



2020 Comprehensive Economic Development Strategy (CEDS)

*for the Michigan 10-County Region of Antrim, Benzie, Charlevoix, Emmet,
Grand Traverse, Kalkaska, Leelanau, Manistee, Missaukee, and Wexford Counties*



**Networks
Northwest**

Talent / Business / Community

April 2020

Produced with funds provided by:
**United States Department of Commerce -
Economic Development Administration (EDA)**



Address inquires regarding this publication to:

Networks Northwest
Community Development Department
P.O. Box 506
Traverse City, MI 49685
(231) 929-5000

www.NetworksNorthwest.org

CEDS

TABLE OF CONTENTS

Background

<i>What is the “CEDS”?</i>	1
<i>The CEDS Process</i>	2
<i>CEDS Organization & Management</i>	3

Regional Economic Profile

<i>Geography</i>	5
<i>Population</i>	6
<i>Gross Regional Product</i>	7
<i>Jobs</i>	8
<i>Earnings</i>	9
<i>Educational Attainment</i>	10
<i>Age Demographics</i>	10
<i>Infrastructure</i>	11

County Economic Profiles

<i>Antrim County</i>	12
<i>Benzie County</i>	13
<i>Charlevoix County</i>	14
<i>Emmet County</i>	15
<i>Grand Traverse County</i>	16
<i>Kalkaska County</i>	17
<i>Leelanau County</i>	18
<i>Manistee County</i>	19
<i>Missaukee County</i>	20
<i>Wexford County</i>	21

Regional Economic Development Strategy

<i>Summary Background</i>	22
<i>Opportunity Zones</i>	23
<i>Economic Resilience</i>	24
<i>Evaluation Framework</i>	25
<i>SWOT Analysis</i>	26
<i>Strategic Direction</i>	28
<i>Partners</i>	30

BACKGROUND

What is the "CEDS"?

This Comprehensive Economic Development Strategy, hereafter referred to as "CEDS", is the result of the community of Northwest Lower Michigan to define and improve upon regional economic conditions that affect communities in their local economic development efforts.

The Economic Development Administration (EDA), a division of the U.S. Department of Commerce, states:

"A CEDS should promote economic development and opportunity, foster effective transportation access, enhance and protect the environment, and balance resources through sound management of development. For the purposes of these guidelines, the term "region" refers to areas that have been defined economically, environmentally, or geographically as appropriate units for addressing economic development and related challenges.

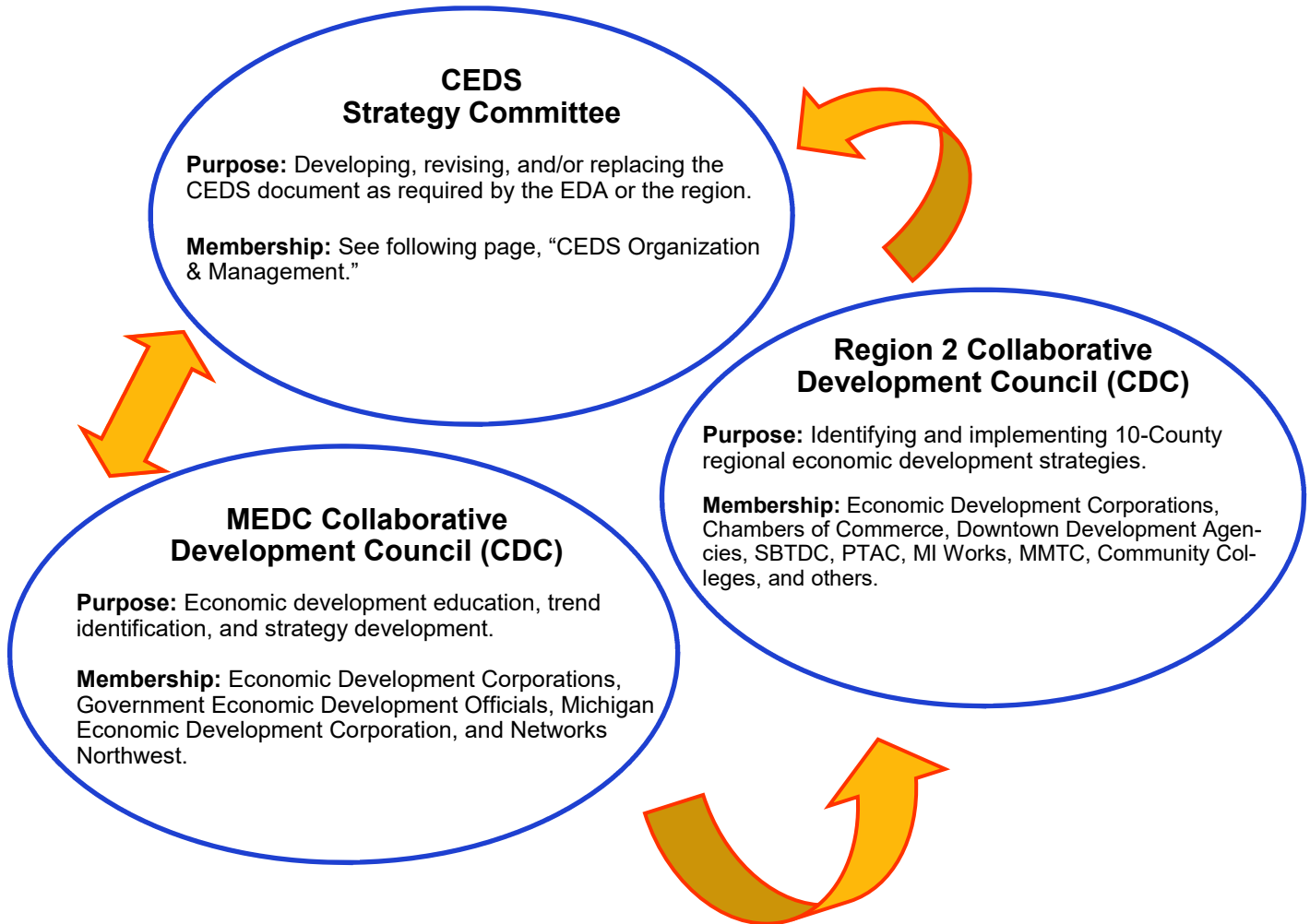
The CEDS document should be short and easily accessible. The general public, government decision makers, and business investors should be able to use it as a guide to understanding the regional economy and to taking action to improve it. The CEDS should take into account, and where appropriate, incorporate, other planning efforts in the community. Its quality should be judged by its usefulness as a guide to local decision making. There should be a continuing program of communications and outreach to encourage broad-based public engagement and commitment of partners."

The CEDS document is mandated by the EDA to defined Economic Development Districts (EDD) throughout the nation. Networks Northwest acts as the EDD to the Northwest Lower Michigan region of Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Leelanau, Kalkaska, Manistee, Missaukee, and Wexford Counties.

It is the desire of the EDA, Networks Northwest, and the CEDS Strategy Committee to provide this document for the reference of economic conditions, development strategies, and projects throughout the 10-County region; however, this CEDS should not be considered a "stand-alone" document. The CEDS is one tool of many to be used for economic development purposes.

The CEDS Process

The preparation of the CEDS document is dependent on the collaboration between the CEDS Strategy Committee, Networks Northwest – Collaborative Development Council (CDC), Networks Northwest staff, local units of government, economic development officials, workforce development officials, community colleges, chambers of commerce, business owners, and citizens.



CEDS Organization & Management

The Northwest Lower Michigan CEDS process is guided and overseen by the Networks Northwest CEDS Strategy Committee. This committee contains representatives from the public and private sector, but is comprised primarily of private sector representatives. The Networks Northwest CEDS Strategy Committee provides input to the CEDS document, as well as final draft approval.

Networks Northwest Strategy Committee members include: (name, title and affiliation):

Sean Adams	President	Bear Lake Ace Hardware
Diane Allington	Owner	Master Craft Extrusion Tools, Inc.
Jamie Al-Shamma	Executive Vice President	Bay Construction Company
Mike Ascione	CEO	American Waste Inc.
Eric Bachmann	District Manager	Michigan Rehabilitation Services
Jim Barnard	Owner	Barnard Engineering
Ed Boettcher	Chair	Antrim County
Kenneth Bollman	President	Saber Tool Company
Stacie Bytwork	President	Manistee Chamber of Commerce
Michael Cain	City Manager	City of Boyne City
Chris Christensen	Chair	Charlevoix County
Alan Cooper	Manager	Wexford Co Road Commission
Elizabeth Dewey	HR Manager	Kalkaska Screw Products, Inc.
Gary Fedus	President	Mitchell Graphics - Petoskey
Kohn Fisher	Commission Chair	Kalkaska County
Andy Hayes	President	Northern Lakes Economic Alliance
Bryce Hundley	Commissioner	Grand Traverse County
Chip Johnston	Executive Director	Centra Wellness Network
William Kennis	Executive Director	Benzie Transportation Authority
Jane Korthase	Human Resources Director	Grandvue Medical Care Facility
Scott LaDeur	Professor	North Central Michigan College
Kristine Lagios	DHS Director	GT/Kalkaska/Leelanau Dept. of Health & Human Services
Pat Lamb	Principal	Traverse Bay Area Intermediate School District
Lisa Leedy	Owner	Sky Telecom
Charlie MacInnis	Commissioner	Emmet County
Douglas Mansfield	President	Michigan Townships Association
Joshua Mills	Superintendent	City of Frankfort
Leslie Nowlin	HR Manager	Heritage Broadcasting - WWTV / WWUP TV 9&10

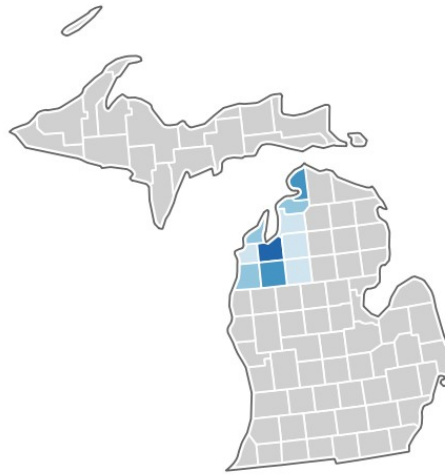
CEDS Organization & Management—Continued

Networks Northwest Strategy Committee members below include: (name, title and affiliation):

Steve Perdue	President & CEO	Grand Traverse Industries
Sue Peters	VP-Human Resources	Munson Medical Center
Bob Scheele	Vice President	Central Labor Council
Richard Schmidt	Commissioner	Manistee County
Dean Smallegan	Commissioner	Missaukee County
Jim Smith	Controls Designer	Tool North Inc.
Clint Steele	Business Representative	United Association of Plumbers, Steamfitters & Service Tech - Local Union 85
Kelli Stepka	Human Resources Manager	Cherry Republic Traverse City
Nicole Sulak	Director of Accounting	Munson Medical Center
Ben Townsend	Commissioner	Wexford County
Tom Vine	Plant Manager	Viking Energy of McBain
Chris Warren	General Manager	Radio Centre WTCM
Ed Warsecke	Commissioner	Benzie County
Kim Weckesser	Director- Human Resources	West Shore Medical Center
Chuck Welch	Parole Field Supervisor	MDOC Bureau of Field Services
Ty Wessell	Commissioner	Leelanau County

REGIONAL ECONOMIC PROFILE

Geography



Northwest Lower Michigan is a 10-County region encompassing Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Manistee, Missaukee, and Wexford Counties. These 10 counties make up Region 2 of the Michigan Economic Development Corporation's (MEDC) Collaborative Development Council.

There are several growth and investment centers in the region, with Traverse City and Cadillac considered by the Census Bureau as metropolitan areas based on their respective population densities. Outside of these urban areas, a rural atmosphere, including villages, parks, farms, orchards, vineyards, forests, and coastal lands all contribute to local and regional economies, too.

There are 190 incorporated political jurisdictions in the 10-county region, which are organized as village, township, city, and county governments. The most prevalent unit of local government in the region is township government with a total of 139 in northwest Lower Michigan.

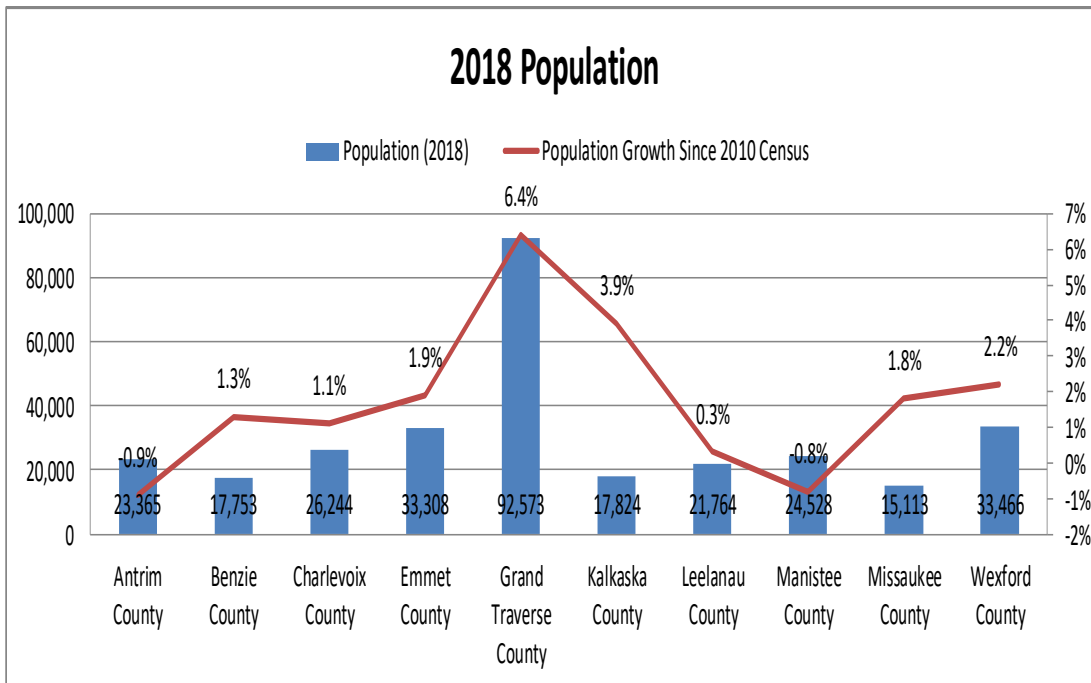
In addition to general purpose local governments, there are numerous special purpose local governments. There are three federally recognized Native American Tribes, forty-one school districts, four intermediate school districts and three community colleges. Special districts and authorities such as downtown development authorities, transit authorities and library boards also overlay and sometimes overlap the general purpose geopolitical boundaries.

Population

305,938
2018 Population
3.1% of State

1.5%
Population Growth
In the last five years
State Growth -.5%

County	Population (2018)	Population Growth Since 2010 Census
Antrim County	23,365	-0.9%
Benzie County	17,753	1.3%
Charlevoix County	26,244	1.1%
Emmet County	33,308	1.9%
Grand Traverse County	92,573	6.4%
Kalkaska County	17,824	3.9%
Leelanau County	21,764	0.3%
Manistee County	24,528	-0.8%
Missaukee County	15,113	1.8%
Wexford County	33,466	2.2%



Source: U.S. Bureau of Labor Statistics (BLS)
StatsAmerica is a service of the Indiana Business Research Center at Indiana University's Kelley School of Business.

Gross Regional Product

\$11.8 Billion
Total GRP (2018)
2.5 % of State GRP

NAICS	Industry	GRP (2018)	% of Total
11	Agriculture, Forestry, Fishing, Hunting	\$215,910,000	1.8%
21	Mining, Quarrying, Oil and Gas	\$384,880,000	3.3%
22	Utilities	\$321,290,000	2.7%
23	Construction	\$701,920,000	6.0%
31	Manufacturing	\$1,880,000,000	16.0%
42	Wholesale Trade	\$496,290,000	4.2%
44	Retail Trade	\$1,060,000,000	9.0%
48	Transportation and Warehousing	\$175,520,000	1.5%
51	Information	\$1303,190,000	2.6%
52	Finance and Insurance	\$881,600,000	7.5%
53	Real Estate and Rental and Leasing	\$629,710,000	5.4%
54	Professional, Scientific, Tech Services	\$485,550,000	4.1%
56	Administrative, Support, Waste Management and Remediation Services	\$323,450,000	2.8%
61	Educational Services (Private)	\$81,960,000	.7%
62	Health Care and Social Assistance	\$1,370,000,000	11.7%
71	Arts, Entertainment, and Recreation	\$123,330,000	1.0%
72	Accommodation and Food Services	\$670,250,000	5.7%
81	Other Services (no Public Admin.)	\$298,600,000	2.5%
90	Government	\$1,350,000,000	11.5%

Source: U.S. Bureau of Labor Statistics (BLS)

StatsAmerica is a service of the Indiana Business Research Center at Indiana University's Kelley School of Business. This initiative is funded in part by the U.S. Commerce Department's Economic Development Administration.

Jobs

132,358 Total Jobs (2018) 3.1% of State	6.3% Job Growth for the Last 5 Years State Growth 9.3%
---	--

NAICS	Industry	2018 Jobs
11	Agriculture, Forestry, Fishing and Hunting	2,495
21	Mining, Quarrying, and Oil and Gas Extraction	967
22	Utilities	600
23	Construction	8,464
31	Manufacturing	14,334
42	Wholesale Trade	2,407
44	Retail Trade	16,360
48	Transportation and Warehousing	1,806
51	Information	1,698
52	Finance and Insurance	3,985
53	Real Estate and Rental and Leasing	1,786
54	Professional, Scientific, and Technical Services	4,680
56	Administrative, Support, Waste Management and Remediation Services	6,063
61	Educational Services (Private)	2,198
62	Health Care and Social Assistance	17,579
71	Arts, Entertainment, and Recreation	2,363
72	Accommodation and Food Services	15,609
81	Other Services (except Public Administration)	5,810
90	Government	19,566

Source: U.S. Bureau of Labor Statistics (BLS)

StatsAmerica is a service of the Indiana Business Research Center at Indiana University's Kelley School of Business. This initiative is funded in part by the U.S. Commerce Department's Economic Development Administration.

Earnings

\$48,900

Average Earnings (2018)

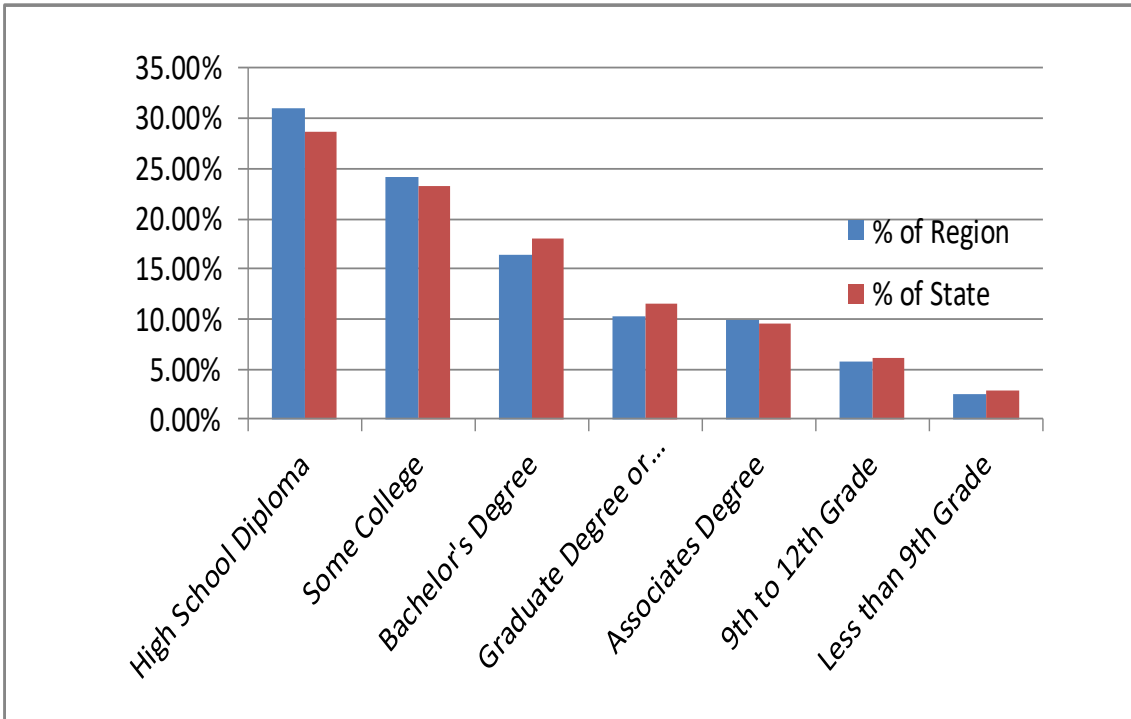
89% of State Average.

NAICS	Industry	Average Earnings (2018)
11	Agriculture, Forestry, Fishing and Hunting	\$32,091
21	Mining, Quarrying, and Oil and Gas Extraction	\$90,305
22	Utilities	\$135,678
23	Construction	\$44,925
31	Manufacturing	\$63,199
42	Wholesale Trade	\$56,036
44	Retail Trade	\$34,105
48	Transportation and Warehousing	\$50,743
51	Information	\$58,072
52	Finance and Insurance	\$82,188
53	Real Estate and Rental and Leasing	\$39,456
54	Professional, Scientific, and Technical Services	\$57,043
56	Administrative and Support and Waste Management and Remediation Services	\$36,163
61	Educational Services (Private)	\$32,255
62	Health Care and Social Assistance	\$62,292
71	Arts, Entertainment, and Recreation	\$27,043
72	Accommodation and Food Services	\$23,623
81	Other Services (except Public Administration)	\$30,394
90	Government	\$61,814

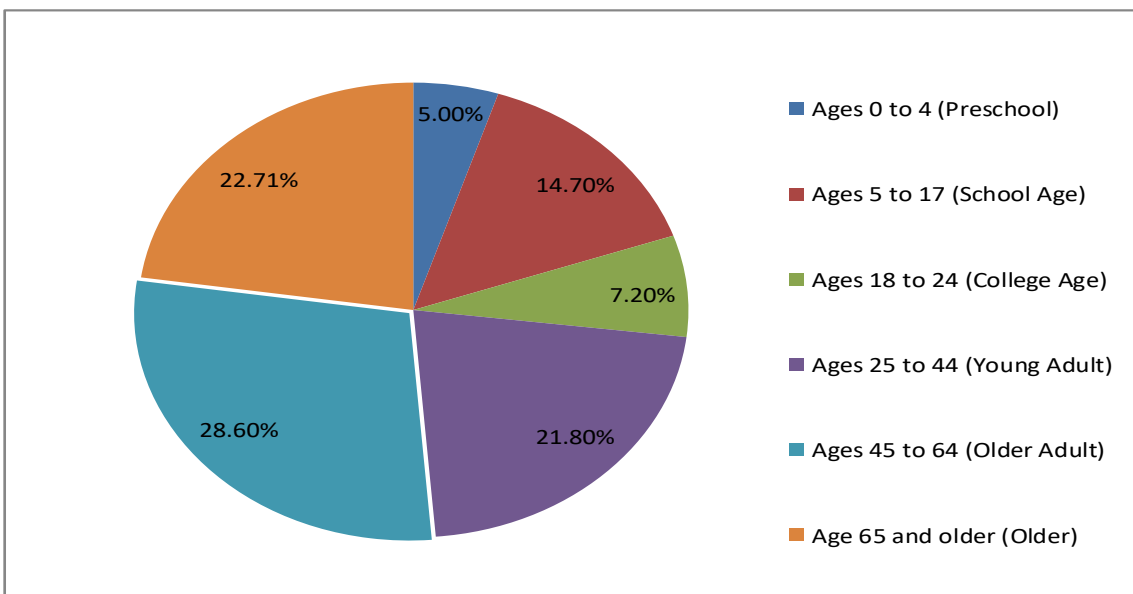
Source: U.S. Bureau of Labor Statistics (BLS)

StatsAmerica is a service of the Indiana Business Research Center at Indiana University's Kelley School of Business.

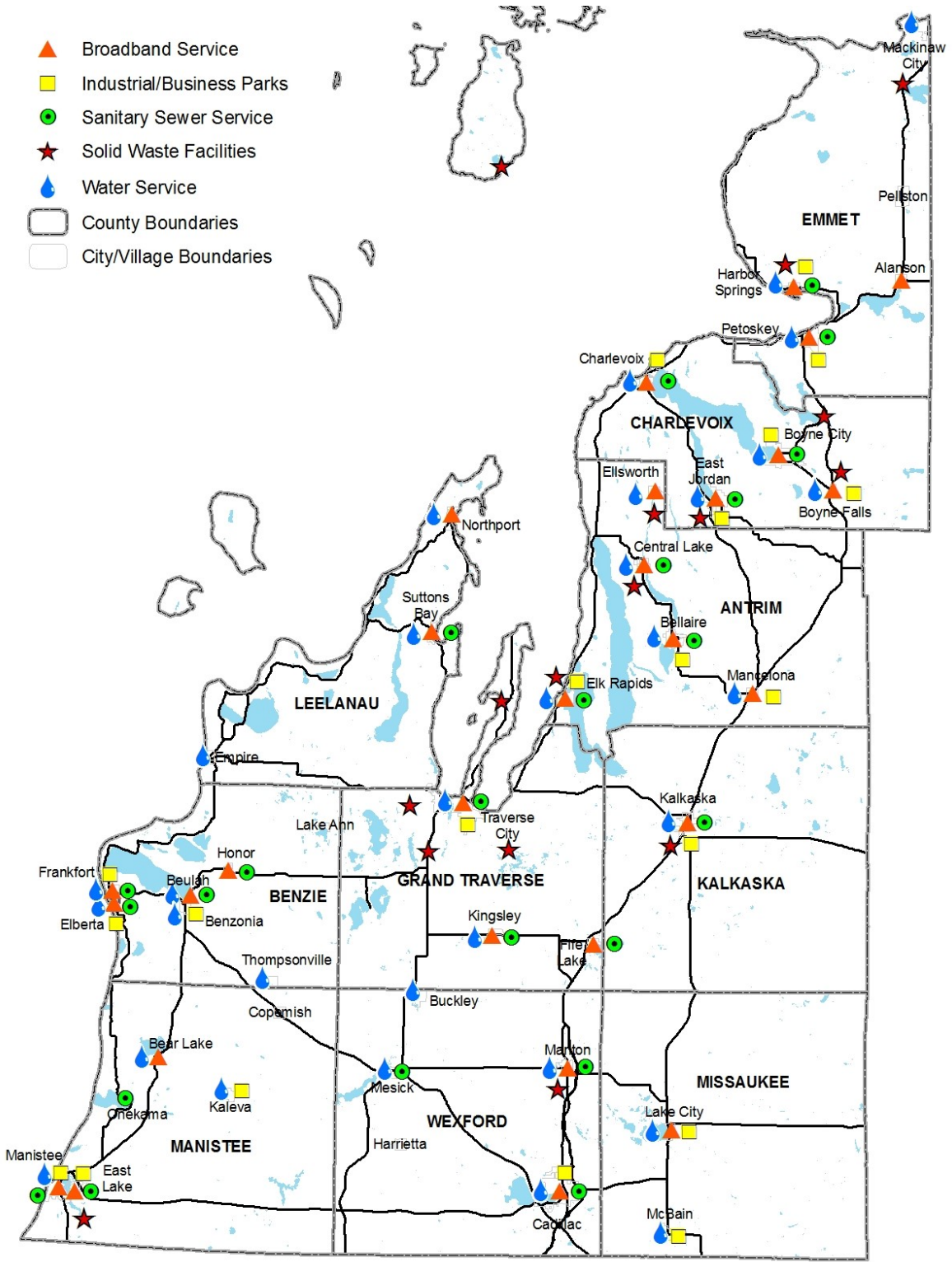
Educational Attainment



Age Demographics



Infrastructure



Source: NWMCOG, 2010.

Antrim County

Selected Economic Indicators for Antrim County, MI.

	Value	Rank in State (83 counties)		Value	Rank in State (83 counties)
Population (2017)	23,133	60	Per Capita Personal Income (2018)	\$47,070	16
Growth (%) since 2010 Census	-1.22%	30	Median Household Income (2018)	\$56,456	26
Households (2018)	9,805	26	Poverty Rate (2018)	10.6%	15
Labor Force (2018)	10,027	60	H.S. Diploma or More (2017 ACS 5yr)	90.8%	25
Unemployment Rate (2019)	5.00%	60	Bachelor's Deg. or More (2017 ACS 5 yr)	23.8%	17

Annual Industry Distribution of Jobs and Average Wages for Antrim County, MI. 2018.

Industry	Establishments	Jobs	Percent Distribution in County	Annual Average Wage
Total Covered Employment	525	5,304	100.00%	\$33,081
Agriculture, Forestry, Fishing and Hunting	19	D	D	D
Mining	1	D	D	D
Utilities	2	D	D	D
Construction	83	447	8.30%	\$37,231
Manufacturing	38	918	17.10%	\$41,194
Wholesale Trade	13	52	1.00%	\$50,125
Retail Trade	68	604	11.30%	\$24,557
Transportation & Warehousing	22	35	0.70%	\$49,224
Information	10	84	1.60%	\$17,289
Finance and Insurance	19	92	1.70%	\$47,852
Real Estate and Rental and Leasing	24	86	1.60%	\$28,150
Professional, Scientific, and Tech. Services	26	124	2.30%	\$29,719
Admin. Support, Waste Mgt. Rem. Services	23	70	1.30%	\$39,194
Educational Services	11	D	D	D
Health Care and Social Services	36	218	4.10%	\$41,637
Arts, Entertainment, and Recreation	10	144	2.70%	\$27,163
Accommodation and Food Services	41	932	17.40%	\$18,169
Other Services (Except Public Administration)	52	214	4.00%	\$29,489
Public Administration	24	317	5.90%	\$33,958
Unallocated	7	23	0.40%	\$30,890

Source: U.S. Bureau of Labor Statistics (BLS)

D = Not shown to avoid disclosure of confidential information.

N/A = This item is not available.

Note: Average wage may not match published numbers due to rounding.

StatsAmerica is a service of the Indiana Business Research Center at Indiana University's Kelley School of Business. This initiative is funded in part by the U.S. Commerce Department's Economic Development Administration

Benzie County

Selected Economic Indicators for Benzie County, MI.

	Value	Rank in State (83 counties)		Value	Rank in State (83 counties)
Population (2017)	17,583	66	Per Capita Personal Income (2018)	\$43,557	28
Growth (%) since 2010	.27%	6	Median Household Income (2018)	\$51,905	16
Households (2018)	6733	66	Poverty Rate (2018)	10.3%	13
Labor Force (2019)	8,737	63	H.S. Diploma or More (2017 ACS 5yr)	92.50%	26
Unemployment Rate (2019)	5.1%	63	Bachelor's Deg. or More (2017 ACS 5 yr)	28.60%	20

Annual Industry Distribution of Jobs and Average Wages for Benzie County, MI. 2018

Industry	Establishments	Jobs	Percent Distribution in County	Annual Average Wage
Total	445	4,297	100.00%	\$33,908
Agriculture, Forestry, Fishing and Hunting	9	D	0.00%	D
Mining	1	D	0.00%	D
Utilities	2	D	0.00%	D
Construction	85	298	6.90%	\$48,217
Manufacturing	19	379	8.80%	\$43,086
Wholesale Trade	4	D	0.00%	D
Retail Trade	62	593	13.80%	\$25,294
Transportation & Warehousing	14	49	1.10%	\$44,430
Information	10	28	0.70%	\$26,091
Finance and Insurance	17	158	3.70%	\$55,011
Real Estate and Rental and Leasing	15	43	1.00%	\$26,725
Professional, Scientific, and Tech. Services	29	79	1.80%	\$27,778
Management of Companies, Enterprises	1	D	0.00%	D
Admin. Support Waste Mgt. & Rem. Services	19	D	0.00%	D
Educational Services	6	8	0.20%	\$19,870
Health Care and Social Services	20	386	9.00%	\$47,075
Arts, Entertainment, and Recreation	14	105	2.40%	\$25,180
Accommodation and Food Services	55	1,168	27.20%	\$22,005
Other Services (Except Public Administration)	42	141	3.30%	\$25,955
Public Administration	18	247	5.70%	\$36,572
Unallocated	4	3	0.10%	\$8,069

Source: U.S. Bureau of Labor Statistics (BLS)

D = Not shown to avoid disclosure of confidential information.

N/A = This item is not available.

Note: Average wage may not match published numbers due to rounding.

StatsAmerica is a service of the Indiana Business Research Center at Indiana University's Kelley School of Business. This initiative is funded in part by the U.S. Commerce Department's Economic Development Administration.

Charlevoix County

Selected Economic Indicators for Charlevoix County, MI.

	Value	Rank in State (83 counties)		Value	Rank in State (83 counties)
Population (2017)	26,139	52	Per Capita Personal Income (2018)	\$52,885	12
Growth (%) since 2010	.73%	42	Median Household Income (2018)	\$54,491	24
Households (2018)	11,379	52	Poverty Rate (2018)	10.60%	16
Labor Force (2019)	12,835	50	H.S. Diploma or More (2017 ACS 5yr)	93.6%	14
Unemployment Rate (2019)	4.6%	50	Bachelor's Deg. or More (2017 ACS 5yr)	30.6%	15

Annual Industry Distribution of Jobs and Average Wage for Charlevoix County, MI. 2019.

Industry	Establishments	Jobs	Percent Distribution in County	Annual Average Wage
Total	782	10,527	100.00%	\$44,558
Agriculture, Forestry, Fishing and Hunting	5	D	D	D
Mining	1	D	D	D
Utilities	4	147	1.40%	\$107,000
Construction	120	646	6.10%	\$43,806
Manufacturing	45	2,451	23.30%	\$60,866
Wholesale Trade	16	53	0.50%	\$53,155
Retail Trade	114	876	8.30%	\$29,009
Transportation & Warehousing	17	129	1.20%	\$42,443
Information	13	72	0.70%	\$27,706
Finance and Insurance	29	160	1.50%	\$47,784
Real Estate and Rental and Leasing	29	184	1.70%	\$27,435
Professional, Scientific, and Tech. Services	44	D	D	D
Management of Companies, Enterprises	1	D	D	D
Admin. Support, Waste Mgt., Rem. Services	53	253	2.40%	\$33,625
Educational Services	11	648	6.20%	\$51,753
Health Care and Social Services	59	1,687	16.00%	\$46,962
Arts, Entertainment, and Recreation	37	266	2.50%	\$31,888
Accommodation and Food Services	79	1,826	17.30%	\$27,051
Other Services (Except Public Administration)	76	305	2.90%	\$44,314
Public Administration	22	618	5.90%	\$41,886
Unallocated	8	12	0.10%	\$35,064

Source: U.S. Bureau of Labor Statistics (BLS)

D = Not shown to avoid disclosure of confidential information.

N/A = This item is not available.

Note: Average wage may not match published numbers due to rounding.

StatsAmerica is a service of the Indiana Business Research Center at Indiana University's Kelley School of Business. This initiative is funded in part by the U.S. Commerce Department's Economic Development Administration.

Emmet County

Selected Economic Indicators for Emmet County, MI.

	Value	Rank in State (83 counties)		Value	Rank in State (83 counties)
Population (2018)	33,193	46	Per Capita Personal Income (2018)	\$57,115	6
Growth (%) since 2010 Census	1.53%	14	Median Household Income (2018)	\$58,891	21
Households (2018)	14,510	43	Poverty Rate (2018)	8.5%	6
Labor Force (2019)	17,676	42	H.S. Diploma or More (2017 ACS 5yr)	94.0%	8
Unemployment Rate (2019)	5.8%	42	Bachelor's Deg. or More (2017 ACS 5 yr)	32.9%	9

Annual Distribution of Jobs and Average Wages for Emmet County, MI. 2018.

Industry	Establishments	Jobs	Percent Distribution in County	Annual Average Wage
Total Covered Employment	1,385	18,11	100.00%	\$40,258
Agriculture, Forestry, Fishing and Hunting	12	D	D	D
Mining	1	D	D	D
Utilities	4	43	0.20%	\$104,862
Construction	229	1,280	7.10%	\$43,198
Manufacturing	59	1,416	7.80%	\$61,695
Wholesale Trade	40	287	1.60%	\$45,639
Retail Trade	211	2,683	14.80%	\$32,091
Transportation & Warehousing	29	297	1.60%	\$43,070
Information	20	180	1.00%	\$50,786
Finance and Insurance	52	286	1.60%	\$66,065
Real Estate and Rental and Leasing	40	215	1.20%	\$36,966
Professional, Scientific, and Tech. Services	101	D	D	D
Management of Companies, Enterprises	1	D	D	D
Admin. Support, Waste Mgt. & Rem Services	100	1,485	8.20%	\$30,833
Educational Services	20	594	3.30%	\$57,913
Health Care and Social Services	139	3,206	17.70%	\$51,458
Arts, Entertainment, and Recreation	42	549	3.00%	\$30,010
Accommodation and Food Services	116	3,031	16.70%	\$21,684
Other Services (Except Public Admin.)	136	656	3.60%	\$31,598
Public Administration	27	777	4.30%	\$43,503
Unallocated	7	15	0.10%	\$25,219

Source: U.S. Bureau of Labor Statistics (BLS)

D = Not shown to avoid disclosure of confidential information.

N/A = This item is not available.

Note: Average wage may not match published numbers due to rounding.

StatsAmerica is a service of the Indiana Business Research Center at Indiana University's Kelley School of Business. This initiative is funded in part by the U.S. Commerce Department's Economic Development Administration.

Grand Traverse County

Selected Economic Indicators for Grand Traverse County, MI.

	Value	Rank in State (83 counties)		Value	Rank in State (83 counties)
Population (2017)	91,807	22	Per Capita Personal Income (2018)	\$50,639	9
Growth (%) since 2010 Census	5.54%	3	Median Household Income (2018)	\$64,591	9
Households (2018)	37,134	22	Poverty Rate (2018)	9.50%	9
Labor Force (2019)	49,856	21	H.S. Diploma or More (2017 ACS 5yr)	94.7%	9
Unemployment Rate (2019)	3.20%	21	Bachelor's Deg. or More (2017 ACS 5 yr)	34.2%	10

Annual Industry Distribution of Jobs and Average Wages for Grand Traverse County, MI. 2018.

Industry	Establishments	Jobs	Percent Distribution in County	Annual Average Wage
Total	3,287	49,968	100.00%	\$44,562
Agriculture, Forestry, Fishing and Hunting	38	345	0.70%	\$37,193
Mining	31	157	0.30%	\$114,461
Utilities	11	220	0.40%	\$103,481
Construction	354	2,602	5.20%	\$49,056
Manufacturing	203	5,236	10.50%	\$51,684
Wholesale Trade	114	1,306	2.60%	\$55,392
Retail Trade	479	7,704	15.40%	\$30,742
Transportation & Warehousing	73	922	1.80%	\$47,573
Information	76	872	1.70%	\$52,805
Finance and Insurance	154	2,174	4.40%	\$80,220
Real Estate and Rental and Leasing	135	573	1.10%	\$40,845
Professional, Scientific, and Tech. Services	373	1,970	3.90%	\$60,399
Management of Companies, Enterprises	9	61	0.10%	\$113,201
Admin. Support, Waste Mgt. Rem. Services	178	1,394	2.80%	\$37,186
Educational Services	50	1,111	2.20%	\$33,175
Health Care and Social Services	324	9,913	19.80%	\$54,081
Arts, Entertainment, and Recreation	65	619	1.20%	\$24,621
Accommodation and Food Services	258	5,986	12.00%	\$20,599
Other Services (Except Public Administration)	277	1,581	3.20%	\$31,971
Public Administration	56	1,379	2.80%	\$51,527
Unallocated	30	63	0.10%	\$27,942

Source: U.S. Bureau of Labor Statistics (BLS)

D = Not shown to avoid disclosure of confidential information.

N/A = This item is not available.

Note: Average wage may not match published numbers due to rounding.

Kalkaska County

Selected Economic Indicators

	Value	Rank in State (83 counties)		Value	Rank in State (83 counties)
Population (2017)	17,634	65	Per Capita Personal Income (2018)	\$34,623	75
Growth (%) since 2010 Census	2.8%	19	Median Household Income (2018)	\$46,068	55
Households (2018)	7,139	65	Poverty Rate (2018)	14.1%	43
Labor Force (2019)	7,793	65	H.S. Diploma or More (2017 ACS 5yr)	86.6%	69
Unemployment Rate (2019)	5.9%	65	Bachelor's Deg. or More (2017 ACS 5 yr)	12.5%	70

Annual Industry Distribution of Jobs and Average Wages for Kalkaska, MI. 2018

Industry	Establishments	Jobs	Percentage Distribution in County	Annual Average Wage
Total	313	4,181	100.00%	\$50,971
Agriculture, Forestry, Fishing and Hunting	6	65	1.60%	\$24,798
Mining	22	373	8.90%	\$100,370
Utilities	3	D	D	D
Construction	42	440	10.50%	\$81,432
Manufacturing	12	357	8.50%	\$43,242
Wholesale Trade	12	140	3.30%	\$79,224
Retail Trade	46	419	10.00%	\$28,539
Transportation & Warehousing	12	24	0.60%	\$49,326
Information	6	21	0.50%	\$80,476
Finance and Insurance	6	37	0.90%	\$48,106
Real Estate and Rental and Leasing	7	80	1.90%	\$57,781
Professional, Scientific, and Tech. Services	21	54	1.30%	\$43,363
Admin. Support Waste Mgt. & Rem. Services	16	482	11.50%	\$52,014
Educational Services	2	D	D	D
Health Care and Social Services	22	114	2.70%	\$39,414
Arts, Entertainment, and Recreation	3	D	D	D
Accommodation and Food Services	21	D	D	D
Other Services (Except Public Administration)	36	135	3.20%	\$28,349
Public Administration	15	201	4.80%	\$26,419
Unallocated	3	14	0.30%	\$46,011

Source: U.S. Bureau of Labor Statistics (BLS)

D = Not shown to avoid disclosure of confidential information.

N/A = This item is not available.

Note: Average wage may not match published numbers due to rounding.

StatsAmerica is a service of the Indiana Business Research Center at Indiana University's Kelley School of Business. This initiative is funded in part by the U.S. Commerce Department's Economic Development Administration.

Leelanau County

Selected Economic Indicators for Leelanau County, MI.

	Value	Rank in State (83 counties)		Value	Rank in State (83 counties)
Population (2017)	21,657	21	Per Capita Personal Income (2018)	\$67,320	2
Growth (%) since 2010 Census	-.23%	23	Median Household Income (2018)	\$67,349	6
Households (2018)	9,152	63	Poverty Rate (2018)	7.0%	3
Labor Force (2019)	10,655	57	H.S. Diploma or More (2017 ACS 5yr)	95.2%	3
Unemployment Rate (2019)	3.3%	57	Bachelor's Deg. or More (2017 ACS 5 yr)	40.8%	3

Annual Industry Distribution of Jobs and Average Wage for Leelanau County, MI. 2018.

Industry	Establishments	Jobs	Percent Distribution in County	Annual Average Wage
Total	682	6,454	100.00%	\$36,833
Agriculture, Forestry, Fishing and Hunting	41	D	D	D
Mining	4	D	D	D
Construction	109	586	9.10%	\$43,924
Manufacturing	39	495	7.70%	\$30,100
Wholesale Trade	13	265	4.10%	\$27,582
Retail Trade	97	574	8.90%	\$22,325
Transportation & Warehousing	17	84	1.30%	\$41,934
Information	13	54	0.80%	\$31,478
Finance and Insurance	19	137	2.10%	\$77,656
Real Estate and Rental and Leasing	25	90	1.40%	\$35,371
Professional, Scientific, and Tech. Services	48	D	D	D
Management of Companies, Enterprises	2	D	D	D
Admin. Support, Waste Mgt. & Rem. Services	38	197	3.10%	\$39,317
Educational Services	10	427	6.60%	\$42,386
Health Care and Social Services	35	477	7.40%	\$55,148
Arts, Entertainment, and Recreation	24	244	3.80%	\$34,571
Accommodation and Food Services	75	886	13.70%	\$24,207
Other Services (Except Public Administration)	52	158	2.40%	\$32,748
Public Administration	18	517	8.00%	\$44,445
Unallocated	6	16	0.20%	\$49,810

Source: U.S. Bureau of Labor Statistics (BLS)

D = Not shown to avoid disclosure of confidential information.

N/A = This item is not available.

Note: Average wage may not match published numbers due to rounding.

StatsAmerica is a service of the Indiana Business Research Center at Indiana University's Kelley School of Business. This initiative is funded in part by the U.S. Commerce Department's Economic Development Administration.

Manistee County

Selected Economic Indicators for Manistee County, MI.

	Value	Rank in State (83 counties)		Value	Rank in State (83 counties)
Population (2017)	24,427	58	Per Capita Personal Income (2018)	\$38,814	51
Growth (%) since 2010 Census	-1.24%	40	Median Household Income (2018)	\$47,401	43
Households (2018)	19,591	61	Poverty Rate (2018)	13.1%	33
Labor Force (2018)	10,448	58	H.S. Diploma or More (2017 ACS 5yr)	90.6%	36
Unemployment Rate (2019)	3.5%	58	Bachelor's Deg. or More (2017 ACS 5 yr)	20.5%	35

Annual Industry Distribution of Jobs and Average Wage for Manistee County, MI. 2019.

Industry	Establishments	Jobs	Percent Distribution in County	Annual Average Wage
Total	532	7,078	100.00%	\$41,562
Agriculture, Forestry, Fishing and Hunting	11	D	D	D
Mining	2	D	D	D
Utilities	3	39	0.60%	\$93,200
Construction	65	267	3.80%	\$38,883
Manufacturing	24	927	13.10%	\$68,490
Wholesale Trade	8	208	2.90%	\$32,908
Retail Trade	87	1,005	14.20%	\$26,479
Transportation & Warehousing	20	119	1.70%	\$39,184
Information	9	57	0.80%	\$41,192
Finance and Insurance	20	125	1.80%	\$48,034
Real Estate and Rental and Leasing	11	29	0.40%	\$25,049
Professional, Scientific, and Tech. Services	30	82	1.20%	\$37,662
Admin. Support, Waste Mgt. Rem. Services	21	91	1.30%	\$30,498
Educational Services	13	N/A	N/A	N/A
Health Care and Social Services	47	N/A	N/A	N/A
Arts, Entertainment, and Recreation	13	173	2.40%	\$28,649
Accommodation and Food Services	63	598	8.40%	\$16,090
Other Services (Except Public Administration)	60	222	3.10%	\$23,288
Public Administration	24	68	1.00%	\$59,263
Unallocated	4	6	0.10%	\$15,800

Source: U.S. Bureau of Labor Statistics (BLS)

D = Not shown to avoid disclosure of confidential information.

N/A = This item is not available.

Note: Average wage may not match published numbers due to rounding.

StatsAmerica is a service of the Indiana Business Research Center at Indiana University's Kelley School of Business. This initiative is funded in part by the U.S. Commerce Department's Economic Development Administration.

Missaukee County

Selected Economic Indicators for Missaukee County, MI.

	Value	Rank in State (83 counties)		Value	Rank in State (83 counties)
Population (2017)	14,988	67	Per Capita Personal Income (2018)	\$34,972	72
Growth (%) since 2010 Census	1.0%	21	Median Household Income (2018)	\$48,413	60
Households (2018)	6,027	70	Poverty Rate (2018)	12.9%	32
Labor Force (2019)	7,033	67	H.S. Diploma or More (2017 ACS 5yr)	88.1%	65
Unemployment Rate (2019)	4.6%	67	Bachelor's Deg. or More (2017 ACS 5 yr)	13.4%	74

Annual Industry Distribution of Jobs and Average Wage for Missaukee County, MI. 2018.

Industry	Establishments	Jobs	Percent Distribution in County	Annual Average Wage
Total	342	3,301	100.00%	\$35,917
Agriculture, Forestry, Fishing and Hunting	46	D	D	D
Mining	2	D	D	D
Construction	56	179	5.40%	\$37,107
Manufacturing	25	642	19.40%	\$45,158
Wholesale Trade	9	101	3.10%	\$46,705
Retail Trade	30	341	10.30%	\$31,562
Transportation & Warehousing	26	245	7.40%	\$42,242
Information	5	7	0.20%	\$24,672
Finance and Insurance	11	107	3.20%	\$49,629
Real Estate and Rental and Leasing	6	9	0.30%	\$23,409
Professional, Scientific, and Tech. Services	16	65	2.00%	\$38,753
Admin. Support Waste Mgt. & Rem. Services	7	20	0.60%	\$19,026
Educational Services	5	N/A	N/A	N/A
Health Care and Social Services	34	D	D	D
Arts, Entertainment, and Recreation	4	15	0.50%	\$13,908
Accommodation and Food Services	15	110	3.30%	\$13,518
Other Services (Except Public Administration)	31	94	2.80%	\$27,678
Public Administration	14	151	4.60%	\$31,066
Unallocated	1	4	0.10%	\$24,366

Source: U.S. Bureau of Labor Statistics (BLS)

D = Not shown to avoid disclosure of confidential information.

N/A = This item is not available.

Note: Average wage may not match published numbers due to rounding.

StatsAmerica is a service of the Indiana Business Research Center at Indiana University's Kelley School of Business. This initiative is funded in part by the U.S. Commerce Department's Economic Development Administration.

Wexford County

Selected Economic Indicators for Wexford County, MI.

	Value	Rank in State (83 counties)		Value	Rank in State (83 counties)
Population (2017)	33,276	45	Per Capita Personal Income (2018)	\$36,972	67
Growth (%) since 2010 Census	1.65%	9	Median Household Income (2018)	\$46,396	64
Households (2018)	13,053	47	Poverty Rate (2018)	13.1%	34
Labor Force (2019)	14,776	47	H.S. Diploma or More (2019 ACS 5yr)	90.0%	51
Unemployment Rate (2019)	4.10%	47	Bachelor's Deg. or More (2017 ACS 5 yr)	17.6 %	53

Annual Industry Distribution of Jobs and Average Wage for Wexford County, MI. 2018.

Industry	Establishments	Jobs	Percent Distribution in County	Annual Average Wage
Total	791	13,444	100.00%	\$40,586
Agriculture, Forestry, Fishing and Hunting	20	149	1.10%	\$36,573
Mining	7	23	0.20%	\$44,201
Utilities	3	0	0.00%	\$0
Construction	57	256	1.90%	\$35,875
Manufacturing	51	3,171	23.60%	\$49,824
Wholesale Trade	21	0	0.00%	\$0
Retail Trade	121	1,715	12.80%	\$26,588
Transportation & Warehousing	37	573	4.30%	\$48,476
Information	14	258	1.90%	\$48,564
Finance and Insurance	45	266	2.00%	\$56,735
Real Estate and Rental and Leasing	23	70	0.50%	\$28,610
Professional, Scientific, and Technical Services	49	0	0.00%	\$0
Management of Companies and Enterprises	3	0	0.00%	\$0
Admin. & Support & Waste Mgt. & Rem. Services	37	627	4.70%	\$23,215
Educational Services	16	956	7.10%	\$41,655
Health Care and Social Services	77	1,501	11.20%	\$49,337
Arts, Entertainment, and Recreation	16	189	1.40%	\$15,179
Accommodation and Food Services	76	1,393	10.40%	\$17,436
Other Services (Except Public Administration)	74	412	3.10%	\$27,760
Public Administration	41	857	6.40%	\$44,804
Unallocated	5	11	0.10%	\$42,265

Source: U.S. Bureau of Labor Statistics (BLS)

D = Not shown to avoid disclosure of confidential information.

N/A = This item is not available.

Note: Average wage may not match published numbers due to rounding.

StatsAmerica is a service of the Indiana Business Research Center at Indiana University's Kelley School of Business. This initiative is funded in part by the U.S. Commerce Department's Economic Development Administration.

REGIONAL ECONOMIC DEVELOPMENT STRATEGY

Summary Background

As a basis for developing the regional economic development strategy, Networks Northwest has been working with local stakeholders and organizations to incorporate their input into the CEDS planning process. To this end we have reached out to the traditional economic partners as well as to the non-traditional partners that, when combined, comprise a more complete view of all the players in creating a successful and sustainable region.

As the region continues to recover from the Great Recession and continues its transition into the Knowledge Economy, there has been a conscious acknowledgement of the role that the seasonal tourism plays in the region and at the same time there has been a renewed focus on sustaining and expanding a year-round economy based in higher skilled arenas, trades, and workers.

Lower Michigan's northwest corner has always been abundant with desirable natural resources. For generations it has been a seasonal destination for those who lived where the jobs were and wished to explore and vacation among all the natural assets. There has been a movement away from that scenario as people are now able to choose where they live and bring their work along with them. This has created many new opportunities and challenges for the region.

Rural Michigan is a highly sought-after area for new workers because of the abundant natural resources and overall high quality of life. Many highly educated and skilled workers are moving into the region and are expecting a supportive economic system in which they can start, develop, and grow the businesses that they are bringing with them. Alongside this, many existing local businesses are adapting to the new workforce and creating working environments designed to retain the transplanted workers.

There are many factors affecting this transition. The lack of an adequate housing inventory has been quantified in the recent report, Northwest Michigan Region Residential Target Market Analysis Annual Market Potential - Year 2020 (<https://www.networksnorthwest.org/userfiles/filemanager/vh7jsddjqi72lqpakmsw/>). Employers continue to struggle to recruit and retain new workers due to this housing situation. Networks Northwest created and fostered a new entity, Housing North (<http://housingnorth.org/>), as a response to this critical need.

The rural terrain of Northwest Lower Michigan is a draw and a deterrent. It requires time and money to transport goods into and out from the region. There is only one Federal Interstate that accesses only one corner of the region with the rest of the region being served by state highways and trunk lines. Networks Northwest is a partner to the Michigan Department of Transportation in the assessment and delivery of resources in the area. It is anticipated that there will be a newly designated Metropolitan Planning Organization formed in 2021 to expand the ability to respond to the transportation needs of the region.

Despite any challenges, the region remains an attractive place to live and work. There are many organizations invested in the future and are working together with a determination to encourage and support the various aspects of the economy that will move this region solidly into the future. Networks Northwest has a history of being a convener of people, places, and organizations such as local units of governments, interdisciplinary school districts, employers, economic development organizations, chambers of commerce, community colleges, state agencies, and local stakeholders.

Opportunity Zones



Economic Resilience

Both long term and short term economic sustainability are directly linked to resilience, the ability to quickly adapt to a changing economic climate. Regions that have a good plan in place are better able to adapt and recover from both minor and major disruptions to the economic base. Whether the disturbances are the result of climate change, such as an abrupt storm event, long-term change to the climate or economic downturn affecting a particular industry or region, the more the community or region plans for an economic downturn, the more economically resilience the community or region will be.

The counties that make up the EDD of Networks Northwest each have a Natural Hazard Mitigation Plan that is updated every five years. It has become evident that the natural hazards addressed in the plans do change over time and careful attention has to be given to the changing environment. Networks Northwest has traditionally worked with the counties in the district on updating their plans. The next update to the planning process is targeted for 2021. Sudden storm events top the list of potential hazards that can quickly affect the local and regional economy and at the same time rising water levels of the Great Lakes is causing flooding and erosion issues.

Networks Northwest is actively working with regional organizations, businesses, and grantors to guide communities toward a focus on a resilient environment which will in turn, support a stronger economy. Longer term impacts such as rising water levels of the Great Lakes have become a part of long-range plans and short-term green infrastructure projects. Much more can be done to educate the local governments and developers on the impact and importance of incorporating green infrastructure methods such as Low Impact Design into new and redeveloped projects.

On another resiliency front, Networks Northwest and the regions' Economic Development Organizations are working together to diversify the overall economic landscape. Although attention has been focused on tourism and the strong seasonal summer economy, it is also a focus that a sustainable base of year-round businesses is needed. Active recruitment of manufacturing and technology-based industries has been an emphasized over the past few years and will continue to be so as the region diversifies regional economy.

Several communities within the region are looking to expand their industrial base and provide for new municipal infrastructure. It is recognized that infrastructure (water, sewer, natural gas, broadband, etc.) is a critical need for expanded or new businesses in the region and that growth will not happen without these services.

Evaluation Framework

Networks Northwest monitors the performance of northwest lower Michigan regional economic position through ongoing and dedicated data collection. The data is available and accessible to all through several means.

First, the Networks Northwest website has a dedicated dashboard to region and links to specific statistics for each county. (<https://www.networksnorthwest.org/data/>) In addition, a print document summarizing the data for the regional has been produced and distributed. It is also available on the website as a downloadable document (<https://www.networksnorthwest.org/userfiles/filemanager/ggwo5bwb2j3vn1j7s9j6/>).

SWOT ANALYSIS

Early in 2019 Networks Northwest initiated an inventory and assessment of economic development related agencies, services, and activities in Northwest Lower Michigan. To pull all of that information together, Networks Northwest worked with a consultant to poll over 60 public and private stakeholders and to also hold an event aiming at gathering more information on the region as to who was doing the work, what work each of the participants were offering, what the outcomes were, and how they were connected to other organizations.

The scope of the project included efforts to:

- Summarize already available data/information related to the need for economic development and existing activity in the ten-county region with a focus on rural needs and models.
- Demonstrate clearly the connection between a broad range of economic development services and the economic health of the region.
- Plan for and facilitate a “Regional Economic Development & Diversification Summit” in June 2019. Activities include: project introduction, stakeholder engagement activities, and begin a process to catalog potential economic development projects for the purposes of creating a region-wide inventory.
- Identify and summarize relevant programs, services, and activities of all local and regional entities that engage in economic development; including but not limited to: workforce, education, non-profits, business, and government.
- Provide a regional and county-level inventory and “systems map” of economic development activity in each of the following counties: Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Manistee, Missaukee, and Wexford Counties.
- Conduct regional and county level interviews of more than 60 participants consisting of both public and private sector stakeholders -- who are delivering services, and those who are providing overarching guidance and strategy. The intent of the survey is to gauge insight on real and potential economic development activities in the region.
- Identify opportunities for local and regional approaches to better improve economic development activities.

The results of the interviews and the summit are summed up here:

Strengths;

- Manufacturing
- Agriculture
- Tourism
- Healthcare
- Quality of life/Place

Weaknesses;

- Cost of Living
- Housing
- Broadband
- Aging Population/Workforce & Ability to Attract Talent

SWOT ANALYSIS—Continued

Opportunities;

- Small Business Investment / Support
- Growth-Businesses: Capital Access, Retention, Expansion Services
- Industry Cluster Support
- Innovation and Technology Development
- Real Estate/ Commercial Development
- Farmland Preservation
- Marketing of Regional Assets

Threats;

- Early Childhood/ Childcare
- K-12 Education
- Post-secondary Education
- Training & Workforce Development
- Talent Attraction
- Diversity and Inclusion

Strategic Direction

This CEDS has been created to serve as a delivery mechanism to report to the EDA the ongoing and future efforts of Networks Northwest and its partners. Networks Northwest has been awarded a Michigan Economic Development Corporation (MEDC) Innovation Grant, and the scope of that project will be used to update and replace this CEDS report in the summer of 2021.

Networks Northwest has a long history of serving as an EDA economic development district (EDD) and as a Michigan Works! workforce development district, a Small Business Development Center district, and a Procurement Technical Assistance Center and, as such, is in a unique and powerful position to provide complimentary services to local, state, and federal economic and workforce development goals and strategies.

It is due to a long-standing, solid working relationship with the region's Economic Development Organizations and Chambers of Commerce, Educational Institutions, Local Units of Governments, and MEDC that **Networks Northwest, in direct cooperation with its partners, will create a shared holistic economic development strategy that supports the ten-county Economic Development District.** The following projects will be researched, resourced, and reported in the upcoming year.

- **Commercial Corridor Inventory:** an update to the 2014 Corridor Inventory for the 31 communities that have sewer, water, broadband, zoning, and planning staff. The finished product will rank the 31 areas according to state, regional, or local significance.
- **Marketing Plans:** creation of a base level community marketing plan for each of the eleven most populated/urbanized areas in the region.
- **Opportunity Zones Marketing Plans:** creation of an initial marketing package for each of the eight Opportunity Zones in the region. This effort will include:
 - Market Strengths;
 - Institutional Capacity;
 - Community fit;
 - Location and property profiling, adjacent drivers to support investment;
 - A site tour of the Opportunity Zones;
- **Site Inventory:** a comprehensive region-wide site inventory and initial readiness assessments of all sites greater than ten acres with water, sewer, broadband, and zoning infrastructure.
- **Talent Strategy:** a regional talent development, attraction, and retention strategy by working with EDOs, MI Works!, Intermediate School Districts, community colleges, and employers.
- **Housing Strategy:** a regional workforce housing strategy by working with EDOs, Housing North, other housing organizations, local governments, and developers to update the 2014 Framework Housing chapter.
- **RRC Action Plan:** work with MEDC to develop a Redevelopment Ready Community (RRC) action plan for eligible communities to better accelerate the number and pace of RRC designations in the region.

Strategic Direction—Continued

- **Economic Development Task Forces**: incubate county-level economic development task force groups that will act as a feeder system for the proposed economic development plan and future Collaborative Development Council (CDC) communications and activities.
- **Economic Development Eco-system Map**: coordinate and integrate the ongoing Phase Two of the development of an eco-system map to serve as a compendium of projects related to Network Northwest's three main focus areas: Talent, Business, and Community.
- **Planning and Zoning Guide**: update the existing Planning and Zoning Guide to serve as a resource for those interested in start-ups or expansions of businesses in the 31 growth and investment areas.
- **2021 CEDS Update**: Update the region's Comprehensive Economic Development Strategy to incorporate all of the above.

It is envisioned that these marketing plans can live on in the respective municipal websites and well as Networks Northwest's website. Furthermore, it may prove to be advantageous to develop a regional site to include all of the content developed as a result of this scope of work and other CEDS related materials.

Partners

The ten counties within the Northwest Lower Michigan region act as independent entities and the economic development activities can and may vary from county to county.

In addition to the ten counties, there are 180 townships, cities, and villages within the boundaries of the Networks Northwest region. Networks Northwest provides access to its services across all political lines. This role includes efforts in economic development, data gathering and analysis, workforce development, employment training, small business development, waste management, community development, environmental management, planning and zoning, education, and other functions as they become necessary.

Networks Northwest also assists efforts by independent economic development agencies with data gathering and analysis, workforce development, employment training, small business development, waste management, community development, environmental management, planning and zoning, education, and other functions as they become necessary.

There are three primary economic development organizations within this region:

The Northern Lakes Economic Alliance (serves Antrim, Charlevoix, Cheboygan, and Emmet Counties)

1048 East Main P.O. Box 8
Boyne City, MI 49712-0008
Phone: (231) 582-6482
www.NorthernLakes.net

The Traverse Bay Economic Development Corporation (serves Benzie, Grand Traverse, Leelanau, and Kalkaska Counties)

202 East Grandview Parkway P.O. Box 387
Traverse City, Michigan 49685
Phone: (231) 995-7108
www.grandtraverseedc.com

The Alliance for Economic Success (serves Wexford and Missaukee counties)

2141 Plett Road, C108
Cadillac, Michigan 49601
Phone: (231) 723-4325
www.allianceforeconomicsuccess.com

Each of the preceding governmental units and economic development organizations can work independently or cooperatively to administer financial assistance programs and/or other economic development services to communities within their scope.

Business resources within the region to assist businesses of all types, include: The Michigan Economic Development Corporation (MEDC), Small Business and Technology Development Centers (SBTDC's) of Michigan have a regional office in Traverse City hosted by the Networks Northwest, the Procurement Technical Assistance Center (PTACs) have offices in Traverse City, and Michigan Works! has centers supporting employers, employees and businesses in Cadillac, Manistee, Petoskey, Traverse City, and Kalkaska.

There are also several chambers of commerce within the Region that significantly influence economic issues:

[Beaver Island Chamber of Commerce](#), P.O. Box 5, Beaver Island, MI 49782,
(231) 448 - 2505, E-Mail: chamber@beaverisland.org www.beaverisland.org

[Bellaire Chamber of Commerce](#), 2111/2 N. Bridge, P.O. Box 205, Bellaire, MI 49615
(231) 533-6023 www.bellairechamber.org

[Benzie County Chamber of Commerce](#), 826 Michigan Ave., P.O. Box 204, Benzonia, MI 49616,
(800) 882-5801 www.benzie.org

[Boyne Area Chamber of Commerce](#), 115 S. Lake, Suite A, Boyne City, MI 49712,
(231) 582-6222 www.boynechamber.com

[Cadillac Chamber of Commerce](#), 222 Lake St., Cadillac, MI 49601, (231) 775-9776 www.cadillac.org

[Central Lake Chamber of Commerce](#), 2587 N M88 Hwy, P.O. Box 428, Central Lake, MI 49622
(231) 350-9381, www.centrallakechamber.com

[Charlevoix Chamber of Commerce](#) , 109 Mason, Charlevoix, MI 49720,
(231) 547-2101 www.charlevoix.org/

[East Jordan Chamber of Commerce](#), 100 Main Street, P.O. Box 137, East Jordan, MI 49727,
(231) 536-7351 www.ejchamber.org

[Frankfort-Elberta Area Chamber of Commerce](#) P.O. Box 566, 5174 Main Street, Frankfort, MI 49635
(231) 352-7251, www.frankfort-elberta.com

[Harbor Springs Chamber of Commerce](#), 368 Main Street, P.O. Box 37, Harbor Springs, MI 49740,
(231) 526-7999, www.harborspringschamber.com

[Indian River Chamber of Commerce](#), 3435 S. Straits Hwy, P.O. Box 57, Indian River, MI 49749,
(231) 238-9325 www.irchamber.com

[Kalkaska Chamber of Commerce](#), 353 S. Cedar St., P.O. Box 291, Kalkaska, MI 49646
(231) 258-9103 www.chamberofcommerce.com/chamber/unitedstates/Michigan/Kalkaska/

[Leelanau Peninsula Chamber of Commerce](#) 1078 E. Cherrybend Rd., Leelanau Studio, Traverse City, MI, 49684, (231) 252-2880, www.leelanauchamber.com

[Mackinaw City Chamber of Commerce](#), 707 N. Huron, P.O. Box 856, Mackinaw City, MI 49701,
(231) 436-5664 <http://www.mackinawcity.com/>

[Manistee Chamber of Commerce](#) 11 Cypress St., Manistee MI 49660,
(231) 723-2575 www.manisteecountychamber.com/

[Petoskey Regional Chamber of Commerce](#), 401 E. Mitchell St., Petoskey, MI 49770,
(231) 347-4150, www.petoskeychamber.com

[Traverse Connect](#), 202 East Grandview Parkway, Traverse City, MI 49684,
(231)-947-5075, www.TraverseConnect.com