



Fair Housing and Equity Assessment

Antrim, Benzie, Grand Traverse, Kalkaska, Leelanau, & Wexford Counties



FRAMEWORK
FOR OUR FUTURE
A REGIONAL PROSPERITY PLAN

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Prepared by:

Networks  Northwest
Talent / Business / Community



Fair Housing and Equity Assessment

Acknowledgements

This document was prepared as part of the *Framework for Our Future: Tools and Strategies for Supporting the Grand Vision*, a regional resource for local governments, nonprofits, and other organizations working to meet local goals. Information and tools that can address issues identified by the Grand Vision process, including housing, transportation, land use, energy, arts and culture, workforce and economic development, community health, food and farming systems, and natural resources. The *Framework* includes a special emphasis on social equity, in order to ensure that populations such as those in poverty, disabled individuals, minorities, youth, and others have a voice in the planning process.

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The *Fair Housing & Equity Assessment* was prepared by the Northwest Michigan Council of Governments, as part of the Framework project, in order develop a shared picture of the housing and infrastructure dynamics that enhance or limit opportunity, and to develop forward-looking strategies and partnerships that can address challenges related to access to opportunity. Elements of the FHEA are prescribed by the US Department of Housing and Urban Development's Office of Sustainable Housing and Communities, and include:

1. Segregated Areas and Areas of Increasing Diversity and/or Racial/Ethnic Integration
2. Racially/Ethnically Concentrated Areas of Poverty ((RCAP) are areas where more than 50% of the residents are people of color and more than 40% of the residents have incomes less than or equal to 185% of the Federal poverty line).
3. Access to Existing Areas of High Opportunity.
4. Major Public Investments
5. Fair Housing Issues, Services, and Activities

The FHEA will ensure social equity and opportunity considerations in *Framework* planning and strategy development.

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#Executive Summary

Research shows that access to jobs, housing, and education can affect the quality of life and future prospects of the community's residents.

Local policies play an important role in shaping access to these opportunities. For instance, zoning determines where and what type of housing is built, and can also affect how close or how connected that housing is to jobs, services, or good schools. Transportation policies can encourage—or discourage—alternative means of transportation that make it easier to access employment or quality schools without a vehicle.

Consideration of how local plans and policies affect opportunity is an important part of a community planning process. The Fair Housing and Equity Assessment (FHEA) is intended to ensure that opportunity access considerations are included in local and regional planning processes, resulting in greater equity and access to opportunity region-wide.

The FHEA is a component of the Framework *for Our Future*, a project funded by the US

Department of Housing and Urban Development (HUD). Parameters for the FHEA are defined by HUD as follows:

- To identify areas of increasing segregation or integration
- To identify racially concentrated areas of poverty
- To identify areas of high access to opportunity
- To identify and address disparities in access to opportunity among different populations or parts of the region
- To identify and address Fair Housing issues

Nationwide, and particularly in larger urban areas, subsidized housing investments have historically been made in parts of communities that have more limited access to quality schools, healthy environments, or jobs. Research is increasingly pointing to the fact that the limited



opportunities available in these underserved neighborhoods have lifelong impacts on residents. The goal of the FHEA is to act as a tool which allows communities to consider opportunities in the context of residents' needs when determining where to make future public investments; and, conversely, how to invest in lower-opportunity areas in order to achieve greater equity in education, employment, and quality of life.

In many communities, these low-opportunity neighborhoods are also areas that have experienced historic patterns of segregation and disinvestment. As such, a primary focus in the HUD-recommended FHEA approach is on areas termed "Racially Concentrated Areas of Poverty" (RCAP) - that is, those areas where 50% or more of the population is made up of minorities, and 40% or more of residents live in poverty. The FHEA is intended in part to identify

#issues around disparities in access to opportunity between RCAPS and other parts of the community.

However, the nature of the Grand Vision region's geography and population is such that segregation and concentrated areas of poverty do not play the role that they often do in larger urban areas. In consideration of the region's demographics, NWMCOG's FHEA approach focused on various types of community needs and opportunities for all areas within the region. This analysis reviews "clusters" of needs, by geographic area, in the context of the opportunities that are available to residents in those areas. Indicators were identified to reflect needs around employment, education, and housing, as well as opportunities such as job access, quality schools, and affordable housing access. While this approach doesn't provide a specific designation to any one geography (such as RCAP), it does allow for analysis of need and opportunity based on particular elements. This approach considers all of the region's

communities in the context of a variety of needs and opportunities, and paints a more complete picture of the region's geography of opportunity.

In addition to FHEA data collection and cluster analysis, NWMCOG also obtained input from residents throughout the community regarding equity issues associated with transportation, housing, health, energy, and other community elements. This input was received through multiple efforts with assistance from a variety of project partners (see sidebar), and is used to further define issues identified in the cluster maps. Fair Housing and housing discrimination information was also obtained during the Framework process, and is used in the FHEA to illustrate challenges both for the region as a whole and for particular populations.

It's important to note that this document is intended to provide a generalized discussion on equity. Data and maps should not be interpreted as representing hard boundaries or neighborhoods; instead, they are provided to

give a sense of the general pattern of needs and opportunities.

Equity in the Grand Vision Region: Overview

The six-county Grand Vision region, which includes Antrim, Benzie, Grand Traverse, Kalkaska, Leelanau, and Wexford counties, is largely a rural region, with numerous small cities and villages. These cities and villages act as employment centers and are the focus for much of the region's investment, development, and other business activity. Many of the region's schools, shopping centers, service providers, and jobs are located in these communities. Its rural areas, on the other hand, are home to 69% of the region's population and 74% of its housing units. These areas, which offer tremendous recreation opportunities, scenic beauty, and small town character, are vital to the region's



#economy, drawing visitors and new residents alike to the area.

The region's social equity challenges are shaped in part by the urban or rural character of the community. Urban areas provide good access to jobs and services, but shortages of affordable housing make these communities inaccessible to many residents. Additionally, many key "stressors," such as high poverty or unemployment rates, are located within urban areas, particularly within areas at the edges of and outside Traverse City and Cadillac.

Rural areas, on the other hand, may have higher percentages of affordable housing, but much of that housing may be in poor repair, far from employment, or dependent on expensive heating fuels that increase cost burdens for residents. Long distances to work or school leave most residents dependent on a vehicle; and for those that can't or don't drive, transportation is a major obstacle, with only limited transit service. Rural residents also struggle with limited services that

are stretched over large geographies. Nearly all of the region's supportive housing units and homeless shelters, for instance, are currently located in Cadillac and Traverse City; many individuals in rural communities must leave their communities to access services.

Differences in challenges exist even amongst rural areas. Many rural communities have significant mileage along the Lake Michigan coast or along inland lakes. Property values are higher in these communities, which are often both seasonal vacation destinations and popular as retirement destinations. While these areas are typically more affluent than the region as a whole, many residents that make up the service-based workforce in these communities struggle to find year-round employment and housing that's affordable.

Despite these urban, rural, and shoreline variations, many residents throughout the region experience similar difficulties in accessing housing, jobs, or other opportunities. These

difficulties are the result of many factors that arise from region-wide population and economic trends:

- The region's population is aging, and the numbers of young people and families are declining. These trends have far-reaching impacts on housing and service demand, as needs for rentals, small homes, and accessible units increase.
- While still a small percentage of the population, the region's minority population is increasing at a faster rate than the population as a whole.
- Poverty in the Grand Vision region is not concentrated in one particular area: like the region's population, it is dispersed throughout the region. Poverty rates are higher among minorities, children, single parent households, and those without a high school diploma; but, like the population as a whole, these demographic groups are not



concentrated in a particular neighborhood or geography.

- The majority of job opportunities are available in the region's cities and villages. However, 74% of the region's population largely resides in rural areas. Many residents must commute long distances to find employment, resulting in high costs for transportation. Others are only able to find seasonal employment or jobs with low wages and few benefits. Residents of rural areas and small villages stress the need for year-round employment and living wages in their communities.
- Transportation access depends overwhelmingly on access to a private vehicle. For those that can't or don't drive, transit options are severely limited by the region's large geography and limited funds; and the use of walking or biking for all transportation needs presents some serious challenges. Pedestrian ways, bike paths, or

sidewalks are often missing or lack connections to major destination; while even existing non-motorized pathways may become impassable in winter weather. And for those that must travel long distances to work, walking or biking isn't likely to be a viable option.

- About 15% of the region's population live in areas that have higher rates of one or more economic distress indicators—including unemployment, poverty, severe rent burden, and limited or no access to a vehicle. These conditions can be caused, and aggravated, by limited access to job, housing, or transportation opportunities.
- Housing discrimination is reported by agencies, surveys, and interviews to occur throughout the region. For some groups, particularly the disabled, migrant workers, and Native American populations, housing discrimination may act as a barrier to accessing housing. Surveys and agencies

document a lack of awareness regarding Fair Housing law, on the part of tenants, homebuyers, property managers, landlords, real estate agents, and others.

- While the needs of low-income households and those in poverty emphasize transit improvements and better pedestrian or bicycle access, planned transportation investments are focused on road repair and maintenance. Planned transit improvements consist predominantly of new bus shelters or communication systems that don't impact access to transit or service times.
- Housing investments and development have largely occurred in the cities of the region, and more units are planned to be developed within the City of Traverse City. Affordable housing in urban areas is a critical need: job access, services, and schools are more available in cities and villages than in rural areas, and these communities often experience severe



affordable housing shortages. Planning and developing affordable housing in cities and villages meets a critical need. However, housing services or supports are limited in rural areas, which struggle with needs related to home repair, energy costs, and transportation; and residents of rural areas continue to stress the need for affordable housing in their communities. But policies limit new subsidized development in areas without sewer and water access, and small nonprofits struggle to serve the region's large geographies, leaving many of these areas with few resources for addressing their housing needs.

FHEA "Bridge"

Communities have a critical role to play in addressing these challenges. Transportation and housing access are directly affected by local policies, and these opportunities subsequently impact the education or employment opportunities available to residents. The goal of

the FHEA is to ensure that equity considerations are included as part of the decision-making processes around these local policies and investments.

Recommendations were not developed as part of this report, in part because in-depth discussions and strategy development are a part of the overall *Framework* process. Rather, to ensure that FHEA findings are integrated in strategy development at the regional level, a checklist will be developed with project partner participation. This checklist, designed to be used when considering strategies and projects, will help to keep opportunity access at the forefront of *Framework for Our Future* discussions and strategy development. In addition, the checklist will be designed for use by local units of government, private sector developers or businesses, and nonprofit organizations to help ensure that social equity issues are considered in the development of new plans, projects, or investments throughout the region..



Fair Housing & Equity Assessment Process

The Grand Vision region FHEA was developed as part of the *Framework for Our Future: Tools and Strategies for Supporting the Grand Vision*. This project included coordinated efforts amongst a variety of partners, units of government, and the public...The process used to develop the FHEA followed guidelines from HUD relative to *Data, Deliberation, and Decision Making*.

Data

The data analysis phase identified the region's RCAPs, examined what opportunity means for the region's residents, and consulted with stakeholders and project partners to identify various indicators of opportunity. This information was used to categorize the region's communities based on the opportunities they offer, and to create maps that display and communicate the results of this analysis. Data was obtained from HUD and the American Community Survey. Additional data was obtained through interviews, surveys, and other public input opportunities provided as part of the Framework process.

Deliberation

Data was presented to networks and project partners for review and deliberation. The Grand Vision Housing Solutions Network acted as the primary oversight in the development of the FHEA, and the Consortium also played an advisory role in data collection and document review.

Opportunities and needs were also discussed in-depth in one-on-one or group interviews, surveys, Community Dialogues, the Creating Opportunities Summit, and other public input opportunities provided as part of the Framework process (see Chapter, Public Input and Deliberation)

Decision Making

The FHEA will be used when considering strategies and initiatives for the *Framework for Our Future*. The completed FHEA will also include a checklist that will help communities and partners align their projects and investments with social equity issues that were identified within the FHEA.

1. Public Input & Deliberation

The *Fair Housing and Equity Assessment* was prepared as part of the *Framework for Our Future: Tools and Strategies for Supporting the Grand Vision*, a regional resource for local governments, nonprofits, and other organizations working to meet local goals in the six-county region of Antrim, Benzie, Grand Traverse, Kalkaska, Leelanau, and Wexford Counties. Information and tools will be provided to help address a broad range of inter-connected community issues, including housing, transportation, land use, energy, arts and culture, workforce and economic development, community health, food and farming systems, and natural resources. The *Framework* includes a special emphasis on social equity, in order to ensure that populations such as those in poverty, disabled individuals, minorities, youth, and others have a voice in the planning process.

As part of the *Framework for Our Future* process, residents and stakeholders provided input on a variety of issues and concerns through surveys, events, and dialogues. This input was used to inform the *Fair Housing and Equity Assessment*. Reports and results from surveys used in this report are available online at www.nwm.org/framework; a summary of the processes, activities, and events follows.

Input Expos

A series of Input Expos was held in April 2013, in Antrim, Benzie, Grand Traverse, Kalkaska, Leelanau, and Wexford Counties. The Expos were held in an open house format, and featured information, presentations, and resources, along with a variety of opportunities for the public to share ideas and comments on important community issues and the *Framework* project. The goals of the Input Expos were to help



residents learn about the *Framework for Our Future* project and the topics of transportation, housing, energy, and land use; and to share ideas through surveys, activities, and online polls.

Over 250 residents participated in the Expos, learning more about the *Framework* process and offering ideas, strategies, and solutions to community issues. Input from these events relative to community needs and concerns was used to inform the *Fair Housing and Equity Assessment*.

Community Dialogues

Throughout 2012-2013, human service collaborative bodies in Antrim, Benzie, Grand Traverse, Kalkaska, Leelanau, and Wexford Counties discussed community issues including housing, transportation, energy, healthy food,

#and community health. The Dialogues focused on how those issues affect people living in poverty, minorities, seniors, disabled individuals, and others. Results and findings from those discussions were used to inform this document.

Framework for Our Future Housing Survey

In 2013, the Grand Vision Housing Solutions Network developed and distributed a questionnaire to identify attitudes and experiences around specific housing issues, including community needs, housing preferences, and housing discrimination. The questionnaire was developed and conducted to inform housing plans and reports, including county housing inventories and the Fair Housing and Equity Assessment, as part of the *Framework for Our Future: Tools and Strategies for Supporting the Grand Vision*. The *Housing Survey* was released at Input Expos in April 2013, and was also made available and distributed online to residents throughout the

region. Surveys were also distributed in hard copy to/by county human service collaborative groups to include a wider demographic. Over 400 responses to the survey were collected. Results from the *Housing Survey*, particularly those relative to housing discrimination and Fair Housing issues, were used to inform the *Fair Housing and Equity Assessment*.

Creating Opportunities Summit

At the Creating Opportunities Summit, held on November 6, 2013, over 250 interested citizens gathered to learn about community issues in the context of poverty, and to discuss solutions to improve infrastructure in northwest Michigan to make our communities better places to live. Attendees participated in breakout sessions and panel discussions about transportation, housing, energy, education, employment, and healthy food. Donna Beegle, national poverty expert, brought perspective to the ways in which infrastructure impacts people in poverty. Information and ideas offered at the

Creating Opportunities Summit were used to inform the *Fair Housing and Equity Assessment*.

Authentic Voices at the Table: Focus Groups and Interviews

Because people living in poverty are commonly under-represented in any public input process, the Traverse Bay Poverty Reduction Initiative conducted a series of focus groups and interviews with people living in poverty, an initiative titled "Authentic Voices at the Table." This project, conducted as part of the *Framework for Our Future* public input process, offered an opportunity to both hear and learn from this traditionally underrepresented groups.

Over 100 individuals participated in the Authentic Voices conversations. Discussions were held with established groups, such as those serving parents of Headstart Preschool children, senior citizens on minimal fixed incomes, immigrants, those with mental and physical disabilities, workers earning minimum wage, and high school students. In addition to



these group discussions, local food pantries provided the opportunity to have one-on-one, private conversations.

Each discussion in the Authentic Voices initiative included an explanation of the project and a series of conversation starters related to *Framework* topics. Group discussions were designed to be conversations among participants, in order to allow the opportunity for participants to talk freely about the issues that most affected them.

The focus groups and interviews were not designed to yield quantitative results. Rather, they identify a sampling of issues and concerns among those who live in poverty, and how community decisions play a role in issues and concerns. Input from these discussions was used to inform the *Fair Housing and Equity Assessment*.

FHEA Review and Deliberation

A number of groups, including the Social Equity Network, the Grand Vision Housing Solutions Network and the *Framework for Our Future*

Project Advisory Committee, reviewed data and made recommendations relative to indicators and overall approach.

- The Social Equity Network, a task force composed of *Framework for Our Future* project partners focused on obtaining input and engagement from traditionally underrepresented groups, reviewed the scope of the Fair Housing and Equity Assessment. The Social Equity Network also provided assistance in engaging a variety of individuals and groups in the process, through survey distribution and collection, events, focus groups, and interviews.
- The Grand Vision Housing Solutions Network is a group of housing stakeholders that meets regularly to review and discuss housing issues in the six-county region. The Network provided oversight, review, and guidance of housing materials developed as part of the *Framework for Our Future*, including the *Fair Housing and Equity Assessment*. The Network developed the

Housing Survey in December 2012-January 2013, and participated in its distribution throughout the region. The Network also reviewed and discussed the scope of the Fair Housing and Equity Assessment, and reviewed data and findings, at meetings held in June and July 2013.

- The Project Advisory Committee, an oversight group composed of *Framework for Our Future* project partners and local governments, reviewed Fair Housing and Equity Assessment data and findings at the August 2013 meeting.
- Findings from FHEA-related analysis and processes were presented and discussed with members of the public at the Creating Opportunities Summit held in November 2013.

Following completion of the draft, the FHEA will be presented to the project Consortium, Grand Vision Networks, and other stakeholders for their review and comment.



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2. Population & Housing Profile

The 2010 US Census calculated that 197,000 people reside in the six-county region of Antrim, Benzie, Grand Traverse, Kalkaska, Leelanau, and Wexford counties. The six-county region covers about 2,200 square miles, with a population density overall of about 69 people per square mile. The US Census categorizes about 70% of the region's population as living in "rural" areas, with 30% living in "urban clusters." Nearly three-quarters of the region's housing units are located in rural areas; 26% of housing is located in urban clusters.

The region's predominantly rural and small town character has shaped the region's economy, population trends, and quality of life. The natural resources, scenic beauty, and high quality of life in the Grand Vision region have long made it a desirable location for second homes, retirees, and families. Throughout the 1970's, 80's, and 90's, these natural and community assets

contributed to rapid growth: the population more than doubled region-wide between 1970-2000. Much of the growth occurred outside of cities and villages, as many new residents moved to the area for rural lifestyles, while population declined in most of the region's cities and villages.

However, many of these changes were altered, if not reversed, by Michigan's recent recession. Throughout the state, economic decline resulted in loss of manufacturing jobs, particularly in communities that hosted numerous industries with close connections to the automotive industry. Subprime loans and loss of employment left many residents unable to make monthly mortgage payments, creating high rates of foreclosure and leaving a glut of homes on the market – which in turn led to a decline in housing value, "underwater" mortgage holders, and reduced housing demand. As the region, like



many other parts of the state, contended with these challenges, its historically high growth rates slowed. Between 2000-2010, the region's population grew by 6% - the slowest growth rate since 1960.

Age & Aging

The region's moderate population growth between 2000-2010 occurred almost entirely in individuals over the age of 45. With fewer jobs available, many residents and their families left the area to find employment opportunities elsewhere, reflected by a 23% decline in individuals aged 35-44. Because this age group is most likely to be part of a household with children at home, the region also experienced a decline in all age groups under the age of 20 (see Figure 2).

#Yet, as younger people and families left the region, the numbers of those aged 45 and older increased (see Figure 1). Some of this growth reflects natural age increases, as life expectancies increase, birth rates decline, and the Baby Boomers begin to reach retirement age; while some growth can be accounted for by new residents that moved to the area following retirement. Nearly all recent population growth has been concentrated in those aged 45 and older; and the number of households with individuals aged 60 and over has increased by

38% between 2000 and 2010—compared to an 11% increase in the number of households overall.

Households & Families

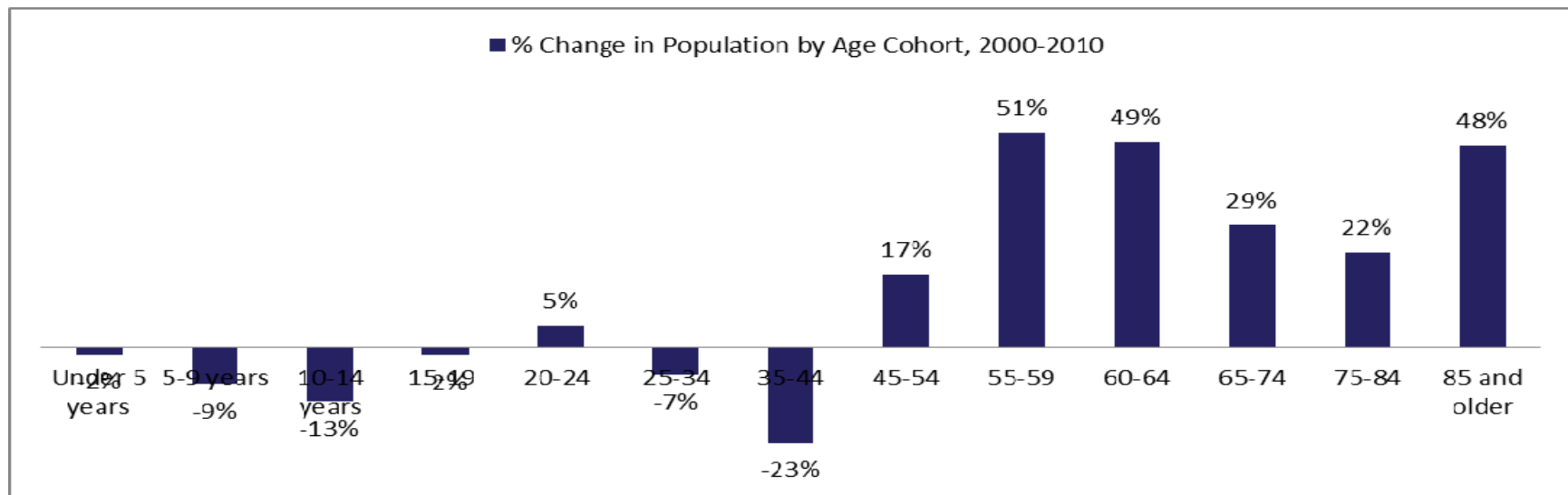
As the region experiences increases in its senior population and decreases in its younger population, a number of family and household trends follow. As individuals age, the number of family households with children tends to decline, as children leave home for college or to begin their own households. Between 2000-2010, the

number of families with children declined in all counties in the region, with decreases ranging from 3% in Grand Traverse and Wexford counties to 16% in Leelanau County.

As the number of families declined, so too did household size. The average household size dropped by about 4% region-wide between 2000 -2010, reflecting declines in family households and increases in single-person households. Overall, the number of households in the region increased by 11%. The number of single person households, however, increased by 22%.

#Figure 1. Population Change by Age Group in the Grand Vision Region, 2000-2010

Data from 2010 US Census



In contrast, the number of two-person or larger households grew by only 3%.

With smaller households, the demand for housing will outpace population growth, as more homes will be needed to house even the same number of people. For instance, between 2000-2010, while the region's population grew by only 6%, the number of new households grew at nearly twice that rate (11%), while the number of new housing units increased by 16%. As populations age and household sizes shrink, the demand for housing will continue to increase even when population growth rates decline. However, future housing demand is likely to be more focused on smaller homes, to accommodate the needs of smaller households, rather than the large single-family homes that have been the focus of new housing construction in recent decades.

Education, Income, & Employment

About 90% of adults in the Grand Vision region have a high school diploma or higher, while about 24% have obtained a bachelor's degree or higher, although Educational attainment varies by county. For instance, about 11% of adults in Kalkaska County have a bachelor's degree or higher, compared to about 39% in Leelanau County. High school diploma rates are lower in

Table1. Employment, Income, & Educational Attainment

Data from American Community Survey

	Labor Force	Unemploy- ment	Median House- hold Income	H.S. Diploma or higher	Bachelor's degree or higher
Antrim	10,330	10.3%	\$41,679	90.00%	23.40%
Benzie	8,291	10.0%	\$45,998	90.20%	25.20%
Grand Trav- erse	34,450	8.0%	\$46,786	92.90%	29.80%
Kalkaska	8,003	9.6%	\$38,053	86.00%	10.40%
Leelanau	10,292	7.4%	\$51,267	93.80%	38.60%
Wexford	13,371	11.6%	\$43,873	87.70%	16.50%
Grand Vision Region	84,737	9.5%	\$44,609	90.10%	24.00%

Kalkaska and Wexford counties than the region as a whole.

Income and employment are closely tied to educational attainment: individuals with higher educational attainment typically have more employment options and earn higher wages than those without college-level education. The median household income, region-wide, is about \$45,000; incomes are lower in counties with lower rates of college-level educational

attainment. Unemployment is lowest in Leelanau and Grand Traverse counties, which have the region's highest rates of individuals with high school diplomas and bachelor's degrees or higher.

Health care and social assistance, government, retail, accommodation and food services, and manufacturing make up the largest employment sectors in the region (see table). Particularly in the retail, accommodation, and food services

[#]Table 2. Jobs by Industry in The Grand Vision Region

Data from Michigan Department of Labor and Economic Growth, Bureau of Labor Market Information and Strategic Initiatives

Industry	2013 Jobs	2013 Jobs, % of total	Avg. Earnings (2013)
Health Care and Social Assistance	11,918	8%	\$55,125
Government	11,855	8%	\$52,708
Retail Trade	11,247	7%	\$29,054
Manufacturing	9,785	6%	\$55,983
Accommodation and Food Services	9,717	6%	\$18,106
Construction	3,241	2%	\$52,665
Professional, Scientific, and Technical Services	2,978	2%	\$60,306
Finance and Insurance	2,612	2%	\$65,132
Administrative and Support and Waste Management and Remediation Services	2,716	2%	\$34,682
Other Services (except Public Administration)	2,405	2%	\$29,539
Wholesale Trade	1,626	1%	\$55,124
Educational Services (Private)	1,351	1%	\$31,370
Information	1,136	1%	\$65,211
Arts, Entertainment, and Recreation	1,068	1%	\$24,955
Transportation and Warehousing	927	1%	\$49,541
Mining, Quarrying, and Oil and Gas Extraction	875	1%	\$80,252
Real Estate and Rental and Leasing	833	1%	\$38,071
Agriculture, Forestry, Fishing and Hunting	751	0%	\$29,914
Utilities	440	0%	\$118,010
Unclassified Industry	135	0%	\$27,506
Management of Companies and Enterprises	97	0%	\$95,872

#sectors, employment is inclined to be seasonal, reflecting a strong tourism element in the region's economy.

Individuals & Families in Poverty

About 13% of the region's population lives in poverty, though that percentage varies by population subgroup and geography. The region's highest poverty rates are found in Antrim, Benzie, and Wexford counties, all of experience a 17% poverty rate (see Table 4).

- 19% of individuals under the age of 18 live in poverty.
- 6% of seniors live in poverty.
- Adults without a high school diploma are more than twice as likely to live in poverty. 22% of adults with no high school diploma live in poverty, compared to 10% of all adults.

Demographic Profile

While there was a very minor increase in minority population between 2000-2010, with non-white populations increasing from 3% of the total population to 4%, the Grand Vision region remains largely homogenous in terms of race

and ethnicity. Leelanau and Grand Traverse are slightly more diverse than the region as a whole, with non-whites making up about 6% of the population in each of those counties.

Non-white populations and those of Hispanic or Latino descent are more likely to live in poverty. Over half (51%) of the region's black population lives in poverty—a rate more than four times higher than the poverty rate of the white population (12%). Hispanics and Native Americans, meanwhile, are nearly three times more likely to live in poverty than whites—34% of the region's Hispanic or Latino population, and 31% of Native Americans, live in poverty.

Native Americans

Native Americans make up the region's largest minority group; many are members of the Grand Traverse Band of Ottawa and Chippewa Indians. Nearly three-quarters of the region's Native American population—72%—reside in Leelanau and Grand Traverse Counties. Peshawbestown, the center of the GTB's reservation of federal trust lands, is located in Leelanau County, which is home to about 36% of the region's Native American population.

Between 2000-2010, the region's Native American population increased by about 11%.

Almost all of that increase occurred in Grand Traverse County, with slight declines in Antrim, Benzie, and Leelanau counties. However, tribal leaders report concern that US Census data may undercount Native Americans. A 2013 report by the Housing Assistance Council indicates that Native Americans living on reservations or tribal lands may avoid the Census due to mistrust of the federal government.¹

Native Americans are nearly three times more likely to live in poverty than whites—31% of Native Americans live in poverty. In Leelanau County, which is home to over a third of the region's Native Americans, the poverty rate is 46%, compared to 9% for whites.

Hispanic and Latino

While the Hispanic population remains a small percentage of the region's total population (2%), the number of Hispanics is increasing significantly faster than the population as a whole. Between 2000-2010, the number of those identifying themselves as Hispanic or Latino increased by 45%, from 2,815 individuals in 2000 to 4,107.

Many of these individuals have ties to the region's agricultural economy, which depends in

1. Housing Assistance Council , *Taking Stock: Rural People, Poverty, and Housing in the 21st Century*, 2012 16

Table 3. Race and Ethnicity in the Grand Vision Region

	White alone	% White Alone	Black or African American alone	% Black or African American alone	American Indian & Alaska Native alone	% American Indian & Alaska Native alone	Asian alone	% Asian alone	Native Hawaiian & Other Pacific Islander alone	% Native Hawaiian & Other Pacific Islander alone	Some other race alone	% Some other race alone	Two or More Races	% Two or More Races	Hispanic or Latino, of any Race	% Hispani c or Latino, of any Race	Total	#
Antrim	22,815	98.1%	72	0.3%	95	0.4%	66	0.3%	2	0.0%	174	0.7%	429	1.8%	404	1.7%	23,580	
Benzie	17,059	97.3%	42	0.2%	200	1.1%	56	0.3%	0	0.0%	57	0.3%	291	1.7%	302	1.7%	17,525	
Grand Traverse	82,035	94.3%	976	1.1%	670	0.8%	523	0.6%	0	0.0%	290	0.3%	1,567	1.8%	1,874	2.2%	86,986	
Kalkaska	16,839	98.2%	83	0.5%	97	0.6%	76	0.4%	0	0.0%	43	0.3%	262	1.5%	214	1.2%	17,153	
Leelanau	20,304	93.5%	10	0.0%	704	3.2%	44	0.2%	0	0.0%	275	1.3%	420	1.9%	794	3.7%	21,708	
Wexford	31,529	96.3%	144	0.4%	150	0.5%	120	0.4%	0	0.0%	130	0.4%	580	1.8%	519	1.6%	32,735	
Grand Vision	190,903	95.6%	1327	0.7%	1916	1.0%	885	0.4%	2	0.0%	969	0.5%	3549	1.8%	4,107	2.1%	199,687	

Table 4. Poverty by Race and Ethnicity in the Grand Vision Region

Data from American Community Survey

	Poverty Status											
	Families			By Age			Poverty by Race/Ethnicity					
	All individuals	Families	Families with children under 18 years	Children (under age 18)	Seniors	White	Black	American Indian & Alaska Native	Asian	Some other race	2 or more races	Hispanic or Latino of any race
Antrim	17%	12%	24%	31%	6%	16%	41%	55%	22%	55%	23%	35%
Benzie	12%	7%	14%	17%	6%	11%	73%	12%	17%	27%	41%	42%
Grand Traverse	11%	7%	13%	13%	7%	11%	44%	19%	15%	27%	14%	26%
Kalkaska	17%	12%	20%	23%	8%	16%	35%	26%	68%	0%	9%	29%
Leelanau	11%	7%	14%	15%	5%	9%	84%	46%	9%	10%	28%	37%
Wexford	17%	12%	21%	25%	9%	16%	46%	28%	3%	79%	46%	56%
Grand Vision region	13%	10%	18%	19%	6%	12%	51%	31%	16%	35%	24%	34%

#large measure on a migrant workforce. A 2013 report indicated that “some former migrant workers are beginning to homebase in Michigan and from there travel to other states for agricultural work.”² Cited reasons for this trend include a desire to settle down, a desire for the improved educational opportunities that result from settling down, and immigration-related travel difficulties. In view of these trends, some of the increase in the Hispanic population in the Grand Vision region may be a result of migrant farmworkers leaving the migrant workforce stream and settling permanently in the region.

In the Grand Vision poverty rates of Hispanic individuals are nearly three times the white population poverty rate, at 34%.

Disabled population

The Census and American Community Survey only collect data on the disabled population at the metropolitan or micropolitan region. In the combined micropolitan areas of Cadillac and Traverse City, which includes Benzie, Grand Traverse, Kalkaska, Leelanau, and Wexford Counties about 14% of individuals have a disability. The rate of disability varies by specific population, with Native Americans and seniors more likely to report disabilities.

- About 28% of Native Americans have a

disability, a rate double that of the total population.

- Seniors are even more likely to have a disability: 36% of those aged 65 and older have a disability, and half of those aged 75 or older have a disability (2010 ACS).

Housing Profile

Data from housing inventories conducted in 2012-2013 found challenges related to the type and availability of housing stock in the region, its affordability, condition, and associated factors.

Housing Demand and Diversity

Population and economic changes over the last several years have driven housing demand in ways that vary from many trends seen in the area over the previous thirty years.

- As noted, the region's population is aging. With an aging population, communities are likely to experience changes in service needs and housing demand. Difficulties with independent living or in remaining in the home are likely to create a demand for assisted living, adult foster care, or other options such as in-home support services. Other housing choices that will be important

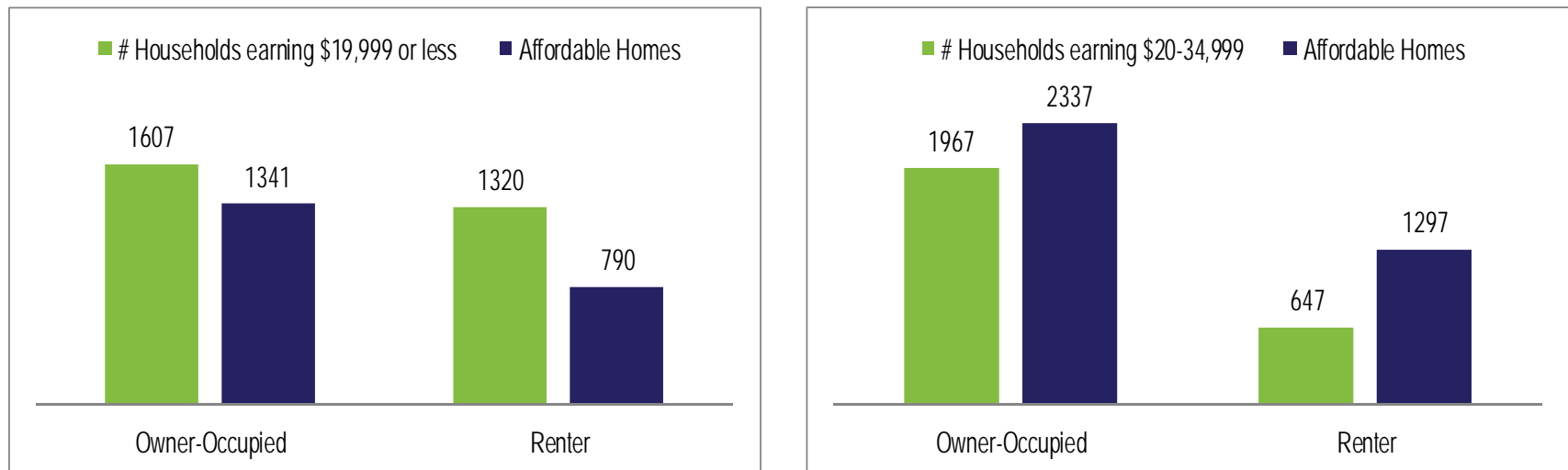
for an aging population include accessibility or barrier-free housing units and smaller housing units. Additionally, agencies report that affordable housing options for seniors are a persistent need, with existing supply not enough to meet the need for affordable senior housing options. Agencies also report that senior housing demand continues to increase as retirees relocate to the area. Many retirees move to be near their children; others come in part due to positive press about the region as a desirable retirement destination, with many retirees looking to move to the region, particularly communities that have hospitals or other health care options.

- Despite significant percentages of disabled residents, particularly among American Indian and senior populations, there is very limited availability of accessible units throughout the region. Review of existing rental units shows that 3% or less of housing units in the region have accessibility features (note that this does not include senior housing). According to input from disability advocates, even units identified as barrier-free often present accessibility challenges for many disabled individuals, particularly those in electric

- # wheelchairs.
- Owner-occupied single family homes make up the majority of the region's housing stock, and are expected to continue to make up a substantial part of the region's housing stock. However, as young families leave the area, and seniors increase as a percentage of the population, the resulting smaller household sizes, along with economic factors, are driving demand for smaller homes and rentals.
- Rental choices are limited throughout the region, in both urban and rural areas. Most apartments are located within cities and villages, which more often provide needed infrastructure such as water and sewer; however, rental demand and costs have increased over the last several years, and availability for rentals is limited. In rural areas, fewer rental homes are available, and those that are available are typically mobile homes or single family homes.
- While most of the region's housing stock is in good condition, many homes in the region experience serious physical issues or are deteriorating. Poor quality homes or substandard housing create serious health concerns, negatively affecting our most vulnerable populations – seniors, children, and the disabled. But, these homes may be the only option for many low-income households that can't find safe or adequate homes that they can afford.

Figure 2. Low Income Households and Affordable Homes The Grand Vision Region

Data from 2006—2010 American Community Survey





Affordable Housing

Those earning low- and moderate-incomes make up an important component of the County's workforce, including a number of occupations that are critical to the region's tourism economy or critical to the safety of the community. However, lower-income households confront significant challenges relative to housing affordability, including, in many areas, shortages of homes that are affordable to rent or purchase. Public input emphasized the issue of affordable housing shortages and the impact of these shortages on families and individuals in poverty, and data point to shortages of both rental and homeownership affordable housing, along with substantial financial housing burdens for many households.

- While over 31,000 of the region's owner-

occupied households earn \$50,000 or less, only about 22,000 of the region's owner-occupied housing stock is affordable to households at that income level – leaving a gap of nearly 9,000 homes.

- Extremely low income households (those earning \$20,000 or less per year) confront extreme shortages of rentals that they can afford, forcing them to rent more expensive homes and in turn reducing the availability of affordable housing for other income groups.
- 75% of very-low-income owner-occupied households pay 30% or more of their income for housing, as do 85% of renter households.
- Significant percentages of future rental households are expected to be earning low or moderate incomes, exacerbating affordability shortages.
- Shortages of affordable housing, housing discrimination, foreclosures and evictions, lack of supportive housing, and housing instability arising from high energy or transportation costs all increase the risk of homelessness. 465 people in the Grand Traverse area are homeless on a given

night. 127 of those individuals are children. Homeless advocates report that shortages of affordable rental housing mean that finding long-term—or even temporary—solutions to homelessness for these individuals is becoming increasingly difficult.

Transportation & Energy Costs

Long commutes between the region's more "affordable" housing and its employment centers create added transportation costs for those that "drive til they qualify" - that is, those who move far from employment centers in search of cheaper homes. As a result, the combined costs of housing and transportation consume 57% or more of a typical household's income in the Grand Traverse and Wexford-Missaukee micropolitan regions, leaving little left in household budgets for other basic needs like food and medical expenses.

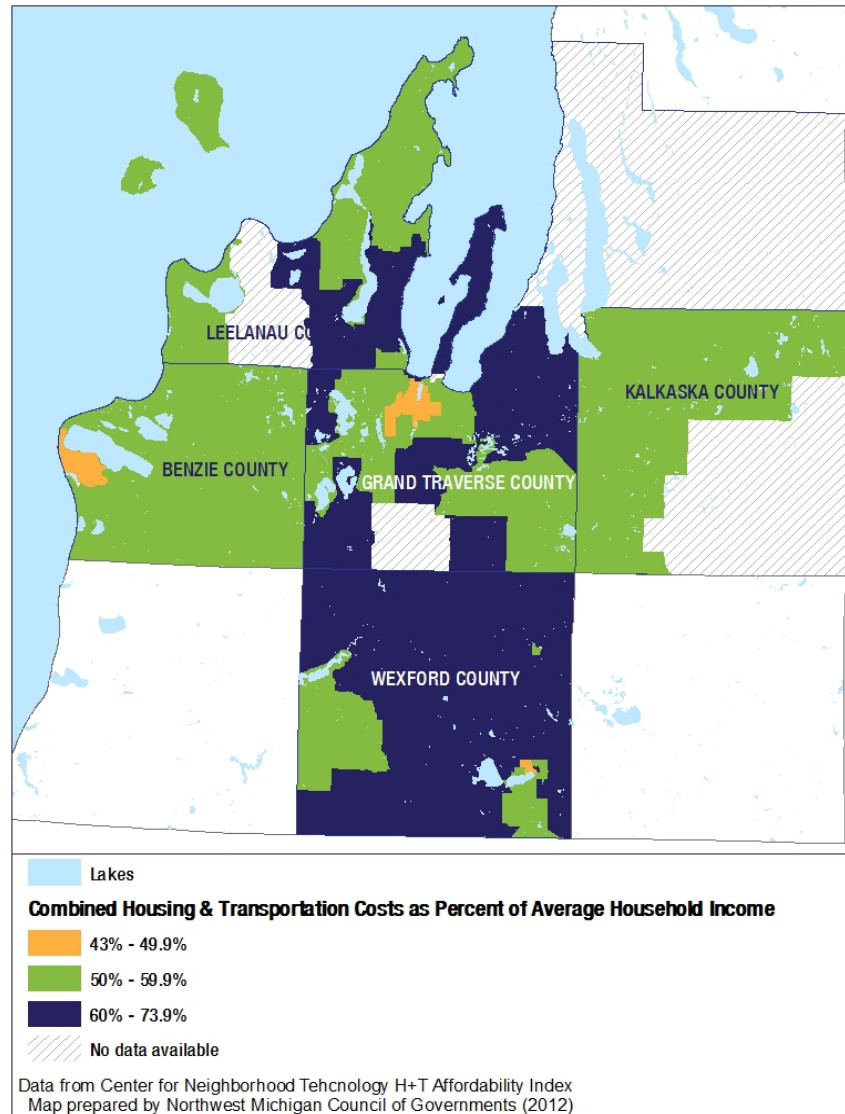
For lower-and moderate-income households, the economic burden of housing and transportation costs is even heavier: moderate-income households in these regions spend more than 70% of their income solely on the combined costs of housing and transportation. Moderate income households in rural areas of

#the region, meanwhile, can spend as much as 85% of their income on the combined costs of housing and transportation. These untenable financial situations can result in crisis situations, with many lower-income residents forced to choose between traveling to work, paying utility bills, making monthly mortgage payments or rent, purchasing necessities like food, or making needed repairs to the home.

In addition to transportation costs, energy costs are a serious concern for many households. Housing instability arising from energy costs is a reality for many residents of the region. In the 2013 *Framework for Our Future Housing Survey*, when asked what additional housing choices were needed in respondents' communities, "energy efficient housing" was one of the most highly prioritized choices for respondents. Additionally, Community Dialogues, Input Expos, and other social equity conversations frequently stressed the challenges associated with energy costs in low income households. Propane costs were of particular concern, as is the limited availability of energy efficiency/weatherization programs that could help residents address the financial burdens of high energy costs.

Map 1. Housing & Transportation Costs in The Grand Vision Region

Data from the Housing + Transportation Affordability Index



3. Defining Opportunities

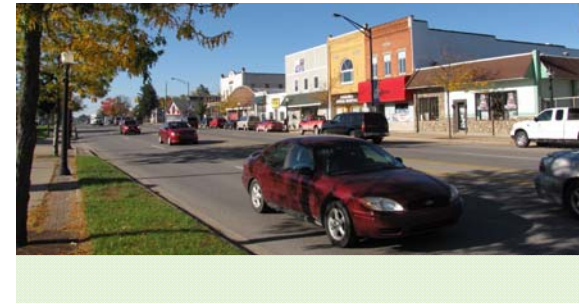
“Opportunity” can be defined in many different ways. In this report, the term “opportunity” refers to various community-based factors that can have a positive effect on the health and well-being of an individual, family, household, or even the community as a whole, including:

- Quality education
- Access to jobs
- Access to affordable housing
- Quality environments
- Access to transportation

Research has shown that these factors can have lifelong impacts on residents of a community. When children attend high-performing schools, their chances for educational success and future employment are improved. When good jobs at a variety of skill levels are available nearby, residents have more opportunities to earn a

living wage with which to support their families. When there are homes nearby that are affordable to rent or purchase, it creates greater family stability and financial security. And when individuals in families live in quality environments, residents have a higher quality of life and better health outcomes.

However, access to these opportunities can be severely limited depending on the neighborhood or community within which an individual lives. In many communities throughout the nation, there are neighborhoods—often with high poverty rates or other types of economic distress—that don’t offer the same access to these opportunities as others. More and more, research is showing that the limited access to opportunity in these neighborhoods is having a significant impact on the “economic mobility” of its residents. Children who grow up in



neighborhoods with limited access to opportunity are less likely to attain the educational success, employment, or financial stability that’s needed to move out of poverty.

The HUD Fair Housing and Equity Assessment asks stakeholders to consider these access to opportunity when planning or investing in our communities. When these issues are a part of decision making, stakeholders can consider how to enhance access to opportunity in areas that are currently underserved, and how opportunities in thriving parts of the community may be better connected to lower-income households and disadvantaged communities.

To engage in these discussions, however, it’s necessary to know where and how opportunity is available or limited. Quantifying, defining, and mapping elements of opportunity access can

Racial/Ethnic Segregation

An Racially Concentrated Area of Poverty is a Census tract where at least 50% of the population is minority and 40% or more live below the poverty line. No RCAPs were identified in the Grand Vision region.

Other measures of racial and ethnic segregation, including the dissimilarity index and the isolation index, are recommended for use in analysis of access to opportunity. In the Grand Vision region, however, it's important to consider that a small proportion (about 4%) of the population belongs to a minority population, and like the population as a whole, minority groups are largely dispersed throughout the region. These conditions mean that small changes or numbers can skew overall index scores or other indicators.

One particular issue to note when considering racial/ethnic segregation index scores is that of the Black/African American population. The increase in isolation for this population likely arises from changes in data collection/reporting by the US Census between 2000-2010. In the 2000 Census, group quarters populations were not included in population total, but were included in population totals in the 2010 Census. Group quarters populations in correctional facilities accounted for 43% of the Black/African American population in Grand Traverse County in 2010; the majority of this population is located in one block group, resulting in a higher rates of dissimilarity and isolation index scores in 2010 for the Black/African American population in the region as a whole.

Dissimilarity Index

The dissimilarity index compares the distribution of the two groups identified, summarizing neighborhood differences of a larger geography. In 2000, the region had a dissimilarity index of .21 among non-white/white populations; in 2010, the index was .22. The dissimilarity index among Black-African American/White populations was .54.

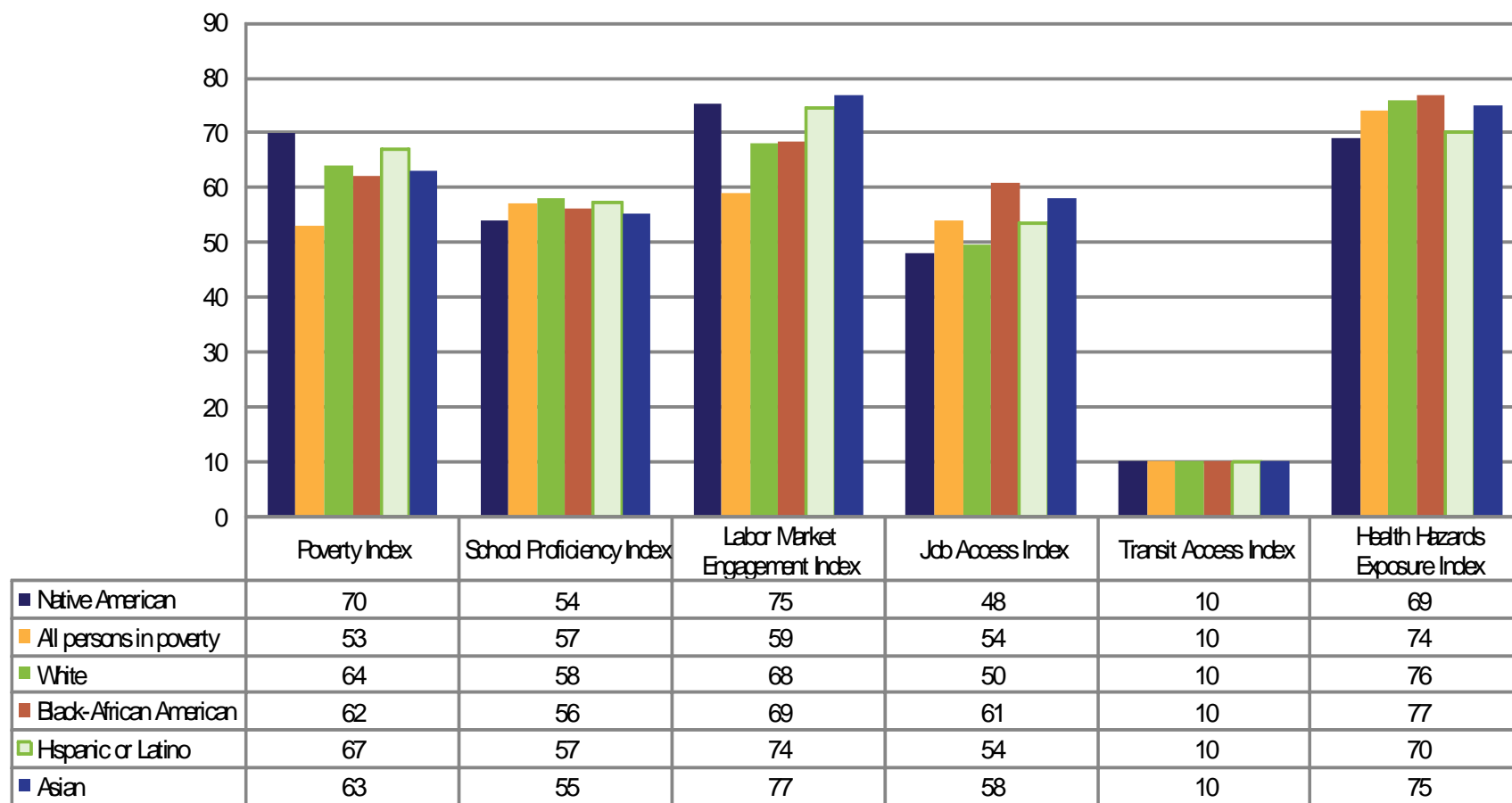
Isolation Index

The isolation index compares average neighborhood minority share for a minority person to the average minority share in the larger geography. Higher values imply higher levels of segregation. In 2000, the region's non-white population had an isolation index of .04; in 2010, that was .05. In 2010, the region's Black/African American population had a higher isolation index, at .13, than non-white populations overall.

#

Figure 3. Opportunity Indices for the Grand Vision Region

Data from US Department of Housing and Urban Development



Data provides a weighted average neighborhood percentile ranking for each dimension, weighted by corresponding population group. *The percentiles are expressed as 100 centile buckets. Higher percentile values always reflect more favorable average neighborhood characteristics irrespective of the dimension being an asset (proficient schools) or a stressor (poverty). Exposure weighted average are calculated of the program participant geography. Data on the "All Persons" population is from the 2010 Decennial Census SF1. Data on impoverished population in Panel B comes from the American Community Survey (ACS) 2006-2010 five year estimates.*

#provide the information a community needs to begin these conversations.

As part of the *Framework for Our Future* process, NWMCOG used indicators developed by HUD to map a selected number of stressors and assets in neighborhoods throughout the six-county region of Antrim, Benzie, Grand Traverse, Kalkaska, Leelanau, and Wexford counties. These indicators were based on existing research that suggests correlation with a range of individual outcomes, and include:

- **Neighborhood School Proficiency.** The Neighborhood School Proficiency Index uses school-level data on the performance of students on state exams to describe which neighborhoods have high-performing elementary schools and which have lower-performing schools.
- **Poverty.** The Poverty Index assesses the depth and intensity of poverty in a given neighborhood based on family poverty rates and public assistance receipt. Higher

scores reflect higher percentages of the population living in areas of higher poverty.

- **Labor Market Engagement.** The Labor Market Engagement Index refers to the relative intensity of labor market engagement and human capital in a neighborhood, based on the level of employment, labor force participation, and educational attainment in that neighborhood.
- **Job Accessibility.** The Job Access Index summarizes the accessibility of a given neighborhood as a function of its distance to all job locations, with distances to large employment centers weighted more heavily. Higher scores reflect larger percentages of the population in question living in closer proximity to employment centers and jobs.
- **Environmental Health Hazards Exposure.** The Environmental Health Hazards Exposure Index summarizes a

neighborhood's potential exposure to harmful toxins at a neighborhood level. Potential exposure is modeled in a given neighborhood as a function of the volume of toxic industrial releases from the EPA's Toxic Release Inventory, the toxicity assessment of the release chemicals, and the distance to the toxic release facility. In the Grand Vision region, nearly all neighborhoods are located in areas without exposure to health hazards; only two neighborhoods have any exposure at all, and that exposure is extremely limited. As such, environmental health hazards exposure is not a focal point of NWMCOG's opportunity access mapping.

- **Transit Access.** The Transit Access Index models relative accessibility to amenities via bus or trains within a region. The index was developed for 200 metropolitan regions in the United States. Because the Grand Vision is not a part of a metropolitan region, the transit access score developed



for the balance of the state of Michigan outside of its metropolitan regions applies to all neighborhoods within the Grand Vision region. As such, all neighborhoods within the region have the same score of 10; and analysis of transit access in FHEA process was more focused on public input and other data around transit than on the Transit Access Index Score.

For each of the above indicators, HUD developed an “Opportunity Index” that shows overall levels of access to these opportunities amongst the population as a whole, and by population subgroups including minority/non-white populations and those in poverty.

Overall, while there are variations in Opportunity Index scores based on race/ethnicity or poverty, few significant disparities exist between different population groups. This likely reflects the fact that the region’s geography and demographics are such that its minority populations—like its

population overall—are widely dispersed, and there are few areas that feature concentrated demographic or economic conditions. Additionally, the region’s minority population is small, making up about 4% of the region’s total population.

It’s important to note that the region’s small minority population creates some difficulties in analysis of index data and other indicators, as high margins for error for small populations can significantly skew data. In view of these difficulties, as well as the dispersed nature of the region’s minority population and other equity indicators, the emphasis in the region’s *Fair Housing and Equity Assessment* is on qualitative information obtained throughout the Framework input process in order to identify issues and trends around opportunity and needs. However, opportunity factors and indices have been reviewed and mapped as part of the analysis. Each opportunity factor and access to that opportunity are discussed in more detail below, with consideration of other data from the US

Census. Disparities between white and non-white populations are also identified where there are substantial differences amongst index scores or other data. Opportunity maps are included in Appendix B.

Neighborhood School Proficiency

On a scale of 100, the Grand Vision region’s Neighborhood School Proficiency Index score is 58. When considering only those in poverty, the score is 57.

When compared with other opportunity indices, Neighborhood School Proficiency Index scores reflect more pronounced racial and ethnic disparities in opportunity access. Neighborhood School Proficiency scores show that black/ African-American, Asian, and Native American Populations have slightly more limited access to Neighborhood School Proficiency than the region’s white populations (see Figure 3).



Job Access

The region's Job Accessibility Index score is 51; for those in poverty, the score is 53. Higher job access scores are recorded for black (61), Hispanic (54), and Asian (58) populations, while Native American (48) and white (51) populations have lower than average scores.

Clusters of high-job access opportunity are located throughout the region, predominantly in and around the region's villages and cities.

Labor Market Engagement

On a scale of 100, the Grand Vision region's Labor Market Engagement Index score is 68. Those in poverty are less likely to live in areas with high Labor Market Engagement scores: when considering only those in poverty, the score is 57. White populations have the lowest Labor Market Engagement Index score, at 68, when compared to black (69), Hispanic (74), Asian (77), and Native American (70) populations.

One element of the Labor Market Engagement Index reflects levels of educational attainment. Because of the Grand Vision region's resort and retirement destination, educational attainment in many communities is very high, reflecting the presence of retirees with advanced college degrees, which may skew results and inaccurately reflect actual labor market conditions in shoreline areas with large concentrations of retirees/older adults.

Poverty

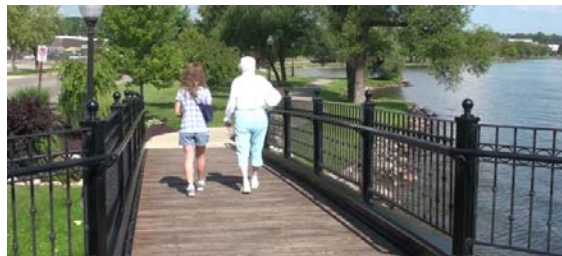
On a scale of 100, with higher numbers reflecting fewer persons in poverty, the Grand Vision region's Poverty Index score is 64. When considering only those in poverty, the score is 53. Native Americans (70) and Hispanic populations (67) have higher Poverty Index scores than white populations (64). Asian (63) and black (62) populations have lower scores than the region as a whole.

As noted, non-white populations and those of Hispanic or Latino descent are more likely to

live in poverty. 51% of the region's black population lives in poverty, compared to 12% of whites. Hispanics and Native Americans are nearly three times more likely to live in poverty than whites—34% of the region's Hispanic or Latino population, and 31% of Native Americans, live in poverty. Those disparities vary substantially by county. In Leelanau County, for instance, 84% of blacks live in poverty, while 46% of Native Americans do. Over half of Native Americans and those of other races live in poverty in Antrim County, as do 56% of Hispanics in Wexford County.

Transit Access

Because neighborhood- or regionally-specific Transit Access Index scores are not available for the Grand Vision region, the Transit Access Index score, which is ranked at 10 region-wide, was not analyzed or mapped. However, transit access is limited region-wide: throughout the region, access is a concern for many members of the public, as discussed in community



#meetings and interviews throughout the Framework process (see Section 4, *Needs & Access to Opportunity*, for more information on transit access concerns).

Environmental Health Hazards Exposure

The region's environmental quality is high, and there is limited exposure to environmental health hazards for any populations. Exposure rates are slightly higher in neighborhoods within the cities of Traverse City and Cadillac, both of which have industrial activity. However, exposure to environmental health hazards is low even within these neighborhoods.



#

4. Needs & Access to Opportunity

Many communities that conduct opportunity mapping focus on concentrated areas of poverty, or areas of emerging segregation or integration. In the Grand Vision region, which contains a small minority population and few areas of concentrated poverty, a different approach was used. This alternative approach identifies “clusters” of community needs or stressors, and considers how they connect with areas of opportunity and what they may tell us about the region as a whole. As part of this approach, NWMCOG considered community stressors such as unemployment, poverty, and severe rent burden, and identified areas in which these stressors may signal a greater likelihood of community need. Community need indicators used in this analysis are as follows:

- **Employment Clusters.** Employment Clusters include Census tracts or block

groups with higher rates of unemployment and/or adults lacking high school diplomas. These indicators reflect workforce engagement and workforce readiness.

- **Income & Poverty.** Census tracts or block groups with higher rates of families in poverty and/or households earning \$20,000 or less.
- **Housing.** Block groups with higher rates of severe rent overburden were used to identify neighborhood conditions around housing affordability.

Areas with rates within one standard deviation of the mean within these indicators – that is, areas with above-average rates—of these indicators—were identified as a “cluster.” About 15% of the region’s population resides in one or more of these clusters.



Needs & Opportunities

Contrasting these clusters with areas of high access to opportunity allows community issues to be considered in the context of their connection to important elements like job access, schools, or affordable housing. Data from the American Community Survey was used to identify and map clusters by Census block group or tract.

However, mapping the region’s needs, stressors, and opportunities presents challenges due to the distributed nature of its population. Additionally, high margins of error are present for small populations, which are scattered throughout large geographies.

Thus, in order to broaden the analysis, additional

#information about community needs, obtained during the *Framework* process, is included in this report. A number of activities occurred parallel to the mapping process that identified community concerns or opportunities relative to minorities, populations living in poverty, or other traditionally underrepresented groups. These activities included (for more information on each process, see Section 2, *Public Input & Deliberation*):

- Input Expos
- Community Dialogues
- *Framework for Our Future* Housing Survey
- Creating Opportunities Summit
- Authentic Voices at the Table—Interviews and Focus Groups
- Agency interviews

Where relevant, findings from these activities are included in the following overview, which

considers community needs in the context of access to different types of opportunities. Because conditions relative to environmental health hazards exposure, transit, and neighborhood school proficiency are similar throughout the region, the FHEA largely focuses on access to opportunity in the context of jobs, poverty, and housing.

Employment

The region as a whole experienced high unemployment rates during Michigan's long-lasting recession. Unemployment has steadily declined since 2011, but rates remain higher in some parts of the region. And, as the economy and job market change, individuals with limited education may experience more difficulties in finding employment. Employment Clusters include neighborhoods that may be experiencing greater challenges relative to these conditions. These areas are concentrated in predominantly rural areas, along with some neighborhoods in

the cities of Traverse City, Cadillac, and Frankfort (see map, Appendix B).

- Employment Clusters in rural areas are likely to lack access to affordable rental housing, reflecting the limited range of housing options and rentals documented in many rural communities. Employment clusters in or near Cadillac, Frankfort, and Traverse City, on the other hand, are likely to offer more rental opportunities for low-income residents, which is an important consideration for those struggling to find employment.
- Job access, too, is more likely to be present in or around the cities of the region. Greater job accessibility is also available in many rural parts of the region, particularly in areas surrounding village centers. However, some Employment Clusters in Antrim, Kalkaska, and Wexford counties do not align with high job access opportunity areas, potentially aggravating difficulties in finding



employment.

- With some exceptions in Benzie and Wexford County, Employment Clusters are not closely aligned with areas recording high Neighborhood School Proficiency scores.

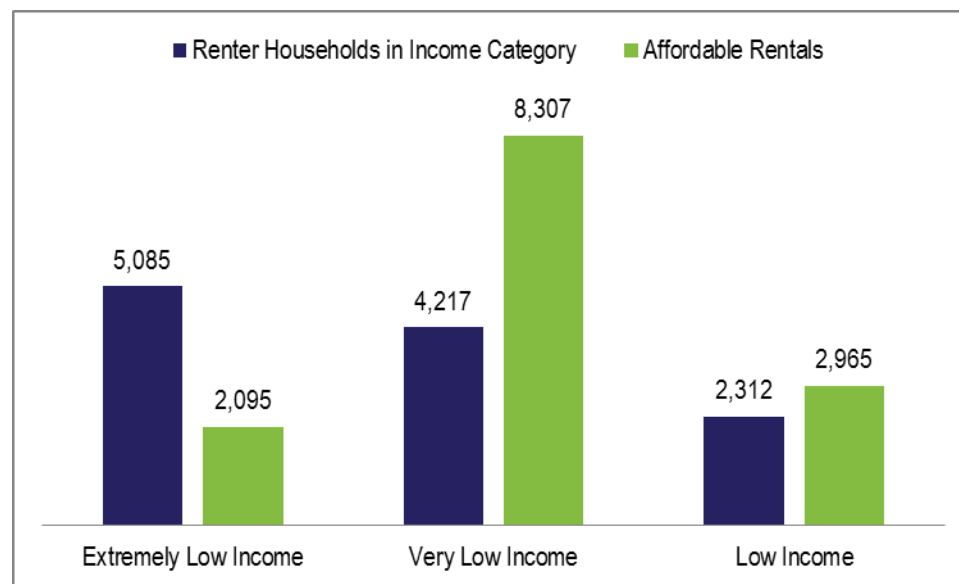
While unemployment rates may be higher in some areas than others, job access and unemployment is a concern region-wide. Public input received throughout the *Framework* process, in interviews, events, and surveys, stressed the need for job creation and economic development that would bring jobs to villages and cities throughout the region. A particular emphasis was placed on job creation in small villages and rural areas. Many residents of the region are deeply connected to and rooted in their small village and rural communities, which provide family and other social supports that are highly valued by residents. In many cases, particularly for those with lower incomes, these social supports are critical to individuals' well-being and stability. Input throughout the process indicated that residents want to stay in their home communities, but jobs, when available, are often located in areas that are long distances from home. This causes transportation complexities for many, and limits the potential for employment for others.

Additional issues raised during input activities included those associated with seasonal employment. The region's heavy reliance on tourism creates a seasonal and service-based economy, where workers earn lower wages and may be able to find employment for only several months of the year. Many of the jobs available in rural areas are seasonal—such as resorts or agricultural work—while others, such as restaurant work, may be year-round, but are still significantly impacted by seasonal issues, with

less work or income off-season. Both seasonal and year-round employment in many communities is focused primarily on service jobs, such as waitstaff, housekeeping, or other occupations that often pay low wages with few, if any, benefits. Seasonal employment may also come with barriers in obtaining services or assistance; in applying for loans or credit; or in renting or purchasing homes. As such, even in neighborhoods with good access to jobs,

Figure 4. Low Income Households & Affordable Rentals in the Grand Vision Region

Data from 2010 American Community Survey



#residents may be experiencing serious income and employment challenges.

Income & Poverty

Individuals or families living in poverty or with low incomes experience challenges relative to accessing services, finding adequate housing, and meeting daily needs. Income clusters may have higher incidences of these challenges, based on higher rates of poverty and/or numbers of low-income households.

Income Clusters are present in four of the region's six counties, covering a smaller area in total than Employment Clusters. Income Clusters in some areas – particularly in rural Kalkaska County and parts of Antrim County – are not aligned with affordable rental housing access. Affordable rentals are an especially important need for low income households or those in poverty.

Many Income Clusters are located within or near Job Opportunity Access Areas, which are found throughout the region and are focused in and around cities and villages.

Those with low incomes and those living in poverty include senior citizens on fixed incomes, immigrants, migrant workers, those with mental

and physical disabilities, workers earning minimum wage, seasonal employees, parents with disabled children that are not able to work full time, and many others. While higher percentages of lower-income households may be concentrated in some areas, poverty is a concern region-wide. Community Dialogues in each county defined needs and concerns relative to populations in poverty in each specific county around a variety of issues including housing, transportation, healthy food, energy, and community health. A number of concerns were consistent across county boundaries:

- Housing is often not affordable or available to lower-income families. In rural areas, where many of the region's Income Clusters are located, the housing that is available often comes with long commutes to employment, schools, or services, raising transportation costs for those families. Additionally, residents and community stakeholders report that lower-priced rentals are often of poorer quality; many lower-income families and individuals have little choice but to live in substandard, poorly insulated, or overcrowded homes.
- High energy costs are a severe financial burden on many residents. Challenges

associated with energy and transportation costs are particularly pronounced in rural areas without natural gas infrastructure, where many residents rely on more expensive heating fuels like propane. Antrim and Kalkaska Counties, which include significant areas of Income Clusters, both depend in large measure on propane as primary heating fuel.

- Many people in poverty depend on support through the SNAP/Bridge Card program to help make ends meet. Changes to the SNAP program have created concerns that cutting benefits will remove important supports for families.
- In addition to other challenges associated with poverty, parents—and, in particular, single parents—also struggle with child care.

Housing

Housing Clusters identify those neighborhoods and geographies with high rates of severe rent burden, an indicator that reflects shortages of affordable housing. Severe rent overburden, which is defined as rental households paying

#50% or more of their income for rent. Severely overburdened renters are at greater risk for eviction or homelessness.

Issues associated with housing have been persistent challenges in the region. Shortages of affordable housing exist throughout the region, leading many families to move to areas far from employment or schools, where homes are cheaper. Because transit is limited, these moves leave families dependent on a private vehicle, and long commutes lead to higher household transportation costs.

- Housing Clusters largely lack access to affordable rental housing.
- Access to Job Opportunity Areas is limited in Housing Clusters. This is a concern particularly for residents or households without access to a car, who need to drive farther distances to find employment.
- Education Opportunity Areas are located within or near many Housing Clusters.

However, because of severe rent overburden issues and lack of rental housing, these areas are not as accessible to lower-income families or those in poverty.

As a basic need, housing and associated issues were key areas of focus for many input activities, which consistently found that housing options are often limited for those with moderate or low incomes. All counties identified concerns relative to the lack of affordable rental housing—even in communities identified as having above-average rates of affordable rental housing. Concerns include:

- There are limited rental options in small villages and rural areas; while the high costs of housing in the City of Traverse City leave many residents without access to adequate housing.
- Rentals that are available are typically priced within the range of \$650-\$800; these homes are often occupied by individuals or

families with higher incomes, leaving lower-income households with fewer options.

- In shoreline communities, where many homes are seasonal, rentals may be available during the winter months, but tenants must move in the summer months.
- In some cases, rental access is limited by a potential occupant's credit, work history, prior evictions, or criminal record. These residents have very limited options and may end up living in substandard housing or with friends or family; in some cases, these conditions may contribute to homelessness.
- Housing for residents with no incomes is also a major barrier, due to limited resources and vouchers that can provide assistance with rental costs. Waiting lists can range from 6 months to several years, leaving those in need with few options for necessary and immediate housing assistance.



#For lower-income residents that would like to purchase a home, credit requirements act as a barrier, particularly for those with seasonal income. And for homeowners, assistance with mortgage payments is not available until, in many cases, it's too late to prevent the initiation of the foreclosure process.

Other region-wide housing difficulties include the high transportation and energy costs associated with much of the region's "affordable" housing. Many Housing Clusters are located in areas far from employment, services, and infrastructure. Residents of these areas need private vehicles or transit to access jobs or services; and transportation costs are typically higher in these areas due to longer drives to access those jobs or services. When households are already spending 50% of their income or more on housing alone, high transportation costs can be financially crippling. Transit is a poor choice for many residents in these areas, due to limited availability of bus service and lengthy travel

times. For those without a vehicle, transportation to and from appointments, employment, shopping, and services can be a significant challenge due to limited transit options. Further, many of these areas lack access to natural gas infrastructure, forcing a dependency on delivered fuels such as propane. Costs for propane can be as much as three or four times the cost of natural gas heat, particularly in Antrim and Kalkaska Counties, where propane is the predominant heating fuel.

Additional concerns around housing, noted for specific populations, include:

Native Americans

Housing discrimination is a concern for Native Americans (see next chapter), as is affordable housing. The Grand Traverse Band reports long waiting lists and significant need for affordable rental units, both in Peshawbestown and in Grand Traverse County, where the majority of Grand Traverse Band members currently reside.

Farmworkers

According to the Housing Assistance Council, about 85% of farmworkers access their housing through the private market, which presents a number of challenges. Affordable rental housing options are limited in rural areas, where farmworkers are employed; and most rentals require a long-term lease commitment, which is at odds with the seasonal nature of farm work. Additional barriers in the private market include requirements such as credit checks and security deposit plus the first month's rent. New immigrants may not have credit scores, and the wages and nature of migratory farm work makes security deposits a major financial obstacle. Studies report that less than 1% of farmworkers receive any form of affordable housing assistance from state, local, or federal programs. These affordability challenges often force farmworkers to reside in crowded or substandard housing situations.



Other farmworkers reside in housing that is provided by the employer. Migrant housing provided by an employer provides some benefits: it is regulated by the Michigan Department of Agriculture for health and safety requirements, and addresses the cost and other barriers associated with renting on the private market. However, with an employer as landlord, some farmworkers will have very little control over the quality of housing, and little recourse if there are problems with the home.

Disabled

Disabled individuals experience housing challenges beyond affordability and availability. A scarcity of barrier-free and accessible homes in the region, as reported in Framework studies, leave disabled individuals with few options for housing. Additionally, disability advocates report that housing discrimination based on disability occurs in a number of forms (see next chapter). Situations are compounded by the shortages of housing that is both accessible and affordable.



Homeless

Discuss issues and costs associated with homelessness. Lack of supportive housing opportunities, particularly in urban areas close to needed services, means that many homeless individuals—even those with social security or other income—are unable to move off of the streets.

Transportation

Because transit access is limited throughout the region, households without a car are likely to experience significant obstacles in transportation.

High costs of transportation leave many residents struggling with financial burdens. In the Traverse City/Cadillac micropolitan areas, because of long travel distances between homes and work, the annual cost of transportation can exceed \$15,000. For those living in or near poverty, this expense is not feasible, and as a



result many people in poverty don't or can't drive. Many who do own cars—on which they depend for employment and other daily necessities—report that they are “one repair bill away” from not having transportation, which, in the absence of effective and timely transit, can affect their ability to get to work and maintain employment.

Transit is reported as the “option of last resort” for individuals that need to get to work. Bus service times rarely coincide with employment schedules, which include very early mornings, late evenings, and weekend hours, particularly for those working service jobs. Additionally, most bus service in the six-county region is demand response, or dial-a-ride, which leaves no assurance that any rider can get to work or to an appointment on time. Additionally, many may not be able to call ahead for a ride because they may not know their shift until the end of the night.



When faced with limitations in respect to private #vehicle ownership and transit access, many individuals in the region bike or walk to work and other places, which presents different challenges. Most bike trails are designed for recreation, rather than for commuters, and may not connect with or provide routes to important destinations such as employment or shopping centers. Many jobs are located in high-traffic commercial areas—often without sidewalks—that present major obstacles and safety hazards when walking or crossing a street. These difficulties are compounded by winter weather, when snow may make some walking or biking routes impassable. And, because road design may not accommodate those with disabilities, disabled individuals experience more difficulties in accessing non-motorized transportation pathways. Biking or walking is likely not an option at all for those that live long distances away from their jobs or other needed destinations.



Energy

Energy costs are a serious concern for many households. Community Dialogues, Input Expos, and other social equity conversations frequently stressed the challenges associated with energy costs in low income households. Propane costs were of particular concern, as is the limited availability of energy efficiency/weatherization programs that could help residents address the financial burdens of high energy costs.

Community Dialogues, Input Expos, and other social equity conversations frequently stressed the challenges associated with energy costs in low income households. Propane costs were of particular concern in Kalkaska and Antrim counties, and include issues such as:

- Costs for propane fuel are unregulated and fluctuate based on the customer's credit history, location, and other variables.
- The cost of filling a propane tank must be paid up front – a large bill that's often unaffordable to many low-income residents.



Agencies report significant expenditures related to needs for propane tank refills in the winter months.

- Michigan law currently prohibits natural gas providers from turning off heat during the winter for non-payment of bills. However, the legislation does not apply to propane providers, meaning that residents who are unable to pay their propane bill simply won't be able to have the tank refilled, leaving residents few options during winter months.

Energy efficiency measures can help in addressing energy costs, and a number of resources are available through state and local programs, including weatherization programs that involve contractors working with low-income households to better insulate and prepare homes for winter months. However, the weatherization programs have received funding cuts and waiting lists for the program are so long that interested households must wait, in some cases, up to 7 years for assistance.



#

5. Housing Discrimination

Fair Housing law prohibits discrimination in the sale, rental, and financing of homes based on race, ethnicity, age, familial or marital status, and disability. Housing discrimination can take many forms, including practices such as:

- Discriminatory lending
- Zoning that prohibits certain housing types
- A refusal to show, sell, or rent available housing
- Intimidation or harassment on moving to a neighborhood

As part of the *Framework for Our Future* process, data was collected for The Grand Vision region on Fair Housing violation complaints reported to fair housing enforcement agencies including the Michigan Department of Civil Rights (MDCR), HUD, and Fair Housing

Center of West Michigan between 2007-2012. Reports show that disability status discrimination constituted nearly three-quarters of complaints, followed by racial and familial status discrimination (see Figure 5).

However, many housing discrimination cases go unreported for a variety of reasons. To determine the extent of perceived housing discrimination in the region, additional information on Fair Housing-related issues was collected via surveys, interviews, and focus groups.

The *2013 Framework for Our Future Housing Survey* asked respondents to indicate whether they had ever been discriminated against when seeking housing, and asked for further details about where the discrimination occurred, who discriminated, whether the discrimination was



reported, and why discrimination may not have been reported:

- About 48 respondents answered that they had been discriminated against when seeking to buy or rent housing, in their opinions. In contrast to data relative to Fair Housing discrimination complaints, the predominant factor in discrimination reported by survey respondents was age, with nearly half of those answering that they had experienced discrimination based on their age. The second most common perceived discrimination factor was familial status, with over a quarter of respondents citing family status discrimination, followed by marital status, gender, and disability.
- Most survey respondents reported that the discrimination occurred at an apartment or

Figure 5. Basis of Alleged Discrimination in the Grand Vision Region, 2008-2012

Data from Michigan Department of Civil Rights, HUD, FAIR Housing Center of West Michigan

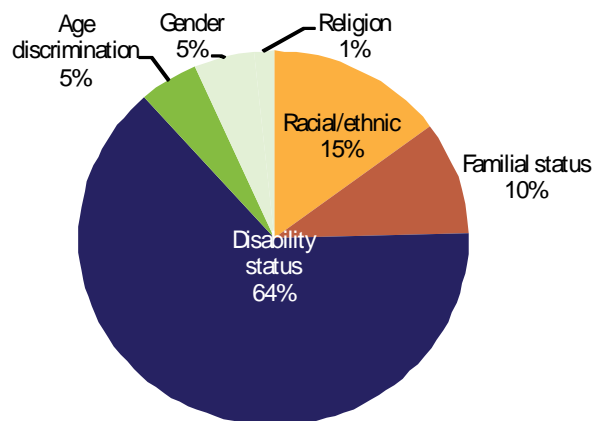
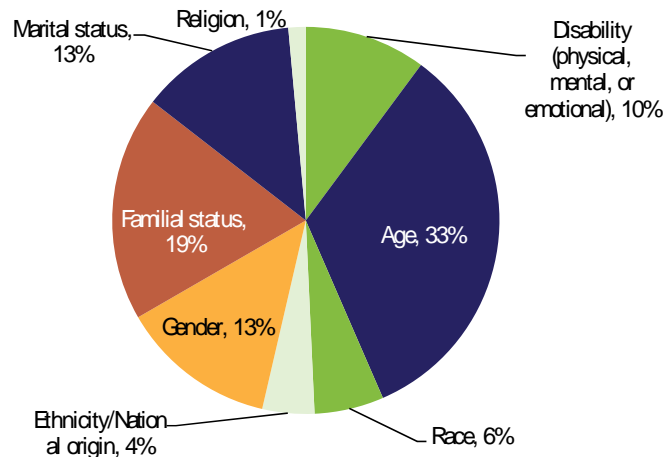


Figure 6. Survey Responses Regarding Discrimination in the Grand Vision Region

Data from 2013 Framework for Our Future Housing Survey



other rental unit (29% and 31%, respectively). 19% of the discrimination experiences occurred at a bank or with a mortgage lender, and 8% with a real estate agent or at an open house.

- Over half of respondents indicated that the discrimination came from a landlord or property manager, while just under a quarter reported that a mortgage lender was responsible for the discrimination.
- While substantial numbers of respondents recognized discrimination, far fewer reported it to an enforcement agency. 11% reported the discrimination to the office or company that conducted the alleged discrimination, while 3% each reported it to a fair housing group or government agency.
- The vast majority of those answering that they had been discriminated against did not report the discrimination. Comments in this section reflected that respondents "didn't know where to report," "thought the situation was unfair but within the realm of law," or that they reported it to individuals in local government. Those who didn't report indicated that they didn't feel that reporting would make any difference (50%), they didn't know where to report (22%), weren't

sure of their rights (15%), were afraid of retaliation (10%). Another 35% included comments indicating that they weren't sure if it was true discrimination or didn't want to work with someone who discriminates.

These answers reflect findings noted in the Michigan Analysis of Impediments to Fair Housing, which reports a finding that "large numbers of housing consumers and housing providers are unfamiliar with fair housing laws and fair housing services." In many cases, particularly those relative to advertising on the part of small, privately-owned rentals, Fair Housing violations may result from lack of awareness of Fair Housing law. *Housing Survey* results indicated that a majority of those experiencing housing discrimination didn't report the alleged discrimination because they weren't sure where to report, or weren't sure of their rights.

The lack of reporting creates some obstacles in assessing the degree to which the region experiences housing discrimination. However, Community Dialogues and stakeholder interviews report that several populations experience regular instances of housing discrimination.

Disabled population

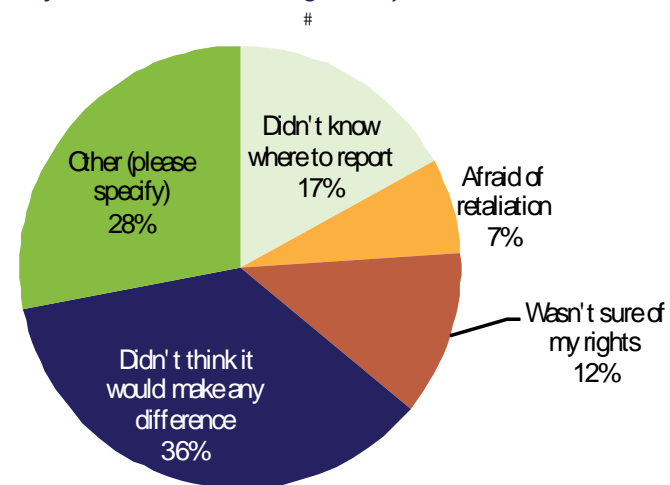
The majority of housing discrimination complaints filed with enforcement agencies allege discrimination based on disabled status. According to Community Dialogues and interviews with service providers, housing discrimination, in various forms, is a persistent challenge for disabled individuals.

According to interviews, two primary issues are involved in disability status discrimination: therapy animals and accessibility. Often,

landlords or property managers are unwilling to allow or accommodate therapy animals. Also, many rentals are inaccessible due to issues such as parking, door widths, and bathroom fixtures. While Fair Housing law requires that landlords and property owners make "reasonable accommodation" for accessibility needs for disabled individuals, there is oftentimes a lack of awareness on the part of either the landlord or the prospective tenant. Other issues associated with discrimination based on disability status include:

Figure 7. Reasons for Not Reporting Discrimination in the Grand Vision Region

Data from 2013 Framework for Our Future Housing Survey



- # • Individuals with a “hidden” disability, such as mental health issues or progressive illnesses like MS, are often reluctant to expose the disability. However, once the disability is made known, disabled renters have reported experiencing harassment from property managers, landlords, or even other tenants. Harassment can take various forms, including bullying. In some cases property managers have been reported to enforce different or more stringent rules for disabled individuals than those for other tenants.
- Many disabled individuals are reluctant to report housing discrimination because of fear of retaliation. Shortages of affordable and accessible housing compound the problem: if the tenant loses their housing, other accessible options are limited.
- Education and awareness of Fair Housing law, and how it applies to their specific situations, are significant obstacles for both

renters and property owners/managers.

Native Americans

For Native Americans living on tribal lands, tribal governments have their own internal structures and processes for housing, including housing discrimination issues. However, Native Americans living outside of reservation lands are protected by State and Federal Fair Housing Laws. For those individuals, housing discrimination can present significant challenges in accessing housing. According to a 2003 national study of housing discrimination against Native Americans in urban areas in three states, “the level of discrimination faced by Native Americans in the rental markets of the three states is greater than the national levels of housing discrimination experienced by African American, Hispanic, and Asian and Pacific Islander renters. Discrimination is most observable on measures of availability. That is, white testers were significantly more often told an advertised unit was available, told about

similar units, and told about more units than similarly qualified Native American testers inquiring about the same advertised unit.”³

The Grand Traverse Band of Ottawa and Chippewa Indians reports that discrimination is experienced by tribal members living in areas outside of reservation lands, and is reported regularly to the Grand Traverse Band Housing Department. Discrimination is reported to occur in several forms:

- Some tribal members indicate that landlords or property owners state that they are unwilling to rent to tribal members.
- Others report that property owners will hold tribal members to different standards or conditions in rental applications. For instance, work history or credit scores may be used to deny applicants, while these factors may not be considered in other rental applications.



3. US Department of Housing and Urban Development, *Discrimination in Metropolitan Housing Markets Phase 3—Native Americans*, 2003.

#Farmworkers

Community Dialogues in Leelanau County identified general concerns associated with housing discrimination against migrant or farmworkers.

Other populations

Community Dialogues and survey results pointed to issues experienced by groups that are not protected by Fair Housing law. In particular, recently released parolees, especially sex offenders, have a difficult time accessing housing. Returning citizens often lack the resources to afford monthly rent or housing payments: securing employment is a challenge as well for convicted felons. Additionally, many rental complexes, including those that provide state or federal subsidies, often screen applicants out based on criminal history. Criminal background checks are standard practice for many area rental units. Many landlords do not risk renting to individuals with criminal backgrounds, out of fear for public

safety and/or to avoid stigma associated with renting to former prisoners, especially in communities that experience the "Not In My Backyard" phenomenon.

For parolees that are able to secure a rental unit, they risk encountering discrimination from other tenants or neighbors that find out about their past convictions. This discrimination may jeopardize their housing situation and place the offender at risk of homelessness.



#

6. Major Public Investments

Planning for social equity is an important step in creating better access to vital community elements like transportation, education, and housing. Access to these amenities is significantly impacted by local policies like zoning, and by public investments in infrastructure, transportation, and public housing. To consider how these community elements have been shaped by public investment patterns in the past, it's useful to look at clusters of community need and areas of high opportunity in the context of major planned public investments. Several types of public investments are considered in the *Fair Housing and Equity Assessment*: transportation, housing, and infrastructure

Transportation Investments

88 transportation improvement projects are slated to occur through 2015 (see Table 5). The majority of planned transportation investments focus on road repair and maintenance.

Limited transit service was a frequently noted concern throughout the *Framework* process. 28 transit projects are identified, but focus primarily on adding bus shelters or security/communication equipment to buses, rather than routes or scheduling changes that could affect transit access. To identify and address transit challenges and needs, a Regional Transit Plan has been developed as part of the *Framework for Our Future*. The plan calls for greater coordination between transit providers and more fixed route service to meet the needs of transit riders. Implementation, however, will require



significant investment and additional resources that as yet have not been allocated.

Improvements designed to enhance pedestrian or bicycle routes are not addressed in planned transportation improvement projects. Non-motorized transportation facilities have historically been viewed as recreational amenities, and are often funded with grants or other programs that support recreational activities. Yet, many residents don't or can't drive, and many residents lack access to a vehicle. These residents depend on their ability to walk or bike safely to work, school, or services. However, it's been noted that many pedestrian improvements or bike paths are designed less for those that must use them for commuting and general transportation needs, and more for recreational users. Sidewalks and bike lanes that link neighborhoods to shopping

#centers, schools, or other important destinations are often missing or incomplete. While a number of communities, including the Village of Kalkaska and the City of Cadillac, are pursuing Complete Streets policies that would consider these users in transportation improvements, funding is often a barrier in implementation.

Housing Investments

About 125 new rental housing units have been developed, with federal or state funding, in the Grand Vision region since 2011. Nearly all recent investments have been made for areas within and surrounding the City of Traverse City.

Recently completed housing projects include:

- Keystone Apartments was completed by non-profit developer Homestretch in 2011, with assistance from low-income housing tax credits (LIHTC). 24 apartments are available to homeless families and individuals, survivors of domestic violence and sexual assault, and others with supportive housing needs.
- Redevelopment at Building 50 at the Village at Grand Traverse Commons by a for-profit developer, with the aid of the LIHTC

program, resulted in the creation of an additional 36 rental units affordable to eligible low income households. Another 29 affordable units are available at Cottage 36 in the Village at Grand Traverse Commons, which is located in the City of Traverse City and Garfield Township.

- Gateway Village in the City of Frankfort was funded by LIHTC and provides 36 affordable units to low income households.

Ongoing and planned housing investments include:

- The Depot Neighborhood will provide 21 units of owner-occupied, energy-efficient affordable housing to income-eligible households. The project is located within the city of Traverse City.
- Brookside Commons is an approved housing development in Garfield Township; the project is currently awaiting additional approvals.
- The Traverse City Housing Commission is considering options for additional development, which would likely occur within the City of Traverse City.

Table 5. Planned Transportation Improvement Projects, 2013-2016

Data from Michigan Department of Transportation

	Road Resurface/ Repair/ Reconstruction	Transit
Antrim	6	4
Benzie	12	5
Grand Trav- erse	16	5
Kalkaska	6	3
Leelanau	9	4
Wexford	11	7
	60	28

Public input throughout the Framework stressed the need for additional affordable housing, particularly rentals, throughout the region. While a number of nonprofits and public agencies provide subsidized affordable housing for regional residents, demand consistently outpaces capacity, and low-income households

#continue to struggle to find housing they can afford. Additionally, Housing Choice Vouchers, which provide housing subsidies for renters in the private rental market, are also limited; waiting lists for various rental assistance opportunities available through the Housing Choice Voucher program range from several months to several years.

While the focus has been on creating housing units within urbanized areas that provide good access to jobs, services, transit, and shopping, rural residents frequently stressed the need for additional affordable housing in their communities, and noted the dearth of housing nonprofits or service providers that operate in their communities. Many of the region's housing providers operate over large geographic areas with limited funds and capacity; and much of the funding available to developers of affordable housing requires that new development to be located in areas with sewer and water capacity. These constraints limit the ability to which nonprofits or for-profit affordable housing developers are able to develop or subsidize housing in rural communities, leaving many rural residents with fewer options for affordable housing.

Infrastructure Investments

Sewer and water capacity are required for new housing investments and development. Sewer and water capacity does exist in 25 local units of government in the region. Extensions are / proposed/planned for Haring Township, adjacent to the City of Cadillac, in order to service potential commercial development. Studies have also been conducted in Green Lake Township, which includes the unincorporated village of Interlochen, relative to the potential for sewer/ water infrastructure development; however, there are no immediate activities planned for implementation.

Another important infrastructure element that is often not considered in decisions about housing location is natural gas infrastructure. About 23 communities/local units of government are served by natural gas infrastructure, but significant portions of the region's geography—primarily rural areas—are not served by natural gas, leaving many residents dependent on delivered fuels such as propane. As noted in Section 4, *Needs & Access to Opportunity*, propane costs are significantly higher than the costs of natural gas, creating serious financial burdens for many families. While some

communities have discussed potential initiatives to expand natural gas infrastructure to their communities, the costs, combined with difficulties in completing the infrastructure gaps between communities on the part of the natural gas providers, act as significant barriers to extending this service.

#Appendix A: Data

Unless otherwise specified, data for this document were obtained through the following primary sources:

U.S. Census

The decennial **US Census** is conducted every 10 years to measure population, age, and other basic demographic information for all geographies in the country. All basic population and housing data, including population increases, household size, age cohorts, housing unit totals, vacancy information, and tenure (owner/renter occupancy) used in this report are from the US Census.

American Community Survey

The **American Community Survey (ACS)** is a large, continuous demographic survey conducted by the Census Bureau that will eventually provide accurate and up-to-date

profiles of America's communities every year. Questionnaires are mailed to a sample of addresses to obtain information about households and housing units. Questions asked are similar to those on the decennial census long form, along with more detailed questions about household economics, physical characteristics of housing. Estimates for small geographic areas are based on data collected over a 5-year time period, and represent the average characteristics over that time period. All housing data pertaining to income, household financial characteristics, and physical housing characteristics used in this report are from the American Community Survey.

H+T Affordability Index

The **Housing and Transportation (H+T) Affordability Index** was developed by the Center for Neighborhood Technology and the



Center for Transit Oriented Development as a project of the Brookings Institution's Urban Markets Initiative. The H+T Affordability Index was developed to offer an expanded view of affordability, combining housing and transportation costs, setting the affordability benchmark at no more than 45% of household income. Data and methodology are available online at www.htaindex.cnt.org.