from this meeting. The feedback is grouped by topic.

Table 4. Focus Group Engagement Record

TOPIC	FEEDBACK
Shifting Demographics	<ul style="list-style-type: none"> • Elderly populations are going to be stuck with a large house - more house than they need. Many don't want another 30 year mortgage. • Senior living could demand a nice town home/condo. • As people age they do not want to move around as much (need for "age in place" housing). • Not surprised with data indicating that the community has a large and growing aging population. • There is a need to do a survey. What do people want? How many people are interested in renting? • Owner-occupied housing rates are going down because young adults are moving back in with mom and dad. Young people have high student loan debt and may not qualify for loan because of high debt/income ratio. • Home ownership does not matter to some people. Young people are more focused on experiences, recreating, travel, etc. than they are on their home. • Interest in seeing income by age group (see page xx).
Housing	<ul style="list-style-type: none"> • We lost ground due to the recession - developers are more gun shy in executing projects. • There is a low rental supply and a huge rental demand. • The housing stock is older, and therefore housing prices are depressed. • The sweet spot for new homes is \$150,000 - \$300,000. • The build rate is about \$125-150 per square foot. • Finding qualified contractors is a challenge; companies cannot pay the wages that are being requested. • This is a unique market where you can buy a home for \$50,000. • Developers do not see zoning as a barrier so far.

04 - FOCUS GROUP FEEDBACK

Table x. Focus Group Engagement Record, continued

TOPIC	FEEDBACK
Challenges	<ul style="list-style-type: none"> • Appraisers seem to undervalue homes by tens of thousands. • There is a concern that making home improvements raises property taxes. • Grant funding for housing helps to revitalize, but it's not enough. • Couples don't seem to be interested in paying higher rates for rentals - they'll take what they can get. • Developers are hesitant to buy new units if they can't guarantee occupancy. • There are tax loophole programs via the Commercial Rehab Act, as well as if the property is in a Tax Increment Financing (TIF) and/or brownfield area. There are no tools for rehabilitating single family homes or duplexes. Current tools are not working to inspire spot rehabs. If the property is not in a TIF or brownfield area, there is no monetary incentive to develop.
Opportunities	<ul style="list-style-type: none"> • What are people doing with historic properties? • Case study: Escanaba - CDBG funds are being used for low/moderate income homeowners to rehab their home. CDBG program takes a lien on costs for repair, and then repayment comes back to CDBG program. The program eventually became self-funded. • Think about future workforce demands (and trailing spouse). People are coming from markets with higher housing costs. They are used to paying more for housing. • CCSI is pulling employees from surrounding areas, but it's hard to retain them. They cite not being able to find a house as a primary reason for leaving. • Employers need short term rentals/temporary housing. 3-6 month occupancy. Furnished. Developers find this risky if property isn't filled full time, and would need commitment from employers to guarantee 80% occupancy.

Table 5. Focus Group Participants

NAME, ORGANIZATION	
Russ Kassin, DAEDA & FNB&I Luke Carey, Carey Contracting Corporation Beau Anderson, Eden Property Collection Alyssa Chamberlain, Systems Control Theresa Caylor, Systems Control Lori Staedt, Raging River Properties Brad Staedt, Hercules Construction	Michelle Sellvers, River Valley Bank Alissa Hedlund, River Valley Bank Jordan Stanchina, City of Iron Mountain Benji Wood, Range Bank Jesse Land, MRI Properties Tony Edlebeck, City of Kingsford Cindy Miller, City of Kingsford

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