



# FAMILIES ON THE EDGE

DESIGNING COMMUNITIES THAT WORK



*A project of the*

**MICHIGAN  
LAND USE  
INSTITUTE**

A REPORT FROM THE  
GRAND TRAVERSE REGION

FEBRUARY 2011



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## POVERTY, PLANNING, AND A VISION FOR COMMUNITYWIDE SUCCESS

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*As the Grand Traverse region implements  
The Grand Vision, it must complement ongoing efforts  
in northwest Lower Michigan to fight poverty.*

Human service agencies in the Grand Traverse region work tirelessly to address daily challenges facing families in poverty—finding rides to work, renting decent housing, putting food on the table, paying high heat bills.

Today, with a deep state and national recession, those efforts are more needed than ever. This is a region of the state that is rarely seen as “poor.” Yet, with local unemployment at approximately 15 percent, demand for assistance is soaring.

“It’s the economy and unemployment short-term, but long-term it’s the un-affordability of our systems,” said David Abeel, development director for the Traverse City-based Father Fred Foundation food pantry.

Enter The Grand Vision: In 2007, Grand Traverse area residents launched a land use and transportation study to determine how best to improve mobility in and around the region. The citizen-led project produced a broad, six-county vision for future growth reflecting the values of most area residents.

That vision, released in a May 2009 report, calls for better public transit and more walkable and bikable communities. Its growth strategy includes more affordable housing and economic development in cities and villages. And it endorses local food, clean energy, and clean water as additional keys to improving quality of life and boosting economic health.

In short, it’s a roadmap for government officials and business owners as they set priorities and direct investments.

But if its tenets are misapplied the Grand Vision could leave vulnerable families behind. That is a lot of people: Nearly 25 percent of the region’s families have annual incomes below \$25,000.

This is where community services and The Grand Vision intersect. As community leaders consider our future, they can change housing, transportation, food, and energy systems that make overcoming poverty more difficult.

*Families on the Edge: Designing Communities that Work* explores policy and planning changes local leaders can make to help struggling families get off the poverty treadmill.

The report examines four basic questions: How can we make housing more affordable—and closer to work, school, and services—for the working poor? How can working families cut transportation costs? How can families obtain healthier, affordable food? How can they cut ruinously expensive heating bills?

The answers to these questions can improve the lives of most everyone, not just people enduring poverty. And that is truly a grand—and attainable—vision.

*2011 Budget \**

*Paycheck* *\$22,500 \**

*Expenses \**                      *Monthly*                      *Annually*

*Rent*                      *\$ 776*                      *=*                      *\$9,312*

*Heat/ utilities*                      *\$ 151*                      *=*                      *\$1,812*

*Groceries*                      *\$559*                      *=*                      *\$6,708*

*Car payment & gas*                      *\$431*                      *=*                      *\$5,172*

*Subtotal*                      *=*                      *\$23,004*

*Doctor visits*                      *\$246*                      *=*                      *\$2,952*

*Daycare*                      *\$1,044*                      *=*                      *\$12,528*

*Clothes, phone, other*                      *\$ 399*                      *=*                      *\$4,788*

*Taxes*                      *\$ 387*                      *=*                      *\$4,644*

*Total*                      *=*                      *\$45,096*



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\* This budget reflects real estimates for a family of four living in the Grand Traverse region.

\* This figure is the "Poverty Line" based on the 2010 U.S. Department of Health and Human Services Federal Poverty Guidelines. A single-income minimum wage salary would only bring in \$15,392 annually in 2010.

\* Housing and utility costs are based on 2010 data from U.S. Dept. of Housing and Urban Development, and Michigan Public Service Commission. All other budget expense items are based on 2007 data from "Economic Self-Sufficiency in Michigan", produced by the Michigan League for Human Services.



## A Vision for Helping Families on the Edge

*Study reveals wide support for housing, transit, food, and energy policies that can help entire community*

Most weekday mornings, people pack the waiting room at the Father Fred Foundation, the largest food pantry in northwest Lower Michigan. The folks that crowd into the unassuming building on Traverse City's east side are looking for food, clothes, or cash assistance to avoid utility shut-offs.

And, each time they visit, they surely notice that their numbers are growing.

At the root of this bleak scene is the region's terrible unemployment rate. A year ago, it stood at 14.5 percent. As of this September, the seasonally unadjusted, 12-month average for the Grand Traverse region was 16.4 percent.

The damage this causes to struggling families in the region is profound. The most recent estimates from the U.S. Census Bureau, which are for 2008, indicate that 18.6 percent of the region's people 18 and under lived at or below the official federal poverty line that year. The poverty rate ranged from 11.8 percent in Grand Traverse County to a startling 25.4 percent in Kalkaska County.

There's little evidence that things have improved since then: In 2009, fully 45 percent of local school

children came from families poor enough to qualify them for free or reduced-price school lunches, while more than 50 percent of the region's babies were born into Medicaid coverage.

Such statistics may be hard to believe, given that impoverished people are a relatively rare sight in northern Michigan's charming towns and villages.

But there are thousands of families scattered across the Grand Traverse region—in Antrim, Benzie, Grand Traverse, Kalkaska, Leelanau, and Wexford Counties—who are literally living on the edge. Their household budgets are broken, and they cannot provide all the necessities for making a decent home for their children, who need good starts to their young lives.

And, as Father Fred's workers will tell you, the problem is worsening. According to David Abeel, the foundation's development director, the organization saw 30 and 40 percent increases in demand for its food pantry services in 2008 and 2009. In the first 10 months of 2010 they've seen a 15 percent increase—more than 2,500 new families the organization had not served before.

Vicente Ramos

*The number of people visiting charities like the Father Fred Foundation, looking for food, clothing, and cash assistance, is skyrocketing.*

## Terrible Choices

Without the help of Father Fred and other organizations that are part of the Poverty Reduction Initiative, these families would have to cut budgets still more just to eat. But even with food, clothing, cash, counseling, job-search assistance, and other services from charities and government agencies, they still face terrible choices.

To make ends meet, should they get rid of their car? According to an estimate provided to the Northwest Michigan Council of Governments by the non-profit Housing + Transit Affordability Index, it can cost more than \$11,000 a year per family for transportation in the rural counties surrounding Traverse City. That number includes the region's very few bus riders and its tens of thousands of car owners, whose expenses include buying, maintaining, fueling, and insuring their vehicles. Living without a car could save a lot of money, but doing so while living rurally is almost unthinkable.

Should these families stop paying rent and move in with relatives? Statistics from the Community Housing Needs Assessment indicate that would be impractical, if not impossible. In Grand Traverse County, for example, that could involve as many as 60 percent of all renters—the portion of folks that the assessment says are either “overburdened” or “severely overburdened” by their rent.

Utility bills put families at risk, too, particularly when it comes to staying warm during a northern Michigan winter. Five years ago, the non-profit National Energy Assistance Directors Association estimated that families receiving federal assistance for heating costs spent 20 percent of their income on energy—a figure bound to be higher in northern Michigan, where winters are colder than average.

And when it comes to food, most struggling families already cut costs by eschewing fresh, higher quality food, in favor of cheap, highly processed products. But these high-calorie, low-nutrition diets contribute to obesity, malnutrition, and diabetes.

So, choices for cutting back on necessities to make ends meet are non-existent. And they will remain that way even when Michigan's unemployment rate starts to shrink. As Mr. Abeel says, the cause runs deeper.

“It's the economy and unemployment short-term, but long-term it's the un-affordability of our systems,” he said.

In other words, until we change our communities' designs, it will be difficult for families to work their way out of poverty, no matter how hard they try.



*There are thousands of families in the Grand Traverse region who are unable to provide the necessities for their children.*

## A Helpful Vision for Struggling Families

This report, *Families on the Edge: Designing Communities That Work*, confirms Mr. Abeel's simple message: Until we design our communities differently, families will still struggle with big expenses such as operating two cars to get to work, school, the grocery store, and other services. They will remain on the edge of eviction, shiver in drafty buildings while paying sky-high heating bills, and eat cheap, unhealthy food.

You will meet some of these families here. They will bear dramatic witness to the damage so many people endure because of our communities' designs.

For example, our region's most affordable housing is almost always located far from jobs, shopping, and schools. That quickly creates two big problems.

*Both poverty and living far from quality grocery stores prevent many struggling families from purchasing fresh, more nutritious food.*





First, that cheap rural housing always requires an expensive addition—at least one, and more likely two, cars. Second, such housing is often also shoddy, and comes with sky-high heating bills.

And here's another challenge: Federal subsidies of several major food crops, particularly corn, make highly processed food cheap—and attractive to poor families. But the dollars these families “save” with such purchases are penny wise and pound foolish: They contribute to chronic diseases like obesity and diabetes.

Now here is the good news: There are solutions to these problems that do not require lots of new taxpayer dollars. In fact, the solutions are inexpensive: They involve better community design and smarter tax and incentive policies that simultaneously save money, increase quality of life, and promote local economic development.

If that kind of design seems unlikely to occur, think again: Residents of the six-county Grand Traverse region are now taking big steps toward redesigning their communities to better reflect their values and create a more livable, enjoyable region. And what those residents clearly want, it turns out, will help those suffering souls crowded into Father Fred's waiting room.

This redesign is called The Grand Vision. It's a holistic plan, touching on housing, transportation,

local food and farming, and energy use, and is based on what 15,000 residents said about future growth in the six-county region. They said it during more than two years of unprecedented citizen participation, including dozens of well-attended workshops and input sessions, several scientific surveys, data crunching, ordinance

review, and economic research. It describes a path to future growth that a remarkable 84 percent of our neighbors support, often very strongly.

If The Grand Vision becomes a reality, this report finds, many of Father Fred's visitors will be more likely to find a path to the independence they seek.

That is because The Grand Vision calls for shifting land use and transportation investments away from rural lands and into existing cities and villages, and planning more housing opportunities there for all income levels. It calls for making those villages and cities more walkable, bikeable, and

interconnected by a convenient, reliable public transit system, so that cars are much less necessary.

The Vision also calls for energy-efficient homes, renewable energy, and local food systems that make healthy food affordable and available for all.

### **A Vision for All**

The Grand Vision, however, is just that—a vision, created by citizens. It is not a master plan or zoning ordinance. It has no regulatory authority or detailed implementation plan. While some see that lack of

*“Until we change  
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*Many struggling families must depend on old, unreliable cars that are expensive to maintain and turn rural rent “bargains” into expensive, isolating traps.*



government authority as a flaw, many community leaders have another view. They are moving ahead, organizing within six new “Grand Vision Networks,” and forming strategies to turn vision into reality.

As these new networks propose changes to local master plans, zoning ordinances, tax policies, and transportation and food systems, *Families on the Edge* will remind them that people enduring poverty are depending on them to get it right.

We hope this report inspires the vulnerable and the comfortable to talk about what they can do together to improve everyone’s lives and prospects. As *Families on the Edge* demonstrates, those steps include:

- Better zoning and incentives that build walkable communities and facilitate additional housing that’s more affordable for those with low-paying jobs—new teachers, public safety and hospitality workers, and young couples.
- Better decisions on public transportation that ease the need for cars, save vulnerable families significant dollars, and provide reliable ways to get to work.
- Local utility incentives and bond-based loan programs that help families tighten up their homes and drastically cut their energy bills.
- Smart incentives, zoning ordinances, and business development assistance that shift the local food movement into high gear, delivering better food not just to top restaurants and grocery stores, but also to everyday people, at everyday prices, at every store, farmers market, and school in the region.

The people you will meet in *Families on the Edge* have real-life needs and dreams, opportunities and obstacles, and, right now, many more challenges than solutions. We hope you will come to understand



*More and better-coordinated bus service could help struggling families save thousands of dollars on transportation costs.*

how better community design can help not only the comfortable, but also families in our region who are struggling against immense odds.

*Housing that young, working families can afford adds greatly to their stability and success.*





### Wanted: A Vision for Affordable Housing

*'Cheap' rural housing can financially trap struggling families*

Jennifer Swy remembers when having a stable home was a far-off dream. The 24-year-old entered foster care at age 9 and jumped from family to family until her late teens. Today, she is mother of three, and she and her husband now have their own dream.

“We’d like to own our own home and give the kids their own yard to play in,” said Ms. Swy, who currently lives in an apartment near South Airport Road, outside of Traverse City.

Another local woman, 23-year-old college student Kayla Abel, and her husband have a similar dream, although it’s about renting, not buying, a home.

But living either dream in Traverse City, where jobs and schools are close by, seems to be out of both couples’ reach: Housing costs in northern Michigan’s largest city are too high.

So the Swys are searching for their starter home out in the countryside, where land and home prices are cheaper. The Abels, who currently do live in Traverse City, are moving to Leelanau County, pushed by their

home’s high rent and utility costs. Their stories are hardly unique, however. One in four homeowners and one in three renters in Grand Traverse County are officially “overburdened” with mortgage or rental payments.

No wonder, then, that so many of the 15,000 people who participated in The Grand Vision said that housing was on their mind, too. A large majority indicated they wanted more housing for working families; a startling 81 percent of participants said they wanted that growth in existing community centers; 64 percent wanted more walkable neighborhoods.

However, the Vision and its many proponents are bucking a longstanding trend of growth and development sprawling outside existing cities and villages. In fact, the Northwest Michigan Council of Governments projected that 21 of the region’s 24 community centers would see population decline or stagnation from 2000 to 2009, leaving just 24 percent of residents living in villages or cities.

*Jennifer Swy would like to live in a house with a yard, but high prices are pushing her family into the countryside, where rents are lower but other expenses are much higher.*

Glenn Puit





To meet that challenge community leaders are forming a new partnership between public, private, and non-profit organizations that support affordable housing. Known as the Grand Vision Housing Task Force, the group wants better financing tools and zoning ordinances that make it more profitable and easier to build more in-town housing for families like the Swys and Abels.

## Difficult Choices

Ms. Swy's search for a dream home taught her a basic real estate lesson.

"The further out you get, the less it is," she said. "There's a huge price difference in the housing."

The "driving 'til you qualify" lesson comes with another one: Living in the cheapest homes means spending lots of time in a car getting to work. A recent survey found that the average northern Michigan worker spends 40 minutes a day on a round-trip commute—nearly 100 hours of driving a year.

Ms. Abel and her husband and grandmother pay \$950 in monthly rent in downtown Traverse City. Add in \$400 in monthly utility bills, and the Abels find themselves looking for housing in Leelanau County, where, hopefully, they can pay less rent on a more efficient place.

They did look around Traverse City, but realized that they couldn't afford it.

"If it was just the rent, and not the utilities, we could, but it's kind of steep," Ms. Abel said. "If something else comes up and you don't have the money, what do you do?"

Sarah Lucas, a regional planner with the Northwest Michigan Council of Governments, said the search for low-cost housing forms a vicious circle. In exchange for cheaper mortgages or rents, families usually spend more money on their energy bills and more time and money in and on their cars. Living in a home that is near work, school, and shopping can eliminate the need for a second car—saving thousands of dollars annually in the family budget.

Ms. Lucas added that the housing market collapse made little difference to folks like the Swys or Abels.

"Much of our housing stock remains unaffordable to low- and moderate-income families, especially in Traverse City," she said. "And tighter credit restrictions and down payment requirements mean that it's more difficult for buyers to qualify for a mortgage."

## Wanted: More Affordable Housing

So folks like the Swys and the Abels will continue to be outward bound until they can find quality, affordable homes in those villages or cities. By most definitions, a home is "affordable" if it consumes less than 30 percent of household income.

A comprehensive 2009 assessment of the Grand Traverse region's housing needs by Community Research Services L.L.C. found a significant need for additional affordable housing.

According to the housing needs assessment, Traverse City needs 300 to 500 more rental units for low- to median-income families, as well as rehabs of many substandard single-family homes, older apartment buildings, and mobile homes—places with lower rents but much higher utility bills. Affordable ownership opportunities are rare, too: a 2008 study by the City of Traverse City found just 37 of 231 homes on the local market listed below \$125,000.

The assessment found similar needs in other areas:

*The Grand Vision calls for better financing and zoning to make it more profitable and easier to build in-town housing that working families can afford.*

■ Rural Grand Traverse County needs about 75 additional rentals and 300 ownership units for low to medium-income families in Kingsley and Fife Lake.

■ Antrim County needs 60 additional rentals and 200 ownerships in Ellsworth, Central Lake, Elk Rapids, Bellaire, and Mancelona.

■ Leelanau County needs 80 additional rentals and nearly 200 ownerships in Empire, Suttons Bay, and Northport.

■ Benzie County needs 70 additional rentals and 250 ownerships in Frankfort, Elberta, Honor, Benzonia, Lake Ann, and Thompsonville.

## Financing Teamwork

While the numbers are plain, the solutions are complex, requiring long-term planning and partnerships between government, non-profits, and the private sector.

The Housing Task Force is fostering some of those partnerships, thanks to Ms. Lucas. She leads the network, which is comprised of community leaders, developers, and advocates. The task force has set goals for accelerating affordable housing development: establishing financing tools to help developers overcome high land costs; and building community support for streamlined zoning and inspections to

ease other development costs.

Art Jeannot, co-owner of a successful, new, 36-unit affordable housing complex in Frankfort, is particularly interested in ways to finance such projects. Mr. Jeannot, who said that his project, Gateway Village, seems to have an amazing ability to improve people’s lives, thinks it’s crucial to find investors willing to finance similar projects.

“Workforce or affordable housing was a need identified in all communities that participated in the process,” Mr. Jeannot said of the Grand Vision project. “In some cases it is housing for people with special needs, families or individuals living in substandard conditions or people that make too much to qualify for government assistance but do not quite make enough to afford quality housing.”

But, even before the Grand Vision process began in earnest in 2007, Grand Traverse County already was successfully using several public financing tools designed to promote more affordable housing in its cities and villages. In Traverse City, the county used state brownfield redevelopment funds to turn two eyesores—an abandoned iron foundry and a shuttered state mental hospital—into three of the town’s hottest properties: the Rivers Edge and Midtown condominiums, and Grand Traverse Commons. All demonstrate how public investments can re-energize downtown housing, including affordable housing.

More recently, Grand Traverse County formed a Land Bank Authority, a new, state-sanctioned tool that can convert vacant, abandoned, and tax-delinquent properties into productive use. The county is considering using the Authority as a way to funnel money from sales of those properties into an Affordable Housing Trust Fund.

Sonny Wheelock, a member of the Grand Traverse County Ways and Means Committee, supports that idea. He said a real benefit of using money collected from tax foreclosure sales is that it allows the county to get matching funds through grants and other sources. That makes the fund a much more potent tool for boosting affordable housing stock.

“I think what we have to realize is how innovative this is,” Mr. Wheelock said. “Taking money from tax foreclosed properties and turning it into leverage for affordable housing—it’s unheard of throughout Michigan and the country...and it will make a difference in our community.”

The regional housing task force will work to bring these tools to other communities.

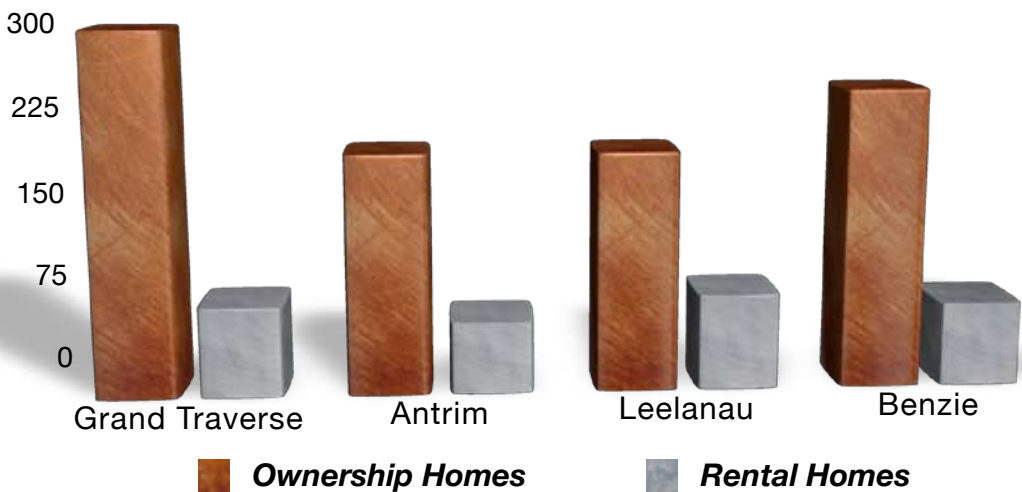
### Streamlining for Success

The other key to affordable housing, according to Kim Pontius, director of the Traverse Area Association of Realtors, is zoning that’s less restrictive for affordable housing developments. He favors “inclusionary

## The Search for Affordable Housing

The nationwide collapse in housing prices did not help struggling northern Michigan families searching for higher quality, more affordable places to live. A 2009 study found a need for hundreds of new, affordable ownership and rental homes in the Grand Traverse region.

*Source: Community Research Services L.L.C.*





zoning” giving developers higher-density zoning in exchange for including affordable units in their plans.

“We have to think differently about what people want and how to provide it,” Mr. Pontius said, “by leveraging some New Urbanist-type thoughts into our downtown areas and getting more residential built.”

Max Strickland, a longtime northern Michigan home construction and “green building” leader, added that building inspection needs streamlining.

“There seems to be a lack of concern on the part of some building officials regarding holding up jobs and making sure everyone is ready for inspections,” Mr. Strickland said. “That’s due to cutbacks in staff, but it is a serious impediment. If you can’t get your inspection or permit, it raises costs, and that certainly affects affordable housing.”

There’s another problem with zoning, according to T.J. Ewing, who served on the Cleveland Township Planning Commission and works in the construction industry: generally, in reviewing other government planning and zoning documents, he’s observed that community master plans often call for affordable housing, but zoning ordinances often instead favor high-end housing.

“Rarely have I seen it get to the nitty-gritty of zoning, jurisdictions, and districts that name affordable housing locations and contain the underpinnings of how developers can use some of the programs out there,” Mr. Ewing said. “You might see some concepts of affordable housing, but there is a disconnect when it is brought down to the details of a zoning document.”

Mr. Pontius also said it’s crucial to steer housing development toward community centers, where streets, sewer and water, public safety and utility services should already exist.

Without them, he warned, developers quickly encounter “a high expense to tie into sewer systems, to the point where the project is fiscally unstable.”

But the greatest challenge facing affordable housing in northern Michigan is gaining communitywide acceptance and understanding of its value. Ms. Lucas said The Grand Vision could help educate the public on how children, families, and communities benefit from affordable housing.

“The housing task force has been a support network for housing ‘implementers’ that addresses issues that are common across the housing spectrum, like policy, funding, and awareness,” Ms. Lucas said. “These things may seem intangible, but have huge impacts on the ability of housing providers, private partners, and local governments to get things done.”



*Art Jeannot, who recently developed 36 affordable apartments in Frankfort, sees his project helping many families improve their lives.*

## The Path to Affordable Housing

*There's strong public support for building more housing that working families can afford in community centers, but local governments lag in enacting supportive policies. Here are four policies for local government, and one for local lenders:*

- **Prepare Downtowns for More People** Most village and town centers need more sewer and water capacity to serve higher-density, affordable housing and other economic development.
- **Cut Permitting and Approval Delays** Communities committed to increasing affordable housing must cut their permitting and inspection times. Developers cannot afford the high cost of unreasonable, bureaucratic delays.
- **Make 'Affordability' Mandatory** A simple zoning tool, “inclusionary zoning,” requires new housing projects to include affordable units. Mixed-income projects are more stable and vibrant.
- **Start an Affordable Housing Trust Fund** Development costs make affordability a difficult goal. Community-based affordable housing trust funds can lower these barriers, with money provided by creative financing mechanisms.
- **Offer 'Location Efficient' Mortgages** Big transportation savings come with in-town living, and lenders should view that as additional income. This allows families to take out higher-value mortgages and purchase more living space.

### Wanted: Regional Wheels for Workers

*Public buses can speed commutes, reduce auto ownership*

Bailey Hanson just graduated from high school and is trying to make it on her own. She commutes five days a week from Traverse City to her job in Northport. Dion Slabic is a father of one who lives in rural Kalkaska County. He commutes five days a week to his job in Traverse City.

Both depend on public transit, not cars, to get them to and from work, yet their commuting experiences are starkly different.

Each weekday, Ms. Hanson, 18, walks from her home to the Bay Area Transit Authority bus station in downtown Traverse City, rides for an hour on a direct route to her job, gets to work and back on time and hassle free, and pays \$6 for the round trip.

“It’s working for me,” Ms. Hanson said, adding that, if not for the bus system, “I’d probably have to find someplace in Traverse to work making less money than I do now.”

Mr. Slabic, 36, faces a far more arduous journey.

He, his son, and his fiancée live near Kalkaska, but the closest bus route into Traverse City, provided by the Kalkaska Public Transit Authority, is three miles from home. Getting to the bus can be a challenge, but there’s an even bigger problem: Two days a week there’s no bus to Traverse City.

So, on those days, Mr. Slabic pieces together a transit route of his own. First, at 6 a.m., he catches a ride from a car-commuting neighbor to Grand

Traverse County, where he boards a BATA bus. That bus runs into Traverse City five days a week—not three—and gets him to his job at 7:45 a.m.

“It’s about three hours,” Mr. Slabic said of the time he spends every workday navigating his way to and from Traverse.

The sharp contrast between Ms. Hanson’s and Mr. Slabic’s commutes highlights both the opportunities and difficulties workers have for getting around in the rural Grand Traverse region—and how hard it can be for those who don’t have a car for getting to work.

#### High Cost of Poor Public Transit

Many people in the region, even those with good cars, say something is wrong with this picture.

As The Grand Vision’s workshops and surveys revealed, residents in the six counties surrounding Grand Traverse Bay strongly support building bus systems that are more commuter-friendly. In fact, surveys taken as part of the Grand Vision process revealed that a remarkable 80 percent of area residents favor public transit investment.

Not surprisingly, the surveys also revealed that the strongest support for quality transit comes from families that need it the most—families with household incomes of less than \$50,000 a year.

The reason is easy to understand: Annual transportation costs are sky-high in this part of the

*Traverse City resident Bailey Hanson counts on Bay Area Transportation Authority buses to get her to a better-paying job in Northport.*





state, where everything is far apart, almost everyone must rely on cars, and more than 11,000 people commute to Traverse City from outlying counties, where home and rental prices are cheaper.

Those transportation cost numbers are daunting: It costs families in the region an average of \$11,540 a year to operate their cars, yet the median income for families in rural counties is \$36,000 or less. That really makes a difference in places like Kalkaska County, where Mr. Slabic lives: Census figures say that more than half of his neighbors also work outside the county, and those personal mobility costs adds up to a tremendous drag on family incomes and on local economies, as car-strapped individuals are forced to cut spending on other products and services.

Indeed, providing affordable, reliable public transportation for northern Michigan families has become a very pressing issue. While many headlines regarding Michigan's economic evisceration center on Detroit, the northern, rural portion of the state is being severely punished, too.

Public transit can cut out a significant chunk of a family's transportation costs. The Grand Vision process—which engaged residents from Traverse City, Northport, Kalkaska, and other towns and villages in those counties—found most people wanted more than the slow, point-to-point, reservation only, dial-a-ride service commonplace in the region and in most of Michigan's rural counties. They want regular, faster, direct routes that don't hit a wall when they hit a county line.

### Seeking Routes to Success

Efforts to translate this public support for transit—and moving regional public transit systems from dial-a-ride to fixed routes more friendly to working families—got underway this fall as a network of transportation organizations and community leaders came together as the Grand Vision Transportation Network, which is open to all.

The group is working to improve bus service region-wide via more and better-coordinated fixed routes. That would help workers like Mr. Slabic get to and from work, school, and other destinations reliably. It would also give them more time with their families, reduce chaos in their lives, and, ultimately, provide a better shot at a more prosperous future.

Of the Grand Traverse region's five county-based

*Grand Vision  
workshops and  
surveys show that  
80 percent of  
residents want  
investments in  
commuter-friendly  
transit.*



*Benzie Bus, directed by Sue Miller, offers daily, countywide dial-a-ride service, plus three runs to downtown Traverse City each weekday.*

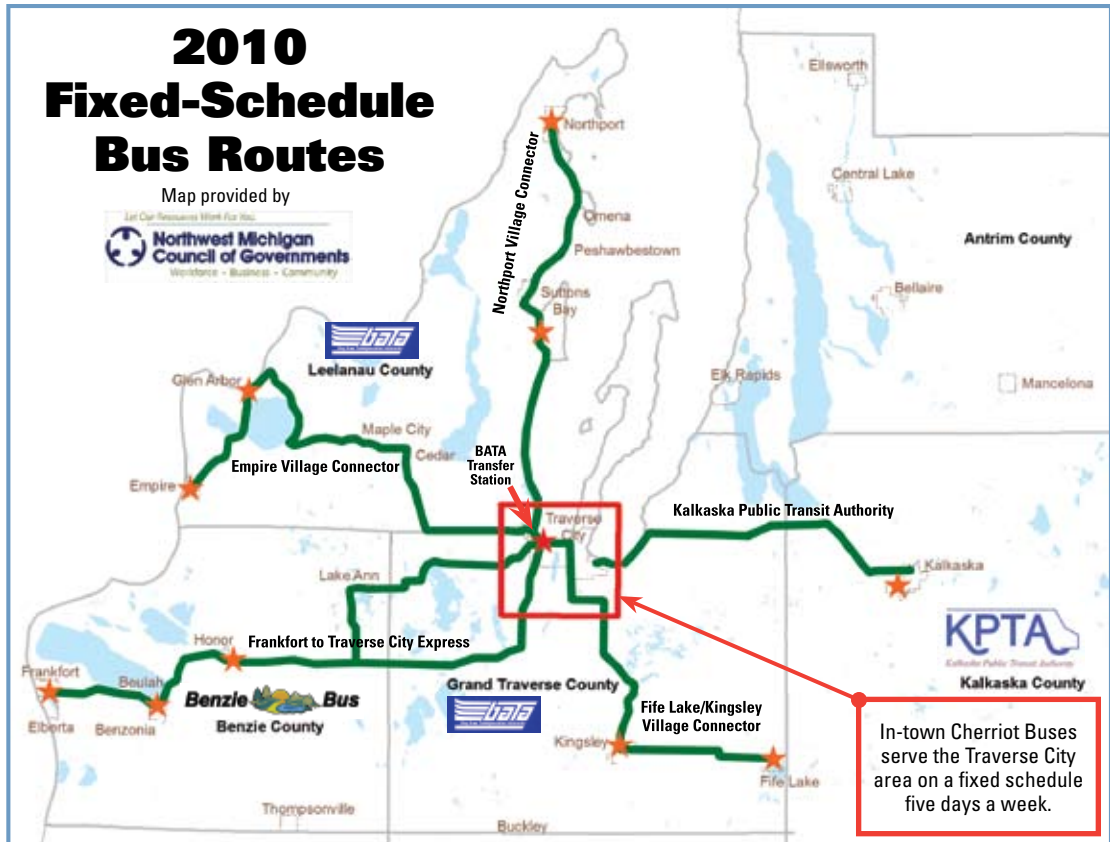
bus systems, BATA is by far the largest, providing 530,000 rides a year. It serves Leelanau and Grand Traverse Counties with dial-a-ride, several in-town circulator routes that shuttle riders among Traverse City's major institutional and commercial locations, and rural fixed routes, known as Village Connectors. The Connectors tie villages like Fife Lake and Empire to Traverse City.

To the west, Benzie County's transit system offers two services—countywide dial-a-ride, plus three express runs each weekday to BATA's downtown station that feature timed stops, albeit with phone reservations required and, at times, dial-a-ride deliveries that can make the trip back to Benzie a long one.

To the east, Kalkaska Public Transit offers countywide dial-a-ride, plus the express run Mr. Slabic takes to the BATA station. Antrim County offers door-to-door "health rides" to Traverse City twice weekly, by reservation.

And to the south, the Cadillac/Wexford Transit Authority offers dial-a-ride, and just opened a Buckley transfer station for riders headed to Traverse City.

Dial-a-ride service is extremely valuable for seniors and others who simply cannot drive and do not have regular, nine-to-five jobs—essentially a multi-rider taxi service, not a regular scheduled bus route. But only fixed routes can provide the kind of service that Ms. Hanson enjoys and Mr. Slabic clearly needs.



*In 2010 there were five fixed-schedule bus routes serving 16 villages across the region. More routes, greater frequency, visible bus shelters, and better promotion and awareness would increase ridership.*

## Five Days a Week

Kalkaska Public Transit Director Ron Kea said finding the balance between serving those who use dial-a-ride within his county and those who need fixed, tightly scheduled routes to Traverse City is challenging. He said that the three-day-a-week bus to Traverse City usually carries only a few riders.

That, he said, makes it hard for him to justify running the bus five days a week, although he said his agency is open to considering it. Meanwhile, KPTA is exploring more cooperation with regional colleagues, including a transfer station on the route to Traverse City, in the Acme area. But Mr. Kea still needs to be convinced that the demand is there for the route.

“If we had an interest...we would sure study it and see,” Mr. Kea said of a five-day-a-week route.

A few years ago, Kalkaska Public Transit did have some success running a fixed, timed route to several manufacturing and industrial facilities in Traverse City. Layoffs sharply cut demand for those routes and so the agency suspended them.

However, there are a significant number of people in outlying counties who commute to and from Traverse City on a daily basis. For example, census numbers indicate more than 50 percent of Kalkaska County’s workforce works outside of Kalkaska County. In all, more than 11,000 people drive into Traverse City from the outlying counties to work.

Part of the challenge is educating commuters on the benefits of public transit compared to driving. Mr. Kea, for one, believes better marketing of public transit resources and routes could greatly benefit local transit agencies.

But others assert that it’s necessary to first have a truly attractive service before trying to market it. Odd times, inconsistent schedules, and circuitous routes—dial-a-ride or occasional fixed route runs—discourage transit use by everyone except those who absolutely have to use it.

## Striking a Balance

Jim Moore works with people who absolutely have to use public transit. He’s the executive director of the Disability Network of Northern Michigan, located in downtown Traverse City. Mr. Moore, who worked on the successful campaign to win voter approval for Benzie’s relatively new county bus system, is quick to remind people of how crucial dial-a-ride is to many Northern Michigan residents.

Like Mr. Kea, he said finding a balance between dial-a-ride and fixed routes is very important, and urges bus systems to find ways to share routes and provide better commuter services without breaking their budgets or reducing services that seniors or those with disabilities count on.

“It’s an ongoing challenge to balance the resource



limitations with what is required by the Americans With Disabilities Act...but the ADA is clear on the requirements for providing paratransit services for individuals with disabilities,” Mr. Moore said. “What we promote within the disability community is that if you are able to ride a fixed route, please do so. That is saving the transit agency important money that can be applied to greater needs.”

Fixed-route proponents say they agree. But, they argue, without significant improvements in fixed routes and better coordination between different bus systems, neither the disabled nor workday commuters—with or without ready access to cars—will get the service they need from public transit. Currently, many able-bodied riders who could walk, bike, or drive to a village bus stop still use dial-a-ride, essentially abusing the system.

Still others live in such rural areas that fixed routes will only work for them if they are connected to fixed routes with a series of rural “collector” or feeder buses.

That is one solution within reach of the region’s transit agencies. Some buses could operate like a dial-a-ride, requiring advanced reservations for a pickup and drop off along more efficient fixed routes. That could speed up service for people like Mr. Slabic: Since the dial-a-ride would only cover small distances—shuttling between homes and the closest fixed-route stop—it would be far more dependable, and passengers would know their destination arrival times.

Unraveling the knotty problems of coordinating different kinds of services—dial-a-ride, circulators, and fixed routes—and different bus agencies is daunting. But it could change how many people in northwest Lower Michigan get around, particularly those with jobs but not cars. For them, it would open up new employment, educational, service and shopping opportunities and cut down on their isolation and vehicle expenses. That should mean more chances for success, increased personal prosperity, and in the long run, more economic growth for the region.

That would be extremely valuable, according to John Fregonese, a leader of the Grand Vision process. He sees an opportunity for building a model rural transit system in the region that serves working and low-income families, which would help at-risk children.

“In developing The Grand Vision, the public was very clear in their support for a modern, efficient transit system that connects people in cities and villages across the region,” Mr. Fregonese said. “If there is one regional public investment that can most directly influence future growth patterns, I think it will be an investment in a coordinated, efficient public transit system. And I believe that the Grand Traverse region is perfectly positioned to get this done.”



*BATA’s transfer station in downtown Traverse City connects its rural and citywide routes, as well as buses from neighboring counties.*

## The Path to Better Public Transit

*Grand Traverse area residents support enhancing bus service and walking and biking trails—and say they’re willing to invest tax dollars to do it. Here are five ways local governments and transit agencies can make it easier to leave our cars home and get to work conveniently and reliably.*

### ■ Educate the Community about Transit

Many business owners and workers are unaware of the savings, including tax incentives, and the convenience that some county systems provide.

### ■ Provide Frequent, Direct, Regular Service

Swapping some “Dial-a-Ride” service for additional fixed routes connecting city and village centers would boost ridership by providing the reliability and consistency that commuters need.

### ■ Mesh Different Bus Systems’ Routes

Commuters expect seamless transit service across county boundaries, but that means the region’s county transit agencies must collaborate on fares, routes, promotion, and transfer stations.

### ■ Build Attractive, Convenient Bus Shelters

Transit riders need encouragement. Well-designed shelters help them find the bus, stay comfortable while waiting for it, and see the system’s complete route and schedule. It’s great advertising!

### ■ Provide More Bike and Pedestrian Paths

A new state “Complete Streets” law requires that community transportation plans consider pedestrians and bicyclists, and local governments should look for ways to fund those plans.

### Wanted: Fresh, Healthy Food for Kids

*Farm and Food Network teams up groups to build local food economy*

It's a daily ritual: Little Zaidee Stroh hops off her Suttons Bay school bus every afternoon, heads into the Leelanau County pre-school where her mom works, and gets a snack before the two head home to Traverse City.

When Zaidee enters the room, she lights it up with her sparkling eyes, pink dress, and big grin.

Her mom, Emily Stroh, is determined to keep her that full of life. But the five-year-old is a borderline Type 2 diabetic—a serious condition that health experts estimate will affect one in three children born since 2000 unless adults work to prevent it.

Those experts say one crucial thing Ms. Stroh can do for Zaidee is help her form healthy eating habits. Eating more fresh fruits and vegetables helps prevent many chronic diseases and health conditions now prevalent in the U.S., including childhood obesity and Type 2 diabetes.

But healthy food is often more expensive than fast or processed food, and Ms. Stroh has little wiggle room in her budget. Like many local people, her income is above the official poverty line (\$22,050 for a family of four) but too low to make ends meet.

In fact, the Northwest Michigan Community Action Agency and Poverty Reduction Initiative point out that nearly a quarter of area households earn \$25,000 or less, but it costs \$43,080 for a family of four to live in the region. Ms. Stroh, in fact, earns just enough to disqualify her for food stamps.

Stories like these sadden Laura McCain, a dietician at Munson Medical Center. She recalls one child who had diabetes who frequently ate boxed “hamburger helper”—without the hamburger.

“They couldn’t afford the meat,” Ms. McCain explained. “All they were eating was starch. Very little produce, very little protein. The cheapest way to fill a



*Every day, Aaron Reed enjoys the salad bar at his Platte River Elementary School, in Honor. It's often stocked with locally grown lettuce, tomatoes, cucumbers, peppers, and other vegetables—food that his family can't afford to serve at home every day.*



family up is with cheap, refined carbohydrates.”

It doesn't have to be this way.

Across the country, including the Grand Traverse region, vibrant “local food” movements are trying to make sure it's not just children from comfortable families who eat the fresh fruits and vegetables that help them grow strong: Kids from struggling families should get healthy food, too.

Local “healthy food for all” advocates include food pantries, health departments, nutrition educators, community garden groups, schools, farmers markets, human service agencies, faith groups, economic development agencies, municipalities, and nonprofit organizations. Their goals are central in the new Michigan Good Food Charter—25 recommendations challenging leaders to make local food a policy priority.

That would help local food and farm businesses, and bring the farm-to-table revolution to youngsters like Zaidee.

### Recipes for Bad Health

People in this region work on these issues through The Grand Vision's Northwest Michigan Food & Farming Network. The Network intends to double the value of the local food economy by, among other tactics, making sure that everyone has an ample, high-quality, healthy diet.

Michigan Department of Community Health statistics show the need for action: 28.3 percent of the region's adults were obese in 2009, up from 16.7 percent in 1995. Another 37.5 percent were overweight. That means two-thirds of us have unhealthy weights, a predictor of more serious problems such as Zaidee's potential Type 2 diabetes. Yet only 27 percent of us eat the five daily servings of fresh fruits and vegetables health experts advise.

And the numbers reveal that the poorer people are, the more likely they are to have chronic diseases, including diabetes. (See page 16).

That has prompted local charities like the Father Fred Foundation to expand their services, as well. Father Fred, which now sees about 400 families a week, launched Summer Boost in 2010 for families whose children qualify for free and reduced-price lunches at school. The pantry realized that these families have a greater financial strain when school is out, because they must feed their kids at home.

Summer Boost provided 1,056 families, representing 2,857 children, with extra protein, fruits, and vegetables, including produce purchased from local farms by the nonprofit Fresh Food Partnership, and from several farms working with the pantry.

Father Fred relies on donations from grocery stores and food companies, and those aren't always local products. But the pantry is committed to local when it can.

“It keeps people in jobs,” said Martie Manty, the foundation's executive director. “And so many people are coming through and telling us stories of health problems, and they are also here to pick up food—it makes sense that the food that we are providing them be of the highest nutrition possible.”

*The regional food and farming network and many health advocates agree that locally grown food can build health, economy, and community.*

### Getting Down to Business

Some businesses are thinking that way, too. Marvin's Gardens Spot is one; it and many non-profit agencies and organizations are helping to remove some of the obstacles blocking lower-income families from eating locally grown food.

For example, Bridge Cards—food stamps that operate like debit cards—work fine in grocery stores, but no farmers market in the region currently accepts them.

However, Marvin's, a large, seasonal farm market store near Interlochen that stocks a lot of local produce, does. That's because farmers Marvin and Marcia Blackford attended a Michigan Farmers Market Association workshop on Bridge Card machines.

The Food & Farming Network, in line with its goal to boost local produce sales, is encouraging other markets to also take that step, and is offering help to make it successful. For example, the Michigan Land Use Institute, which publishes the *Taste the Local Difference* farm and food guide, will produce farmer “baseball cards” to give to kids at farmers markets.

And health departments, Head Start, and human services agencies will put up posters announcing which markets accept the Bridge Card—and have those baseball cards.

“I think it is a great idea for families to be able to use their Bridge Cards to buy healthy food,” said Dawn McLaughlin, director of the Grand Traverse-Leelanau Department of Human Services, which oversees the Bridge Card program in her counties. “This is a win for families and for farmers.”



*Zaidee Stroh enjoys a fresh-food snack after school every day, part of her effort to avoid Type 2 diabetes.*

### Schools Going Local

Another big win for families and farmers is the “farm to school” programs springing up across the region. In March, MLUI and the Traverse Bay Area Intermediate School District organized the area’s second farm to school conference, which attracted 400 food service directors, educators, farmers, school board members, parents, and students to learn how to bring more locally grown food and good food experiences to schools.

One superstar of that movement is food service director Renee DeWindt, who’s placed salad bars in all eight schools she manages in two districts—Benzie County Central and Frankfort-Elberta Area.

Ms. DeWindt’s fresh and local foods mission enjoys wide support, but for financially struggling families it can be a godsend because their kids really depend upon the schools, and not sack lunches, for good nutrition.

Today about 40 schools or early childhood centers in the Grand Traverse region serve local food in their cafeterias. The amount varies due to school policy, funding, local economic development programs, and individual efforts like Ms. DeWindt’s.

Those schools include the Grand Traverse Area Catholic Schools, plus public schools in Traverse City, Glen Lake, Northport, Suttons Bay, and Manistee County, where the local economic development corporation is looking for ways to ramp up food processing, storage, and purchasing power through joint programs. Traverse City’s EDC is planning to hire a local foods business development director, and chefs are volunteering for “how to” cooking events.

### Recipes for Good Health

Health and human service advocates who are members of the Food & Farming Network are embracing local food, too.

“I think it is so critical that we go back to eating the way we used to eat—eating whole foods as much as we possibly can and getting the processed foods out of our diet,” said Diane Butler, manager of community health at Munson Medical Center and the Northern Michigan Diabetes Initiative. “When you eat something locally, you know that you are getting something fresh. And, for me, it’s good to support our local economy.”

Network members now support a very popular, new event at the Northwestern Michigan Fair, Cooking with Kids. Amidst the cotton candy and elephant ears, kids and families learn from local chefs how to make smoothies, wraps, and pasta salad with locally grown food.

“I believe it is a piece of teaching kids healthy nutrition to prevent obesity, and thus prevent Type 2 diabetes,” Ms. Butler said of her group’s support of

### Low Incomes, High Diabetes Rates

*A recent state study found that the lower the household income, the higher diabetes rates climb in northwest Lower Michigan.*

Source:  
Michigan Department  
of Community Health  
Behavioral Risk Factor Survey

All Residents:

8.8%

\$20-\$35K:

11.6 %

Below \$20K:

17.3 %



that event and the farm to school conference.

These organizations also create and distribute simple, seasonal *Taste the Local Difference* recipes using local produce and other ingredients that, thanks to the federal Women Infant and Children nutrition assistance program, are more affordable for low-income mothers and children.

“I look for opportunities not to reinvent the wheel,” Ms. Butler said about the collaborative efforts. “I think that’s why it’s really important for us to be involved in The Grand Vision. It has done such a nice job of pulling so many diversified groups of people together who might not have sat at the same table together.”

Rob Sirrine, agriculture educator with the Leelanau County MSU Extension office, agrees, applauding “the whole ‘rising tide lifts all boats’ mentality” of The Grand Vision. Helping farmers markets use Bridge Cards to reach more families is one good example, he said.

## Eat Better, Do Better

Even though little Zaidee’s family doesn’t qualify for the Bridge Card, her mom nonetheless is getting healthy fruits and vegetables—and a love of eating them—to her daughter.

Mom’s a teacher’s aide at the Grand Traverse Band of Ottawa and Chippewa Indians’ Benodjenh Center, a Head Start early childhood education program for lower-income families. Zaidee attended last year, before starting kindergarten.

The Center started a school garden to turn kids on to good food and nature, and the kids not only love watering it, they also watch proudly as school cook Rick Klumb picks its fresh produce for their meals.

Ms. Stroh also has farmers and gardeners in her family supplying her with the fresh fruits and vegetables Zaidee needs in order to be healthy.

“It seems to be helping,” Ms. Stroh said, noting Zaidee has stopped putting on weight since eating better. “I guess it’s true that when you eat better you feel better. She seems to have more energy and she’s very into fruits and vegetables now that she’s been helping in the garden.”

Now Zaidee knows really good food when she tastes and sees it.

“She notices a difference when we go somewhere to eat and it comes out of a can,” her mom said. “She wants to know why it’s not bright green, like it is when it comes out of the garden.”



*Justin, Kari, and Rebecca Machleit help their mom select fresh produce at Marvin's Gardens Spot, near Interlochen—one of the few fresh produce markets accepting electronic food stamps.*

## The Path to Healthy Food

*The Grand Traverse region is renowned for its increasingly vibrant local food economy. It's a strong foundation for making sure struggling families can stay healthy eating quality, fresh food.*

### ■ Help Families Eat Fresh from the Farm

Farmers markets can gear up for electronic food stamp Bridge Cards and other special payment methods. Food pantries can stock local. Community gardens can “grow a row” for pantries.

### ■ Serve Fresh, Local Food in School Cafeterias

Funding from the new, federal child nutrition act, along with locally based training and investments in cafeteria kitchens, can bring healthier meals to students from struggling families.

### ■ Help People Grow their Own

Community gardens bring good food to kids and vibrancy to neighborhoods. Municipalities and civic institutions can make land and water available, while schools can include gardens in curriculum.

### ■ Get People Cooking Again

Chef associations, college and school culinary programs, churches, agencies, farmers markets, and nonprofits can provide quick, simple, seasonal, affordable—and fun—cooking skills.

### ■ Educate, Educate, Educate!

Community colleges, vocational programs, and nonprofit efforts can prepare young people for jobs in a local food economy through focused farming, entrepreneurship, and culinary programs.

### Wanted: A Cure for the Wintertime Heating Blues

*Utilities, local governments can help cut energy bills for drafty homes*

Brian Mellberg dreads the moment when his propane bill arrives in the mail.

The Wexford County dad was one of 1,200 people laid off from his job at a manufacturing facility in Wexford County a little more than a year ago. Now Mr. Mellberg spends much of his meager unemployment benefit on staying warm during northern Michigan's cold winter.

The bills are perhaps the biggest challenge to Mr. Mellberg's ability to provide for his wife and 5-year-old daughter.

"It's almost a small house payment—\$500 to \$600 a month just for 200 gallons of propane," Mr. Mellberg says. "That's a half a tank for me. It takes two of my unemployment checks."

Mr. Mellberg fought back tears as he talked about the strain his energy bills put on his family.

"I can't even go look for a job if I have to save up for my propane, my utility, my electric," said Mr. Mellberg, who lives 30 minutes from Cadillac.

The Mellbergs' plight is common in northern Michigan. The non-profit National Energy Assistance Directors Association estimated in 2005 that families qualifying for federal heating bill assistance spent 20 percent of their income on energy. That figure is likely higher in northern Michigan, with its cold winters and heavy dependence on propane, which is more expensive than oil or natural gas, and costs about 25 percent more today than in 2005, according to the U.S. Energy Information Agency.

One person who doesn't need statistics to know there is a serious problem in northern Michigan is Gary Yankee, who directs the Traverse City-based Northwest Michigan Community Action Agency's 10-county, energy- and dollar-saving home weatherization program. The non-profit works hard to help strapped families reduce their energy costs,

but still has 851 low-income families on what is now a years-long waiting list.

"That number tells me there's a huge need," Mr. Yankee said. "These are folks getting \$1,000 to \$1,200 in income a month...and they've got a \$400 or \$500 a month energy bill? Anytime you can shave 50 or 100 dollars a month off a bill, that's a couple bags of groceries."

His agency's project accelerated last year when it received \$6.5 million in American Recovery and Reinvestment Act funds, but that money is now rapidly running out. When it does, the weatherization project will return to its original budget and pace, and thousands of families whose home need weatherization will have to wait even longer for help.

However, the recently formed Grand Vision Energy Network is helping out by investigating and promoting strong energy efficiency policies that local governments and utilities could adopt.

#### New Ideas

One policy that's encouraging efficiency in Ann Arbor, Mich.; Berkley, Calif.; Burlington, Vt., and other cities and states is a "residential energy conservation ordinance." RECOs mandate minimum insulating standards for attics, exterior walls, and foundations for existing homes.

A RECO can help struggling families stranded in leaky rental units, which landlords have little incentive to weatherize because tenants pay their own heating bills.

But the sticking point, even for homeowners who want to cut their own energy costs, is financing. So, innovative financing schemes are crucial. A favored approach is "pay as you save"—funding efficiency projects with loans that are paid back monthly with the energy savings that show up on utility bills.

*The high cost of heating poorly insulated homes burdens many struggling families.*



Last year the state launched Michigan SAVES, a version of that approach. It saw some success in a pilot program with Cherryland Electric Co-op, near Traverse City. The program allows private lenders to finance efficiency projects executed by qualified home improvement contractors, and to recoup their loans through the utility's monthly bills.

Thanks to one of the last laws signed by outgoing Governor Jennifer Granholm, local governments can now issue bonds to finance revolving funds for energy efficiency programs, with loans paid back via special property tax assessments. Federal complications are currently preventing such arrangements—known as PACE (Property-Assessed Clean Energy) programs—for private homeowners. But shifting the repayments from property tax assessments to, say, municipal billing for garbage pickup, could avoid those complications. And interest rates would likely be lower than those charged by private lenders.

In combination with a RECO, then, a locally based PACE or SAVES program could greatly improve the energy efficiency of leaky, low-rent housing.

But energy efficiency experts take a slightly different view, one that would also help families stuck in cold homes with electric heat. They argue that utilities, not their customers, should invest in home and business energy efficiency, and view it the same way they view investments in new power plants—as a cost for maintaining an adequate energy supply.

Since efficiency measures are a much cheaper method of increasing energy supply than new power plants, this would actually hold future rate increases down. It would not only help families like the Mellbergs enjoy warmer homes and lower heating bills without first coming up with thousands of dollars, it would in the long term help keep energy costs down for the entire community.

## Money Matters

Mr. Yankee's weatherization program, which covers the county where Mr. Mellberg lives, has helped more than 120 families a year, and revealed to him just how bad some families' housing situations are.

"Huge, major air infiltrations is a big thing," he said. "Holes in the wall, drywall missing, ceilings missing—we've been in homes where people are heating the house and there's no ceiling. You can see the rafters. You don't have to be a carpenter to know where that's going."

His agency examines each home for drafts and furnace condition. Then pre-approved, licensed contractors repair drywall, fix foundations, add insulation, and plug air leaks. Contractors also can

replace old furnaces and hot water heaters, particularly when they affect indoor air quality. The entire project is paid for by public funds.

"We are tightening these houses up," Mr. Yankee said. "It's a big deal to these families."

Clearly the program would be a big deal for Mr. Mellberg. He said he'd be "golden" for a complete weatherization program for his home, which he believes could save him hundreds of dollars a year.

"I've still got the original furnace, the original water heater in the house, and it's drafty," he said. "If there's a nice breeze going, you can feel it right through the house."

Just when Mr. Mellberg will be able to enjoy a draft-free, cozy home and stop the hemorrhaging of his propane bill is unclear.

What is clear, however, is that, as Mr. Yankee said, the key to an adequate, long-term weatherization program for low-income families is sustainable financing. Until local governments and utilities establish realistic ways to help families on the edge avoid throwing their precious dollars out into the cold winter air, however, his agency and other organizations providing similar services will only see their waiting lists grow.

"It really is funding," he said. "It boils down to money."

## The Path to Energy Efficiency

*Everyone benefit from residential energy efficiency measures, but financing is always a problem—one that local governments and utilities can solve. Used in combination, the following policies would expand efficiency efforts, particularly for rental properties:*

### ■ Mandate More Efficient Rental Properties

Most struggling families rent; local residential energy conservation ordinances (RECOs) set minimum efficiency standards for rentals properties.

### ■ Team Up Banks, Utilities, and Building Owners

In the Michigan SAVES program, banks finance efficiency projects and recoup their loans from savings seen in homeowners' lower utility bills. With rental properties, landlords, not tenants, would repay these low-interest, long-term loans.

### ■ Allow Local Units to Issue Efficiency Bonds

Michigan's new property assessed clean energy (PACE) law allows governments to use revenue bonds for loans to businesses, including rental companies, for energy efficiency projects, to be paid back via property taxes.

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## DESIGNING COMMUNITIES THAT WORK

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To be vibrant, communities need involved citizens—people coming together to make important choices about the places in which they live. We have choices, for example, about how to design our transportation, housing, food, and energy systems.

As a result of The Grand Vision, people in six counties in northwest Lower Michigan have a real opportunity to design these systems in ways that improve the quality of life of all residents—including our most vulnerable.

More than 15,000 people in the region came to the table to help design the Grand Vision. We must make sure that this vision, as it is being carried out, includes the voices of families who are struggling with poverty. This can be difficult, because such families rarely have the extra time—or even gas money—to get involved.

We hope that *Families on the Edge: Designing Communities that Work* will be a catalyst for all of us to reach out and do better. Community leaders and agencies must collaborate. Planners and economic developers, for example, can work with social service providers and coalitions like the Poverty Reduction Initiative to better connect with struggling families. For example, how about holding a meeting to address BATA's service policies at the BATA station instead of in a boardroom—after first making sure to invite regular riders to attend?

*Families on the Edge* was written and published after seeking out the voices of families struggling mightily in today's terrible economy. It comes to you with the hope that it starts more conversations with our most sorely tried neighbors.

Of one thing we are certain: The people we met are among the most industrious, tough, and creative we are privileged to now know. They're working incredibly hard to survive and thrive, often with only their formidable wits to back them up. They have experiences, insights, and ideas that we ignore at our own peril.

That is why we all benefit by being at the table together. The more quickly and frequently that happens, the grander and more successful our shared vision will be.

### A Resource Guide for Designing Communities that Work

*thegrandvision.org* houses findings from the two-year, citizen-based study of community values concerning transportation and development in the Grand Traverse region. It offers frequent updates about Grand Vision work group activities, as well as press coverage, videos, mailing list signup, and related news. Below are additional related resources.

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#### Transportation

*The Grand Vision Transportation Network* works to improve auto, bus, bicycle, and pedestrian transportation. Led by Doug DeYoung, 231-995-7109, [deyoung@tcchamber.com](mailto:deyoung@tcchamber.com).

*Expanding Transportation Choices in the Grand Traverse Region* is published by MLUI at [mlui.org](http://mlui.org).

*The Michigan Transit Summary* is published by the Michigan Transit Advisory Group at [detroittransit.org](http://detroittransit.org).

*12 Case Studies on Livability and Transit in Rural and Small Towns*, by Transportation for America, is at [t4america.org/blog/](http://t4america.org/blog/).

#### Transit Agencies:

Antrim County Transportation: 231-530-8644

Bay Area Transportation Authority: 231-941-2324

Benzie Bus: 231-325-3000

Cadillac/Wexford Transportation Authority: 231-775-9420

Kalkaska Public Transit Authority: 231-258-6808

#### Other Regional Transportation Advocates:

Disability Network/Northern Michigan: 231-922-2359

TART Trails: 231-941-4300

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#### Affordable Housing

*The Affordable Housing Task Force* serves as the Grand Vision Housing Network. Led by Sarah Lucas, 231-929-5039, [sarahlucas@nwm.cog.mi.us](mailto:sarahlucas@nwm.cog.mi.us).

*Northwest Michigan Housing Search* helps families find affordable housing and housing assistance programs, at [nwmhousingsearch.org](http://nwmhousingsearch.org).

*Community Housing Choices* lists resources and information about regional affordable housing issues at [communityhousingchoices.org](http://communityhousingchoices.org).

*Homestretch*, a regional developer of affordable housing, 231-947-6001 or [homestretchhousing.org](http://homestretchhousing.org).

*Habitat for Humanity*, Grand Traverse region, a volunteer home-building organization, 231-941-4663 or [habitatgr.org](http://habitatgr.org).

*Inclusionary Zoning Ordinances* facilitate the inclusion of affordable units in housing developments. For example: Portland, Me.: [portlandmaine.gov/](http://portlandmaine.gov/).

*The Center for Community Changes' Affordable Housing Trust Fund Project* advocates for local, state, and federal housing trust funds: [communitychange.org/our-projects/htf](http://communitychange.org/our-projects/htf).





*Justin, Kari, and Rebecca Machleit enjoy fresh, locally grown blueberries and apples.*

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Visit **mlui.org** to read more of our ongoing  
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## Healthy Local Food

*The Northwest Michigan Food & Farming Network* is working to double the value of the region's food and agriculture system by 2019: **foodandfarmingnetwork.org**.

*The Michigan Good Food Charter* has 25 recommendations challenging state and local leaders to prioritize building local food economies: **michiganfood.org**.

*The Michigan Land Use Institute's Taste the Local Difference* guide lists 250 area farms selling local food, and more: **localdifference.org**.

*The Fresh Food Partnership* purchases food from local farmers for food pantries: **freshfoodpartnership.org**.

*Food Rescue of Northwest Michigan* accepts local fresh food donations for food pantries: **foodrescuenvw.org**.

*The Northern Michigan Diabetes Initiative* offers healthy food educational kits: **nmdiabetes.org**.

*Grand Traverse Area Catholic Schools'* wellness policy stresses serving locally grown foods: **gtacs.org/LBI\_wellness.php**.

*Double Up Food Bucks* doubles the money Bridge Card users can spend at farmers markets: **doubleupfoodbucks.org**.

*Traverse City's Zoning Ordinance* allows community gardens, including projects on city-owned land: **ci.traverse-city.mi.us/city-planning**.

*C.S. Mott Group for Sustainable Food Systems at MSU* has help for local-food-oriented youth, community gardens, and farm to school programs: **mottgroup.msu.edu**.

*The Policy Guide on Community and Regional Food Planning* can assist planners and other local leaders: **planning.org**.

*Traverse City Community Gardens:*

**traversecitycommunitygardens.blogspot.com**.

*Leelanau County MSU Extension:* 231-256-9888

*Wexford County MSU Extension:* 231-779-9480  
 or **msue83@msu.edu**.

## Energy Efficiency

*The Grand Vision Energy Network* educates area residents about sustainable energy policies, including energy efficiency. Led by Ed Bailey, 231-995-1215, **ebailey@message.nmc.edu**.

*The Michigan Weatherization Assistance Program* funds insulation installation and other services to low-income families programs that sharply cut heating bills: **michigan.gov/dhs**.

*The Northwest Michigan Community Action Agency* uses state and federal funds to weatherize the homes of low-income families: **nmcaa.net**.

*20-20 by 2020: A Vision for Clean-Energy Prosperity* is published by the MLUI at **mlui.org**.

*Milwaukee Energy Efficiency* is a model, performance-based program that will allow small-property owners and renters to achieve energy savings: **greenforall.org**.



*“Until we change  
how we design our  
communities, it will be  
difficult for families  
to work their way out  
of poverty, no matter  
how hard they try.”*

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## A B O U T   T H E   I N S T I T U T E

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The Michigan Land Use Institute, founded in 1995, is one of the largest state-based organizations in America working for sustainable food, farming, community planning, transportation, water, and energy policies. From its office in Traverse City, the Institute builds citizen support for public policies that protect the environment, strengthen the economy, and enhance quality of life. The Institute does this through grassroots organizing, public advocacy, and research and journalism. It publishes special reports and operates a news services and a nationally prominent Web site, **mlui.org**, which attracts thousands of visitors a month. The Institute has a 16-member staff and more than 2,000 family, business, and organizational members. To join us, please call 231-941-6584, or visit our Web site.