WESTERN UPPER PENINSULA PLANNING & DEVELOPMENT REGION **PANDEMIC RESPONSE & RESILIENCY PLAN**

2021





WUPPDR is a regional planning agency (RPA), one of fourteen designated by the State of Michigan in the 1960s and '70s and eventually constituted under the Regional Planning Act, Public Act 281 of 1945. A multi-jurisdictional unit of government, it is created and maintained by any local governments (counties, cities, and townships) that choose to participate and make financial contributions. WUPPDR's member governments are:

- Counties of Baraga, Gogebic, Houghton, Iron, Keweenaw, and Ontonagon
- Cities of Hancock and Houghton
- Villages of L'Anse and Ontonagon
- Charter Townships of Calumet and Portage

Representatives on WUPPDR's Commission (governing body) are apportioned based on dues, which are determined by formulas that account for population, and, in the case of county members, state equalized values.

WUPPDR conducts diverse activities within the scope of certain recurring grant programs – federal economic development planning and state transportation planning, in particular – along with such other funding programs and projects (grants) that arise from time to time and are consistent with regional priorities. These are generally related to:

- Broadband communications
- Energy
- Environment
- Food systems/agriculture
- Infrastructure asset management
- Hazard mitigation
- Housing
- Recreation
- Solid waste
- Transportation

WUPPDR also provides specialized technical assistance to member and non-member local governments, usually on a fee-for-service basis, including:

- Comprehensive/master planning
- Geographic information systems (GIS) support and hosting, including mapping
- Recreation planning
- Grant writing
- Third-party grant administration (frequently Community Development Block Grants)

Finally, WUPPDR fulfills a variety of other regional needs, including:

- Acts as a *central point of contact* and networker in the region
- Functions as a *clearinghouse* for certain federal grant applications
- Functions as a *liaison* to many state and federal agencies
- Provides or facilitates access to regional data (e.g. Census and labor statistics)
- Receives and reviews local comprehensive and recreation plans
- Communicates critical information to local governments
- Convenes various groups and initiatives as needs arise

WESTERN UPPER PENINSULA PLANNING & DEVELOPMENT REGION PANDEMIC RESPONSE & RESILIENCY PLAN

PANDEMIC RESPONSE & RESILIENCY PLAN STEERING COMMITTEE

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EXECUTIVE SUMMARY



In response to widespread harm posed by the COVID-19 pandemic, in March 2020 Governor Whitmer declared a state of emergency and a state of disaster across the State of Michigan. The Governor also issued orders to temporarily restrict in-person work, travel, and gatherings in public places in order to mitigate the spread of COVID-19, protect the public health, and provide essential protections to vulnerable Michiganders. The order impacted nearly every facet of the community and the economy.

In the eleven months since the Governor's first executive orders, the COVID-19 pandemic has brought with it an avalanche of change that required immediate response on the part of business, government, and individuals. Those responses have been difficult to implement, and in many cases costly; some came with a heavy toll on businesses and individuals. In the first few months of the pandemic, unemployment soared, travel stopped, and sales dropped in many industries. Meanwhile, the pandemic itself took its own toll in communities worldwide, with hundreds of thousands losing their lives to the disease in the United States alone.

The immediate response to the pandemic was a multi-faceted push to mitigate financial losses, support businesses and workers, and implement testing, care, and other community health needs. These response efforts and programs proved to be most successful when they were coordinated and consistent across agencies, units of government, and business, and it's clear that recovering from the impacts of the pandemic must be a collective effort.

What's more, recovery must consider the potential for continued change, and unanticipated change. Every community is profoundly affected by events outside of their control: natural disasters, economic shifts, public health emergencies, and technological disruptions don't stop at a governmental boundary, and can't be built into local budgets or predicted with accuracy in plans.

That means that even when the pandemic is behind us, the region will be vulnerable to events like these if it doesn't build resiliency into its response and recovery. Community resilience is the ability of a community to use

their existing resources to respond to, withstand, and recover from adverse situations. It's often thought of as the ability to bounce back from an economic or environmental shock and return to a state of "normalcy." But the impacts of the pandemic and other large-scale "disrupters" will result in long-lasting change. As the community considers how to respond, it's important to recognize where and how it can adapt to that change, grow, and evolve-that is, to embrace "transformative resilience." When communities embrace transformative resilience, they're better able to respond positively to change, leveraging it as an opportunity to transform in ways that enhance the community's future economy and quality of life.

Understanding and planning for transformative resilience give us a way to

PLAN ORGANIZATION & CONTENTS

The Pandemic Response and Resiliency Plan (PRRP) is part of an effort funded by the Economic Development Administration (EDA) to support regional economic recovery and resilience. It provides an overview of how the region was and is impacted by the COVID-19 pandemic, and what's needed to build back stronger.

The plan is considered an annex to the region's Comprehensive Economic Development Strategy (CEDS). It is intended to identify the region's economic vulnerabilities, resources, and opportunities, specifically related to the pandemic, through the context of resiliency. To that end, data presented in the plan highlights specific issues within the region's economy that have been most impacted or exacerbated by the pandemic, including the region's workforce, health, business, education, governance, and housing, and is not intended to be a full economic analysis of the region.

Data, analysis, and stakeholder input obtained through regional discussions and individual interviews between August 2020—February 2021 were used to identify emerging trends, short-term objectives and needs, and a long-term vision for what the region and its economy can become.

explore opportunities to evolve and adapt to unavoidable change, and to be ready to "build back better." The Western Upper Peninsula Planning and Development Region's (WUPPDR) Pandemic Response and Resiliency Plan is intended to start the region on a path toward transformative resilience by identifying short-term actions that can build towards an effective, collective response and a greater understanding of the long-term resiliency needs of the region. This requires an understanding of the region's vulnerabilities, as well as opportunities to take advantage of change, grow, and evolve.

REGIONAL VULNERABILITIES

Economic and health vulnerabilities in the six counties of the Western U.P. are connected to its rural nature: infrastructure limitations, a small population, and limited resources create challenges that must be addressed with long-term planning and investment.

The region's population makeup makes it more vulnerable to the impacts of

pandemic. The pandemic and its associated unemployment, income loss, social isolation, and health risks hit hardest for the region's most vulnerable populations—the elderly, low-income households, individuals with pre -existing health conditions, those living in unsafe or unstable conditions, and families with children.

The Western U.P. is home to an aging population and a significant proportion of households with low incomes. Incomes and wages in the region tend to be lower than state averages, while poverty rates are higher: up to 50% of households in some Western U.P. counties are considered "ALICE," or asset-limited, income-constrained, employed households-those struggling to make ends meet. These lower-income households are most vulnerable to the impacts of disasters like the pandemic, with many potentially unable to pay bills or meet basic needs. Prior to COVID-19, the organization Feeding America reported that 1 in 7 individuals in the region were considered food insecure, and estimate that food insecurity rates have increased 44% since March 2020. Additionally, Census information shows that statewide, 37% were living in households where it has been "somewhat or very" difficult to pay for usual household expenses as of December 2020 (US Census Household Pulse Survey)

Long-term population trends will create challenges for the region's talent pipeline.

Employers in all industries throughout the region have experienced significant challenges in attracting and retaining adequate staff. Historic population declines have shrunk the region's workforce, and the impacts of both historic and forecasted population declines on the workforce will be exacerbated by a wave of retirements in the Baby Boomer generation. Businesses and community stakeholders must consider region-wide attraction and retention strategies that will build the region's longterm talent pipeline, while ensuring there is adequate infrastructure, such as broadband and housing, to support new residents.

Many residents lack adequate Internet

access. The pandemic moved many aspects of life online—from work, to school, to health care and shopping, forcing an evergreater reliance on Internet access. However, many areas of the region are unserved or underserved by broadband infrastructure, deepening the region's "digital divide." In order to ensure equitable opportunities and access to health care, employment, education, and services, significant investment is needed to fill gaps in connectivity throughout the region.

Limited options for housing may constrain

growth. A limited and aging supply of housing has been a barrier to attracting new workers and families to the region, and without a concerted effort to create more housing options, will limit the ability to capitalize on new migration patterns and remote work trends.

Local government capacity. The region's small communities must juggle increasing demands for service—especially postpandemic—with limited budgets. A lack of resources and uncertainty about future revenue creates challenges in meeting current needs, as well as planning for longerterm initiatives that would proactively address the region's vulnerabilities relative to workforce development, income, health, and housing.

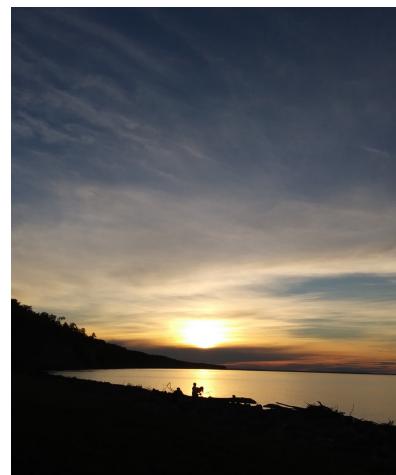
Mental and behavioral health needs, and lack of access to care, are an increasing

priority. Communities in the Western U.P. are dramatically underserved in terms of mental and behavioral health care. As the region grapples with the ripple effects of the pandemic, anxiety, uncertainty, and disrupted social support systems are creating urgent mental health concerns throughout the region.

Limited and unaffordable child care options are a barrier to work for some parents. In

the first few months of the pandemic, school closures left parents with few choices for child care, particularly as child care providers themselves faced temporary or long-term closures due to COVID risks and quarantine requirements. With only about half of the region's child care providers open as of February 2021, the lack of child care has prevented some parents from returning to in -person work.

The region's vulnerabilities require systemwide changes. The Western U.P. faces a number of systemic challenges that limit its capacity to address the needs of its residents and communities. Childcare needs, funding for housing programs and development, broadband investment, barriers to mental health care, and local government revenue are all rooted in issues and policy that begin local borders. Addressing these issues effectively, in many cases, will require advocacy at the state and national level to



address resource needs, regulations, and incentives that will create long-term change.

REGIONAL RESILIENCE

Despite its structural vulnerabilities, the Western U.P. has proven to be resilient in many respects; and stakeholders regionwide are working to position their communities to take advantage of the changes brought by the pandemic in order to grow the workforce, economy, and quality of life.

Changes in travel and work have elevated the region's tourism profile. The region has benefited from changing travel patterns that emphasize rural destinations with access to outdoor recreation. Post-pandemic travel trends put the Western U.P. "on the radar" of many travelers, leading to a record year for many tourism-related businesses.

Remote work offers important opportunities to grow the workforce and attract new

residents. The large-scale shift to remote work across industries has the potential to restructure migration patterns, with many newly-remote workers looking to relocate to smaller communities that offer a high quality of life, affordability, and recreation opportunities. With the right supports and infrastructure, the Western U.P. is wellpositioned to attract new families and even businesses that plan to conduct work remotely.

Business adaptations and expansions led to a more resilient economy. As closures and safety guidelines dramatically changed operations and demand for businesses, many were able to effectively adapt and thrive. By changing product lines, offering takeout, moving work online, and capitalizing on new trends and needs, businesses throughout the region were able to successfully navigate the pandemic, in some cases experiencing record sales.

Collaborative relationships between communities and organizations allow the region to leverage its assets. The rural, remote nature of the region has created a culture of self-reliance and collaboration. Limited budgets and organizational capacity have fostered collaboration, with organizations and local governments working closely together in order to best leverage resources and expertise. Throughout the pandemic, organizations like Michigan Technological University, the Portage Health Foundation, local governments, and other organizations provided funding and support for food aid, Internet access, COVID-19 testing, school supplies and resources, and more. Meanwhile, local governments, economic development organizations (EDOs), chambers of commerce, and state agencies like the Michigan Economic Development Corporation (MEDC) and Small Business Development Center provided support to businesses in accessing federal and state funding programs, providing information, and supporting operations. State and federal stimulus and recovery also programs provided critical resources to businesses, government, and individuals throughout 2020.

Some of the region's capacity to respond collaboratively to disaster is shaped by recent experience. The 2018 Father's Day Flood, which brought millions of dollars worth of damage and long-term financial and health consequences for individuals, required an enormous amount of coordinated action, and helped build an understanding of resilience needs.

WHERE WE GO FROM HERE

As of early 2021, the COVID-19 pandemic continues to develop, with greater spread of the disease in the Western U.P., uncertainty over additional stimulus dollars, the introduction of a vaccine, strains on local health care systems, rolling school closures, a lack of clarity over State executive orders and DHHS orders and their enforcement. In this environment, planning even for the shortterm is difficult, let alone years into the future. But what we've learned in first 10 months of the pandemic is that there are clear vulnerabilities in our social systems, governmental infrastructure, and economy. The pandemic did not create those vulnerabilities: it has, simply, exposed them, and has exacerbated their impact on individuals' well-being. While we don't know what the next six months will bring, we do know that the problems, challenges, and vulnerabilities facing our communities will continue to exist, and that they must be fully understood and addressed in order for the region to withstand the next major shock to its system.

To that end, the Pandemic Response and Resiliency Plan identifies actions that will support community efforts to plan longerterm to mitigate vulnerabilities and leverage opportunities for growth.



ELEMENTS OF RESILIENCY

Community resilience is a measure of how a community is able to use available resources to respond to, withstand, and recover from adverse situations.

Resilient communities are interdependent, with strong social connections and relationships, adaptive mindsets, strong leadership, and a sense of shared meaning and values. It can be difficult to "manufacture" these qualities—rather, they are developed over time, through experience and deliberate efforts to learn from successes and failures. Understanding what these elements of resiliency look like in the community context, and how local stakeholders can help foster them, can support that learning process.

SOCIAL CONNECTEDNESS

Communities are more resilient when its members are connected—by shared values, trust, and communication within and between communities. These connections build relationships between organizations, residents, and communities that in the short term, help to improve coordination of response activities, but also work to create resilient attitudes and behavior in the long term.

Connectedness can be fostered through community "narratives" that offer a shared history and understanding of where the community has come from, and what it's capable of when members work together a "we're all in this together" message that emphasizes the interdependence of community members and encourages civic engagement and participation. This requires regular, open, community dialogue that provides opportunities for all community members to participate—which creates local buy-in and trust.

Strong relationships also depend on effective communications infrastructure that can help coordinate activities pre– or post-disaster, and provide regular and



accurate information about risks and responses, like websites, email lists, media relationships, social media, and emergency messaging systems. At the same time, providing opportunities for two-way communication, through tools like online surveys, social media, and in-person or virtual town halls, can help communities understand local concerns and priorities, and ensure that they're addressed

BUILDING SOCIAL CONNECTEDNESS

- Public spaces, parks, trails, and other outdoor spaces and activities allow community interaction, with outdoor gathering options even more important post-pandemic
- Community dialogues and intergovernmental discussions provide opportunities for connection and communication
- Community awareness initiatives, led by trusted community members, build understanding about response initiatives and needs
- Surveys, social media, town halls, and other tools help residents communicate their priorities to local leadership

RESOURCES & INFRASTRUCTURE

Responding to disasters requires very disasterspecific resources: in the case of the COVID-19 pandemic, concerns about inadequate testing, personal protection equipment, ventilators, and hospital capacity drove a considerable amount of response activity. Generally speaking, the more resources that are available, the higher the levels of resilience. But, having these tangible resources isn't enough: the community must have the capacity to coordinate and administer them appropriately and equitably.

What's more, the need for essential resources like food, housing, safety, and health care precede disasters, are exacerbated during them, and are needed long after they're over. Ensuring that all community members have the resources needed to be resilient requires proactive community efforts to



understand local needs, plan for them, and build capacity to meet them.

BUILDING RESOURCES & INFRASTRUCTURE

- Proactively work to assess and plan for community needs for resources
- Protect and ensure access to local essential resources like food, water, land, energy, and housing
- Ensure some level of local control over resources like community finance and infrastructure
- Plan for long-term viability of local infrastructure
- Connect with programs, resources, and expertise outside of the community to expand resilience

GOVERNANCE & LEADERSHIP

Local governments are in the front lines of disaster response, and the effectiveness of the response depends on their preparedness, resources, and capacity to provide service. But local leaders play an important role outside of service provision and infrastructure: they are important "thought leaders" for the community, and can help to create the common sense of purpose and empowerment needed for effective response.

Resilient communities feature leadership that is representative of all residents in the community, responsive to emerging needs, and, perhaps most importantly, trusted by the community. Building this responsive, representative leadership requires local participation and inter-agency coordination in community processes, including both planning and response activities. Creating opportunities for public engagement, participation, and information both proactively and as part of the disaster response can help to build trust not only in leadership, but also in response activities—along with a sense of empowerment within the community that can in turn impact other elements of resilience.



BUILDING GOVERNANCE & LEADERSHIP

- Intentionally cultivate leadership among different parts of the community
- Provide training and opportunities for citizen engagement
- Appoint public health, school, and other cross-sector organizational representation to planning commissions and elected office
- Provide regular education and presentations to elected boards and planning commissions about community needs
- Create opportunities for neighboring communities to communicate and work together
- Provide regular trainings for local governments on governance, communication, local government roles, and consensus-building

ATTITUDES & BEHAVIOR

When disaster strikes, anxiety and uncertainty are common, and it can be difficult for both individuals and the community to respond constructively. Much of an individual's or community's response is closely tied to their mindset and beliefs about change and self-reliance. When people believe they can influence the future of the community, and work towards the better future the community has envisioned, communities are more resilient.

Resilient attitudes and mindsets can be cultivated by the social connectedness, leadership, and resources found in resilient communities, and help to foster those features in turn. Hope requires a vision of community that depicts a better future after a disaster, which can be developed and communicated through strong civic engagement and leadership. Adaptability, the ability and willingness to change after a disaster while accepting that things will be different, is an inherent characteristic of resilience, and can be demonstrated community-wide, by businesses that



pivot in times of change, organizations that take on new roles during disasters, and individuals that find new ways to meet added financial, family, and employment pressures. In resilient communities, there's typically a self-reliant, "can-do" attitude and an openness to adaptation and learning that can create a sense of control over these changes and the future.

BUILDING RESILIENT ATTITUDES & BEHAVIOR

- Share stories of community resilience and success that support a vision of a better future
- Provide opportunities for community members to participate in governance and disaster response
- Provide support, resources, and education for all community members

RESILIENCY VISION



The Western Upper Peninsula will be a connected, collaborative, thriving, and resilient region. Strong community networks, responsive and collaborative leadership, and investments in the region's people, infrastructure, and environment will foster equitable, sustainable economic growth; community and individual health and safety; and access to opportunity.

TIMELINE

APRIL 2020

CARES Act funding becomes available to businesses, individuals

NOVEMBER 2020

MDHHS issues order closing inservice dining, gyms, high schools

MARCH 2020

Executive Order closes non-essential businesses, restricts travel

MAY 2020

Region 8 businesses are allowed to re-open with new restrictions

DECEMBER 2020

MEDC announces grant funding for businesses impacted by DHHS order

COVID-19 RESILIENCE & RISK FACTORS







Resilience to a disaster is partly determined by the vulnerabilities within a community and individual households. In order to understand which households and communities have—or lack—the capacity and resources needed to mitigate the impacts of a disaster, the US Census Bureau has developed a data model based on indicators that represent "risk factors" that create vulnerability to disasters like the pandemic, using data from the 2018 American Community Survey (ACS) and the National Health Interview Survey (NHIS). Risk factors used in the model are as follows:

- Households with income-to-poverty < 130 percent
- Households with one or no caregivers—i.e. only one or no individuals living in the household who are 18-64
- Crowded households (more than .75 people per room) or neighborhoods (75% of a tract population living in blocks with more than 4,000 people per square mile)
- Communication barriers, defined as either a linguistically isolated households or no one in the household over the age of 16 with a high school diploma
- Households without any employed persons
- Disabilities including hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty
- Individuals/households without health insurance coverage
- Individuals aged 65 years or older
- Individuals with a serious heart condition, diabetes, emphysema, or current asthma

The more risk factors that are present in a household, the greater its vulnerability to the health or economic impacts of the pandemic. In the Western U.P., the number of households experiencing 3 or more risk factors ranges from 25% to over a third. Statewide, 25% of households experience 3 or more risk factors.

5,244 HOUSEHOLDS WITH PERSON 65+ LIVING ALONE

5,764 HOUSEHOLDS BELOW

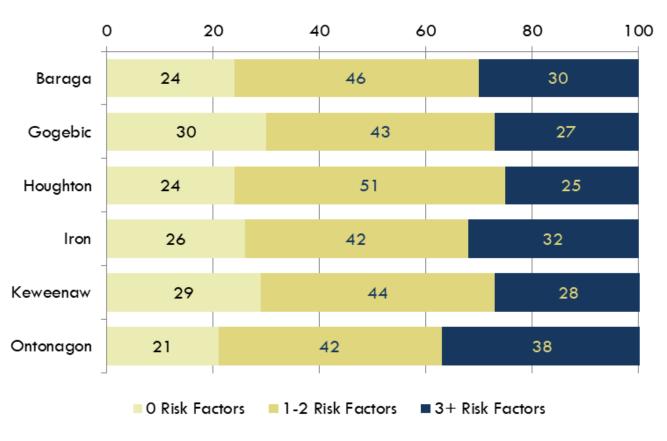
POVERTY LEVEL

8,699 HOUSEHOLDS WITH DISABILITY



PERCENT OF HOUSEHOLDS WITH 3 OR MORE RISK FACTORS

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Source: US Census Community Resilience Estimates, 2020

2,729 HOUSEHOLDS WITHOUT VEHICLE **2,871** HOUSEHOLDS RECEIVING FOOD ASSISTANCE

ALICE HOUSEHOLDS: STRUGGLING TO MAKE ENDS MEET

MONTHLY SURVIVAL BUDGET

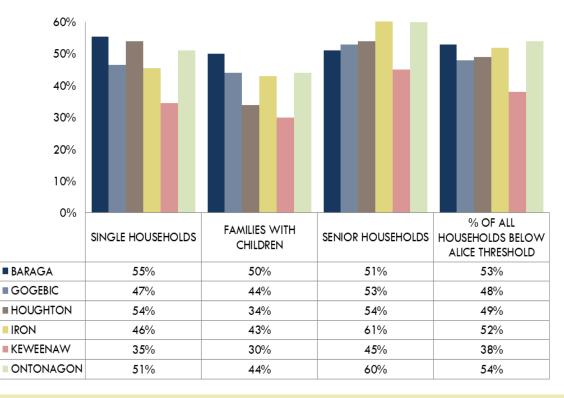
Single person \$1,875

2 Adults, 2 Children in School \$4,501

2 Adults, 2 Children in Child Care \$5,418

> 2 Adults **\$2,871**

2 Seniors \$3,243 Many households live below the Federal Poverty Line, but even more are what the United Way considers ALICE—Asset-Limited, Income-Constrained, and Employed. ALICE households have incomes above the poverty line, but still struggle to afford basic household necessities. To determine the ALICE threshold, the United Way identifies the cost of basic needs in each county, and the number of households earning below this amount. Statewide, about 40% of Michigan households live below the ALICE threshold. In the Western U.P., the number of households in each county that are considered ALICE ranges from 38% to over half of all households in the county. Senior households are more likely to struggle to make ends meet: in all but one of the region's counties, half or more senior households are considered ALICE.



The basic survival budget for counties in the region ranges from around \$1,800 for a single person to around \$4,500 per month for households with two adults and two school-aged children. As unemployment spiked in the early months of the pandemic, with workers facing income loss and difficulty filing unemployment claims, ALICE households were those most likely to fall behind on rent, mortgage, or other expenses. The first stimulus payment of \$1,200 wasn't enough to cover even a single month of basic expenses for most households. Once a household falls behind financially, it's difficult to catch up, creating added problems down the road.

WORKFORCE

The Western U.P. has faced growing workforce shortages for years—a trend that was exacerbated by the pandemic, despite a precipitous rise in unemployment during the initial shutdown.

Changes to employment were among the most visible impacts of the pandemic, with some employers temporarily closing or reducing employment, and others shifting to online work.

Fallout for the employers and households has been significant, as many faced-or continue to face-the loss of jobs or income, and uncertainty about the future. Nationally, the early months of the pandemic saw unemployment rates rise to levels not seen since the Great Depression. In the Western U.P., where a significant amount of employment is concentrated in education, health care, public administration, and manufacturing, and where a strong tourism summer buoyed business and employment in harder-hit industries like restaurants and hospitality, unemployment rates didn't increase as much as the rest of the state, and returned to a "normal" state more quickly. Further, while the region did lose jobs between 2019 and 2020, the rate of jobs lost was dramatically lower than the rest of the state. By the end of 2020, unemployment

was back to where it was at the beginning of 2020, and the labor force had actually grown slightly.

Despite the apparent resiliency in terms of unemployment rates, the region's workforce experienced significant turmoil in terms of where and how they were able to work, and employers continue to experience challenges in finding, recruiting, and retaining adequate staff. At the same time, many households experienced financial



distress resulting from income loss, creating challenges in paying bills and maintaining stable housing.

UNEMPLOYMENT

In March 2020, the unemployment rate in the Western U.P. rose from 5% to nearly 19%. Statewide, unemployment peaked at nearly 24% in April 2020. This sudden and dramatic increase strained the state's unemployment system, with many newlyunemployed workers struggling to file or receive claims. As unemployment claims surged, agencies like Michigan Works! were forced to refocus activities to address questions and needs of newly-unemployed workers, while also working to engage unemployed individuals in the labor market. Social distancing requirements meant that traditional service provision had to shift to online recruitment and placement activities, using tactics like virtual job fairs and drivethrough interviews.

At both the state and national level, an added unemployment benefit was added to reduce the financial impact for households experiencing job loss. The added \$600 per month is credited with ensuring that many unemployed workers were able to pay monthly household expenses during the first several months of the pandemic.

Unemployment peaked in the Western U.P. in April, with steady declines through the remainder of 2020 as stimulus programs and a strong tourism summer supported hard-hit industries. By November 2020, the region's unemployment rate was at 3.9%, lower than both the regional pre-pandemic unemployment rate of 5% and November 2020 statewide unemployment rates. However, closures of restaurants, gyms, and select other businesses began in late November 2020. While longer-term impacts of those closures are unclear as of February 2021, unemployment rates through early 2021 are expected to be higher as a result of both business closures and a milder winter that led to a slow start to winter tourism activities.

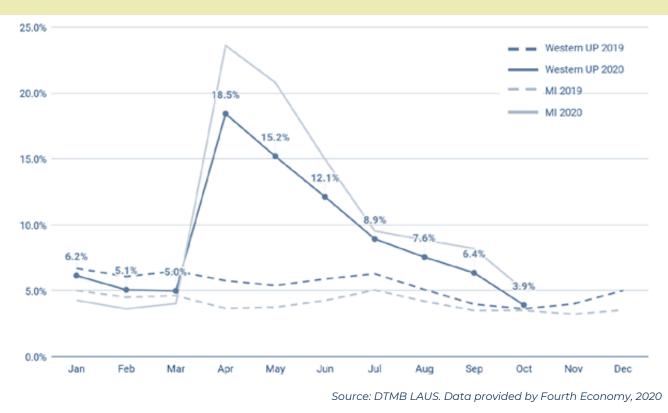
WORKFORCE SHORTAGES

Even while unemployment rose, workforce development agencies continued to offer services to employers that continued to struggle with the staffing shortages that had existed pre-pandemic. Despite temporarilyhigh unemployment rates, labor shortages were exacerbated during the pandemic for all economic sectors, due to a variety of factors:

- For lower-wage jobs, the added unemployment bonus available through the CARES act acted as a disincentive to return to work, as some workers were able to earn more from unemployment than from hourly-wage jobs.
- Many parents struggled to find or afford child care that would allow them to return to in-person work. With schools closed and day cares closed or contending with new guidelines and potential risks of infection, some workers had no choice but to remain home. The high costs of child care have been a further barrier to work for some families.
- Safety concerns for those with underlying health conditions and those otherwise at higher risk from the disease prevented some from returning to inperson, face-to-face work.
- Guidelines for re-opening from the CDC, State Executive Orders, and MDHHS

UNEMPLOYMENT

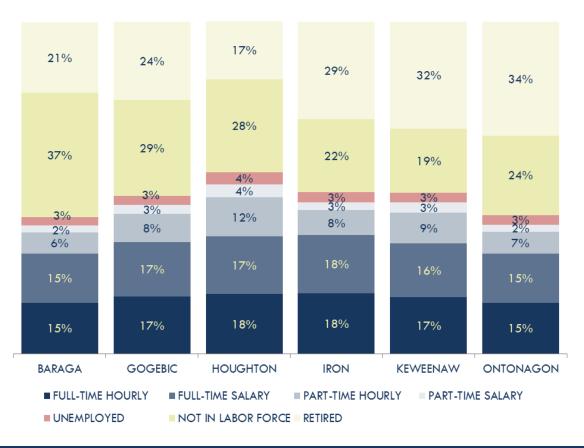
Historically, the Western UP has had slightly higher levels of unemployment than the state. However, during the COVID-19 pandemic, unemployment rates in the region have been lower than that of Michigan as a whole.



EMPLOYMENT CHARACTERISTICS

A significant percentage of the region's population is not currently in the workforce due to age, disability, or other factors, contributing to ongoing workforce shortages.

Source: United Way ALICE Report, 2019



necessitated additional work for all places of business, with in-person employees required to follow new protocol. In large part, private businesses and employers, and their in-person employees, bore the brunt of challenges around the enforcement of orders and guidelines that were not universally accepted.

Meanwhile, employers and others recognized that barriers to growing the workforce that had existed pre-pandemic presented ongoing, and in some cases, growing, challenges. Positions in health care and tourism-based, customer-facing industries like restaurants, retail, and lodging proved especially difficult to fill. Population trends in the region—with some areas declining in population and the median age increasing throughout the region—mean there are simply fewer people to draw from for the same or higher number of jobs (see page 36). About 27% of the region's population is retired, and another 27% is not considered a part of the workforce because of age, disability, or other reasons. In addition, the region's lower-than -average wages impact the ability of employers to recruit new workers to the area. Finally, even when employers are successful in recruiting new workers to the community, a short supply of "move-in" ready housing throughout the region makes it difficult for families or individuals to relocate.

As employers compete for a smaller number of workers, attraction and retention strategies are critical. However, most employers are small, owner-operated establishments, often without the capacity to create or implement attraction and retention strategies. While some regional



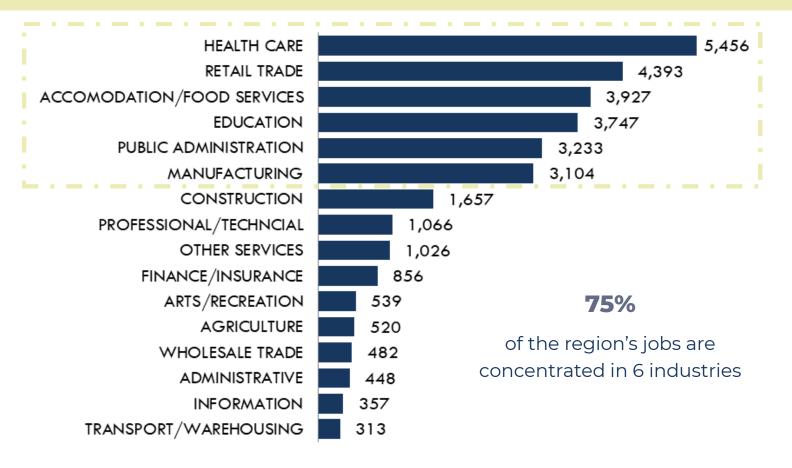
agencies can provide assistance and support around human resources management and business planning, anecdotal reports indicate there's reportedly a lack of awareness on the part of businesses about available business planning programs, as well as the value of attraction and retention strategies in business planning.

REMOTE WORK

While closures and safety precautions prevented the ability of some employees to work, a significant proportion of the workforce were able to-and in many cases had no choice but to-shift their activities completely online. About 8,000 workers, or about a quarter of the region's jobsprimarily those in education, health care, public administration, and other professional jobs such as those in finance, insurance, and real estate—were considered to be "remote work-able" at the time the pandemic hit. Workers in these and other industries shifted mostly or fully to online work, with many working fully from home for the first time. Statewide, between 33-38% of households were home to at least one adult who was conducting "tele-work" during the final weeks of 2020. (Census, 2020)

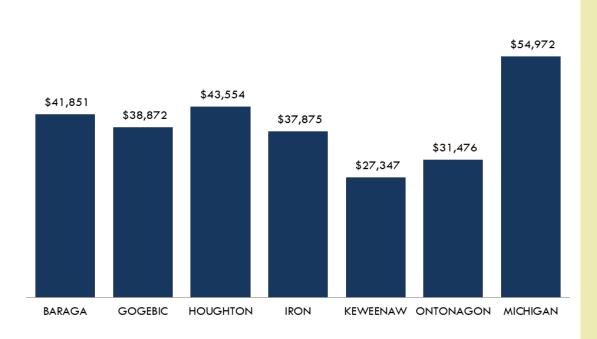
For some, shifting to remote work was fairly

JOBS BY INDUSTRY



Source: DTMB LAUS and 2019 Census. Data and analysis provided by Fourth Economy, 2020

AVERAGE ANNUAL EARNINGS, 2019



Average annual wages are lower in the Western U.P. than in other parts of the state.

Regionally, wages are highest in Houghton County, where jobs are concentrated in Health Care and Education. Keweenaw County, where 35% of jobs are in Accommodation/Food Services, had the lowest annual wage per employee.

Source: QCEW, 2019. Data and analysis provided by Fourth Economy, 2020

REMOTE WORK IS HERE TO STAY

A large-scale shift to remote work may upend the world of employment as we know it, changing needs for office space, housing, transportation, and more. While the dust hasn't yet settled on changes to the workplace, national surveys point to long-term impacts both to the office and migration patterns.

24%

PEOPLE WHO HAVE THOUGHT ABOUT MOVING AS A RESULT OF SPENDING MORE TIME AT HOME

22%

PEOPLE WHO HAVE MOVED, OR KNOW SOMEONE WHO HAS

22%

PEOPLE WHO WOULD MOVE TO A HOME WITH DEDICATED OFFICE SPACE IF GIVEN THE FLEXIBILITY TO WORK FROM HOME

29%

PEOPLE WHO WOULD MOVE TO A LARGER HOME IF GIVEN THE FLEXIBILITY TO WORK FROM HOME

82%

EMPLOYERS WHO PLAN TO ALLOW FOR AT LEAST PART-TIME REMOTE WORK

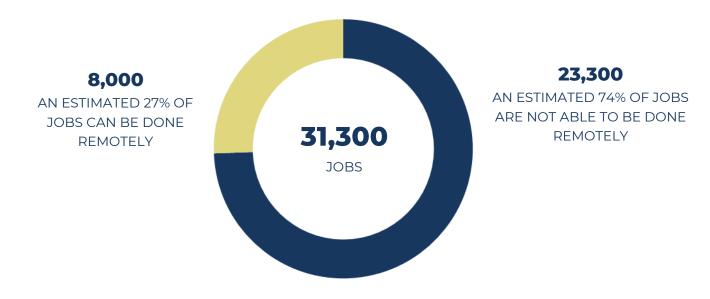
30%

EXECUTIVES WHO EXPECT TO NEED LESS OFFICE SPACE

Source: Fourth Economy, 2020

REMOTE WORK ABILITY IN THE WESTERN U.P.

The national average for remote work capability is 29% of jobs



Source: BLS Job Flexibilities and Work Schedule data, 2017-2018. Data and analysis provided by Fourth Economy, 2020

seamless; for others, the changes came with difficulties. In some cases, service delivery models had to be completely changed to accommodate online and remote work. Many workers were forced to contend with parenting, online learning, and loss of child care, all while continuing to work. At the same time, many residents struggled with lack of Internet connectivity, which impacted the ability of both workers and students-particularly those with large families—to work effectively from home. Data indicates that, on average, Internet speeds in the region are just above the threshold needed for workers and students to work effectively from home-and in many areas, well below the minimum needed. Some areas are completely

unserved, leaving residents dependent on hotspots set up by schools or other organizations throughout the pandemic.

On the whole, however, the shift was successful for many organizations, businesses, and employers, with many citing continued productivity in spite of the massive changes to how business was conducted. While surveys haven't been conducted locally, national studies have shown that the majority of employers found the switch to remote work to be largely a success. 94% of employers surveyed nationally indicated that productivity had not declined because of the shift to working from home, and 27% said productivity had actually increased. Nearly three-quarters

REMOTE WORK ABILITY BY COUNTY

Jobs in industries like eductation; health care; professional, scientific, and management; manufacturing; and finance, insurance, and real estate industries are most conducive to remote work.

	EDUCATION & HEALTH	PST & MANAGEMENT	MANUFACTURING	FINANCE, INSURANCE, REAL ESTATE	ALL OTHER	NOT ABLE TO WORK REMOTELY
HOUGHTON	1,385	578	411	402	1,225	11,243
GOGEBIC	372	190	265	122	546	4,513
IRON	266	127	172	94	454	3,290
BARAGA	200	41	94	78	277	2,082
ONTONAGON	129	64	38	53	224	1,559
KEWEENAW	60	23	13	30	76	641

Source: BLS Job Flexibilities and Work Schedule data, 2017-2018. Data and analysis provided by Fourth Economy, 2020

could envision at least one in four employees working remotely indefinitely, and half expected their employees to continue to work from home even when it's safe to return to the office. (Sahadi, 2021)

The successful shift to remote work will have long-lasting, far-reaching impacts on the region and the world, as many employers and employees discovered the extent to which work could effectively be conducted remotely. With workers no longer tied geographically to their jobs, many are projected to move—to areas that are more affordable, closer to family, or with better amenities or quality of life.

These changes could dramatically change migration patterns across the country, representing an important opportunity for the Western U.P. to attract workers who might not previously have been able to move. Anecdotally, the region has become a destination for newly-mobile workers that are looking for communities with a high quality of life, access to the outdoors, recreation opportunities, and "elbow room," which has in turn generated significant levels of real estate activity. Efforts to attract remote workers to the Western U.P. and areas throughout Michigan may be supported by funding allocated by the MEDC for remote worker attraction, which will provide cash grants to eligible workerswith extra incentives for those that relocate to disadvantaged areas.

EDUCATION

Like employers, schools, too, were forced to shift to an online format at the start of the pandemic. This change presented a number of challenges in terms of operations and student learning, with many teaching and learning remotely for the first time, often without adequate equipment or Internet access. While online classes have become "normalized" at some level, there are continuing concerns about the impact to students and families alike, with many parents working from home while supervising school.

Online learning presented technical challenges as well, requiring new equipment and, in the many parts of the region lacking broadband, creative solutions to provide Internet access. Foundations and other community partners provided some funding or equipment for teachers and students, and hotspots were made available in parking lots and other public areas for those without access.

Throughout the summer, as the State worked to assess options for re-opening schools, there was uncertainty at the local level over how and whether schools would re -open in the fall for in-person instruction. Ultimately, individual school districts made determinations on how schools would reopen, with most offering the choice of online or in-person instruction, with masking



requirements for in-person instruction.

In order to alleviate confusion over student enrollment as schools re-opened with a mix of in-person and online learning, schools were funded based on 2019-2020 enrollment numbers at the start of the 2020-2021 school year. Additional funding per student was provided, with federal stimulus dollars, to address added costs for equipment and safety measures required for re-opening and online learning. Regionwide, school districts received a total of \$10.4 million, or about \$1,000 per student, from 2020 federal stimulus funds. Allocation formulas, which accounted for economically disadvantaged populations, meant that the additional funding per pupil varied widely, from a low of \$359 in Adams Township Schools to a high of \$1,957 per pupil in Ironwood Area Schools.

Colleges, too, shifted online, at both the community college and university level. With a longer track record of online learning at the college level, colleges were able to adapt quickly to online learning at the start of the pandemic, with fall enrollment in 2020 largely stable in part due to online learning options.

The pandemic has spurred some opportunities for higher education through state programs like the "Future for Frontliners" program, which offers free community college tuition to those deemed essential workers during the first several months of the pandemic. Additional community college opportunities will be made available through the Michigan Reconnect program, which will provide free job certification or community college to those over age 25 without an associates degree in areas served by a community college. The programs are designed to address the below-national-average rates of college graduates in the State of Michigan, alleviate some "skills mismatches" between current and needed skill sets, and eventually boost incomes for those earning lower wages by providing the education needed for higher-earning jobs.

CHILD CARE

Child care closures impacted families and the workforce throughout the region. Parents working remotely struggled to

PROVIDERS % PROVIDERS

CHILD CARE AVAILABILITY

While some child care providers have reopened, others have remained closed, limiting access for many families throughout the region.

		///////////////////////////////////////
BARAGA	4	44%
GOGEBIC	9	82%
HOUGHTON	22	56%
IRON	5	50%
KEWEENAW	1	100%
ONTONAGON	4	80%

Source: Great Start to Quality Child Care Status Survey, 2021

manage conflicting demands of child care, online learning, and work, while those that worked in-person jobs faced challenges in returning to work. Social distancing requirements meant that availability for child care was limited, and rolling closures of both schools and child care due to outbreaks and quarantine meant that, even when child care was available, it might not be consistent. Limited access to child care prevented some parents from returning to work, with the high costs of child care further disincentivizing lower-wage workers, in particular, from returning to work.

RECOVERY NEEDS

Changes to the workplace have created important opportunities for the region's employers and workforce. However, in order to be able to take advantage of those opportunities, the region needs to address some of the barriers currently facing both the remote and in-person workforce, particularly those related to Internet connectivity and housing.

Broadband access is vital to both the current and future workforce. The region has long struggled with gaps in Internet and cell phone connectivity, due to the region's low population density and challenging topography. Data indicates that, on average, Internet speeds in the region are just above the threshold needed for workers and students to work effectively from home. Some areas are completely unserved, leaving residents dependent on hotspots set up by schools or other organizations. Progress is being made to address connectivity gaps: federal funding released in late 2020 as part of the Rural Development Opportunities Fund (RDOF) will bring significant broadband investment to region over the

next several years. However, the immediacy of Internet needs for the workforce will require local commitment, cooperation, and investment in interim solutions like satellite internet and fixed wireless service to meet connectivity needs.

Diverse housing options are needed to attract and retain a workforce. Any newlyremote workers—and any others recruited to the region to grow the region's labor force—must be able to find adequate housing. However, as more individuals and families seek homes in rural areas like the Western U.P., which has a limited supply of homes, the real estate market has become incredibly competitive, pushing prices up and limiting opportunities for some homebuyers.

An assessment of the region's existing and future labor force, matched to current and anticipated employment needs, can support efforts to develop training and related programs. The shift to remote work comes with both opportunities and challenges for the region's labor market: while the region may stand to gain new remote workers, the labor market is also now more competitive, as existing workers will have more options for employment. In the near-term, one option is to "look within" at the region's existing workforce and workforce pipelines, including currently disengaged workers, those with disabilities, or individuals with barriers to employment, in order to understand what skill sets may currently exist within the region, and which can be developed or enhanced with targeted training.

Attraction and retention strategies can help employers be proactive in a competitive

labor market. In order to compete in a tight labor market—especially in a region with below-average wages-employers must be proactive in developing their talent pipeline. Attraction and retention strategies can identify and communicate a business' "value proposition" or competitive edge, while clearly articulating specific talent needs. Understanding the limited business planning capacity on the part of small employers, partner agencies may consider opportunities to enhancing and promote business planning services, with an emphasis on attraction and retention strategies. Businesses and organizations might also consider recruiting or developing a shared human resources services agency or business model.

Communities must consider and enact strategies to address long-term population and labor market trends. In both the

immediate and long-term, the region's labor market will experience significant challenges around population trends. A long period of population declines have effectively shrunk the labor pool, and a continuing wave of retirements among the Baby Boomer generation will create additional workforce gaps. Without a reversal of trends, the region will continue to lose its working-age population. Concerted efforts to assess and expand the talent pipeline, in coordination with strategies designed to attract diverse new residents to the region's communities, will be necessary to the region's economic sustainability.

New programs provide more opportunities to invest in the talent pipeline. The State of Michigan is investing funding through a variety of sources into education and workforce development opportunities, including the Future for Frontliners and Michigan Reconnect programs that offer free community college for eligible workers, new remote work programs designed to attract and support remote workers from out -of-state companies, internship support, and competitive talent innovation grants that provide funding for pilot projects. These programs present important opportunities for regional stakeholders to develop and enhance programming around workforce development.

The region's quality of life assets and affordability position it well for attracting a *remote workforce*. As work becomes "mobile," many workers nationwide are relocating, or considering relocation, to areas that offer recreation amenities, are closer to family, and/or are more affordable. The Western U.P. has already been successful in tapping into this trend, and the changes in migration patterns that are occurring and predicted to continue post-pandemic represent important opportunities to attract new residents-and the economic benefits and spending they bring with them. However, it will be important to understand the specific needs and demands of these workers in order to ensure that adequate housing and broadband access is available to support them.

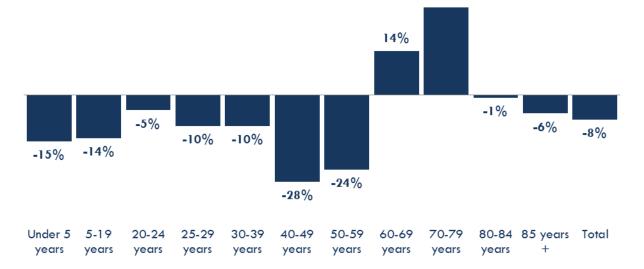
POPULATION DECLINE & FORECASTS

Population trends in the Western U. P. present significant long-term challenges for communities. Counties in the Western U.P. have lost a total of 8% of their population since 2010; the only age cohorts that have seen growth during that time period are among those aged 60-79—that is, those of retirement age. Meanwhile, population projections conducted in 2019 forecast continued declines in population across the Upper Peninsula.

These population trends have had, and will continue to have, profound impacts on the region and its schools, businesses, and. Exacerbating population loss is the "silver tsunami," or the aging of the Baby Boomer generation and the wave of retirements that is forecast for industries throughout the state, leading to a decline in the state's workforce. With the region already struggling to meet demands for labor, as it looks towards its future talent pipeline, it must also account both for population decline and the "aging out" of the workforce—as well at the increased demands for some industries that are already underserved, like healthcare, and the potential impact of population decline on school enrollment and funding.

In discussions about building the workforce and talent pipeline, attracting a remote workforce has been a focal point: if the region attracts currently-employed workers, they may also bring along their spouses and children, adding new potential workers to the talent pipeline and investing in the community. Anecdotal reports indicate that this is already happening, and a more deliberate effort to market the region to those workers will be an important workforce development strategy. However, it's important to note that while the Western U.P. is an attractive destination for remote work, as communities nationwide look to capitalize on the trend, luring remote workers will be a competitive endeavor, and will likely not be a silver bullet solution to address the region's workforce needs or to compensate for the projected aging and decline in the population.

PERCENT POPULATION CHANGE BY AGE COHORT IN THE WESTERN U.P., 2010-2020



Another important consideration is the potential impact of climate change: scientific models currently forecast changes in the climate that will drive migration patterns in the future. As the climate in regions like the Western U.P. becomes milder, and temperatures in other regions of the country become more extreme, there is the potential that interest in more affordable, temperate locations with ample freshwater will surge.

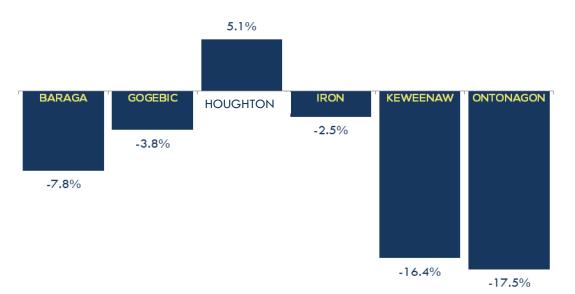
Regardless of when, how, and in what numbers new residents may be compelled to move to the region, it will be important for communities to prepare for new residents to ensure that the housing, infrastructure, and support networks they need are available when they consider a move. Some strategies that communities might consider to plan and prepare for new residents and build the workforce include:

58.8 MEDIAN AGE IN THE WESTERN U.P.

39.7 MEDIAN AGE IN MICHIGAN

- Investing in assets—like education, recreation, entertainment—that improve the quality of life and make the region's communities more vibrant and desirable places to live
- Ensuring a welcoming environment for new residents, including people of other cultures
- Emphasizing diversity and inclusion in community initiatives and attraction/retention strategies
- Marketing the region's quality of life assets, using tourism, social media, and other tools to elevate the region's profile and familiarize potential new residents with the region
- Working to bring current residents and disengaged workers into the talent pipeline

PERCENT POPULATION CHANGE (FORECAST), 2020-2045



Source: DTMB Michigan Population Projections by County through 2045 (2019)

BLUEPRINT FOR ACTION: REMOTE WORKER STUDY AND STRATEGY

As the region explores opportunities to attract, develop, and retain remote workers, it will be important to understand specific needs of remote workers, WUPPDR is currently working with MSU to conduct a Remote Worker Trends & Market Analysis and recommendations for action. Activities include:

- Identification and summaries of case studies of (nationwide) remote worker attraction initiatives
- Development of a survey instrument for remote workers and employers in the region to explore current trends and needs
- Analysis of real estate purchasing trends and migration patterns related to remote work
- Identification of potential target markets (geographies and or industries)
- Recommendations best practices for employers and economic/community development partners regarding marketing, remote worker support, and related resources

Upon completion of the analysis, stakeholders may consider the development of a targeted market study and campaign in order to reach markets identified in the study, as well as implementation of other study recommendations. These efforts should also be considered in the context of enhancing and promoting existing remote workforce efforts, such as Remote Workforce Keweenaw, which uses social media to promote opportunities for remote workforce attraction.

ATTRACTION STRATEGIES

Natural population decreases mean that without migration into the region, population decline will continue to impact the Western U.P.'s workforce, schools, tax revenue, and way of life. As communities look to build a workforce in the face of natural population declines, it will be necessary not just to retain existing residents, but also to attract new residents from other parts of the state, the country, and the world. Nationwide, some rural communities have pursued population attraction strategies that have boosted population growth, new business creation, health care access, and their workforce by welcoming diverse populations and creating supports that connect new residents to their communities. Resources like Welcoming Michigan offer tools and strategies, peer learning, exchange programs, and other opportunities to support locally-driven efforts to create more welcoming environments that foster an inclusive environment essential to growth.



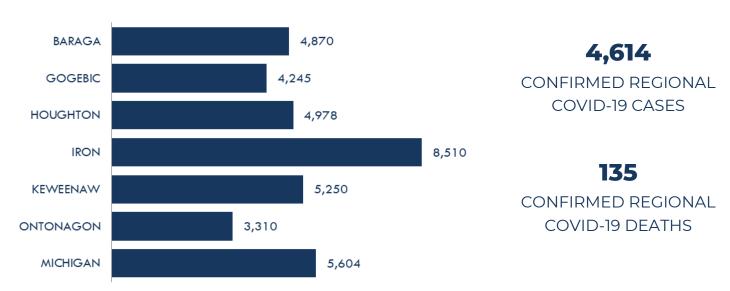
The spread of COVID began more slowly in the Western U.P. than the rest of Michigan, but by the end of 2020, rates were nearly as high in the region as elsewhere in Michigan, bringing with it a host of other concerns—especially around mental health.

In addition to the spread of the illness, the pandemic created a cascade of other health impacts, particularly around mental health, as residents confronted uncertainty and anxiety around employment, a loss of social connection, and fears about the disease. These concerns were exacerbated by the limited health care capacity in the region due to longstanding workforce shortages, as well as the higher risks for many households due to age and income.

CASE NUMBERS & SPREAD

A number of factors complicated the spread of COVID-19 throughout the United States and in the Western U.P., with limited testing

COVID-19 CASES PER 100,000 PEOPLE



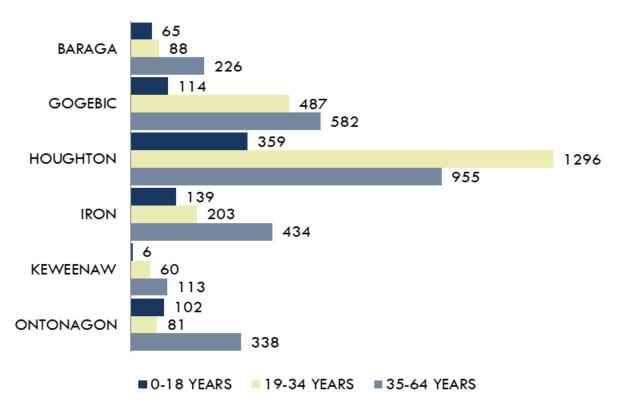
As of February 1, 2021

Source: Michigan Coronavirus Dashboard, Bridge Michigan, 2021

VULNERABLE POPULATIONS

The COVID-19 pandemic disproportionately affects the elderly and those with underlying health conditions, including heart disease, diabetes, and emphysema; and those without health insurance are at additional financial and health risk if they contract COVID-19.

POPULATION WITH NO HEALTH INSURANCE BY AGE



Source: US Census Community Resilience Estimates, 2020

PERCENT OF POPULATION OVER AGE 65

20.8%	24.6%	16.6%	29.5%	33.4%	34.3%
BARAGA	GOGEBIC	HOUGHTON	IRON	KEWEENAW	ONTONAGON
		20.1%	18.6%		
		MICHIGAN	UNITED STATES		
	(NON-METRO)	(NON-1	METRO)	

Source: US Census Community Resilience Estimates, 2020

capacity a key concern across the country. Further, rules, enforcement, guidance, and compliance that might have prevented some spread were inconsistent across the country and the state.

The pandemic was slow to peak in the Western U.P., due to its remote nature and small population. However, by the fall of 2020, case numbers were growing exponentially, as students returned to school and weather limited outdoor activity. Concerns were cited regularly about the lack of enforcement and compliance with executive orders, particularly for masking, and in some cases regarding business closures or operations. In the counties of the Western U.P. bordering Wisconsin, interstate traffic and commerce exacerbated confusion and compliance issues.

By the winter of 2020, the rates of infection in the region were nearly on par with those in larger metro areas across the country, ranging from 3,310 per 100,000 in Ontonagon County to 8,510 per 100,000 in Iron County by January 31, 2021. Statewide, there were approximately 5,600 cases per 100,000 people.

The first vaccines were made available in limited quantities in December 2020, with medical personnel and first responders prioritized, followed by those over the age of 65. As of _ 2021, _ vaccines have been distributed throughout the six-county region.

HEALTH CARE & CAPACITY

The pandemic strained health care systems across the country, with special concern about rural areas like the Western U.P., where all counties in the region are designated as medically underserved areas. The Western U.P.'s health care industry's long-standing workforce shortage appears to have been exacerbated during the pandemic, due to the added challenges of in -person work for parents with children and those with health risks.

Pre-existing workforce shortages in the health care field compounded the lack of capacity and concerns about overwhelming the health care system. With limited resources and staff, public health officials and health care providers in the region worked to respond to continually changing executive orders, while providing guidance and services—including community-wide testing, contact tracing, and planning and distribution of vaccines—to the community, all while continuing to provide other essential services and care.

VULNERABLE POPULATIONS

The COVID-19 pandemic disproportionately affects the elderly and those with underlying health conditions, including heart disease, diabetes, and emphysema. The US Census has identified the Western U.P. as a high-risk area due to the age of the population and other vulnerabilities, including low household incomes and the potential for isolation or communication barriers.

Areas in the Western U.P. are among the oldest in the country in terms of the percentage of households with at least one person over the age of 65. Region-wide, 53% of households have at least one household member aged 60 or older (Census, 2020).

Further, the impacts of a disaster like the pandemic on individual households can be

exacerbated by economic instability and other household characteristics. Those with lower educational attainment levels are less likely to be able to work from home, and therefore at greater risk of losing employment or being unable to socially distance. Lower income communities have less access to health care, and are more likely to suffer from illnesses like diabetes and heart disease that intensify the effects of COVID-19.

In terms of demographics, mortality rates for COVID-19 have varied by race, due to issues like social inequities and subsequent access to care or rates of disease. Nationally, COVID-10 mortality rates have been highest among Indigenous Americans. By February 2021, Michigan's Indigenous American population experienced 208 deaths per 100,000, compared to 113.6 deaths per 100,000 in the white population (adjusted by age). (APM Research Lab, 2021) As the region's largest non-white population group, Native Americans make up about 3% of the total population in the six-county region, and about 14% of Baraga County's population.

To help gauge the resilience or vulnerability of households and regions, the Census has identified a number of risk factors that make households and communities more vulnerable to the health and financial impacts of the pandemic, including age, isolation, unemployment, disability, and pre -existing disease. In the Western U.P., the number of households with 3 or more risk factors ranged from 25% in Houghton County to 38% in Ontonagon County (see page 23 for more information on risk factors and county risk). Statewide, about 25% of households have 3 or more risk factors. Health and social vulnerabilities have been further exacerbated by changes in service delivery during the pandemic. Nonprofits and service providers were unable to provide face-to-face services, with profound safety and health impacts to those who were isolated or living in already unsafe situations, such as the elderly and those experiencing domestic violence. With over 5,200 households in the region with a person 65 or older living alone, there have been significant concerns about social isolation and the risk to mental health for older adults living alone, on top of the greater likelihood of added health conditions. Meanwhile, as families sheltered at home, risks for domestic violence increased, while options for seeking safety or support diminished.

Pre-pandemic services to these at-risk populations included direct, face-to-face contact in providing food assistance, social support, wellness checks, shelter, and transportation to medical appointments or other services. With many of these services dependent on volunteer support, nonprofits and service providers faced challenges in meeting demands: because volunteers are likely to be retirees, who are at higher risk, fewer individuals were able to donate their time to volunteer work. In other cases, service providers were at direct risk of



exposure, with some workers, particularly those providing in-home services or activities, becoming infected and/or required to quarantine because of exposures. In a region already experiencing labor shortages across the board, these additional reductions to the labor or volunteer force have been significant concerns in meeting the needs of community residents.

New service delivery models, like telemedicine or telehealth, relied heavily on Internet access. About 30% of the region's households don't have Internet access, creating further challenges to households already living in medically underserved areas.

MENTAL HEALTH

Uncertainty and anxiety are common experiences after a disaster, as individuals and communities look towards rapid change, the potential for economic instability, and longer-term health or other personal consequences. The social isolation that came with the pandemic added another layer to more "typical" disaster-related concerns, and mental and behavioral health emerged as growing concerns across the region during the pandemic. While mental health needs and increases in mental health issues related to the pandemic are difficult to quantify due to changes in service delivery during the pandemic, anecdotal reports from stakeholders throughout the region point to serious concerns about the impact of the pandemic on mental and behavioral health.

The mental health of a community can be affected long after a disaster, with the immediate impacts of disaster-related uncertainty potentially leading to longerterm issues like post-traumatic stress, anxiety, and depression. Because the potential for disaster-related financial stress is greater for low-income households, these already vulnerable individuals and families are at greater risk of impacts to mental health. Stakeholders point toward the aftereffects of the 2018 flood on low-income households, and the challenges in recovery for those with limited resources.

Concerns about mental health emphasize the degree to which the region lacks adequate services for mental and behavioral health care, despite the prevalence of these needs even before the pandemic. Many residents don't have access to mental and behavioral health care: all counties in the Upper Peninsula are considered "Health Professional Shortage Areas" for mental and behavioral health providers. (Rural Health Information Hub, 2020) The ratio of residents to mental health care providers ranges from 550 residents per one provider in Houghton County, to 2,900 residents per one provider in Ontonagon-compared to the statewide ratio of 360 residents per provider. (County Health Rankings, 2019) Shortages of providers mean long waitlists, and positions have proven difficult to fill despite the high demand. The lack of preventative care leaves residents vulnerable, and contributes to related issues like substance abuse that ultimately are addressed by local police, emergency responders, and other public safety providers.

COMMUNITY HEALTH

Health outcomes are determined by a combination of factors, including access to health care, personal behaviors, and

community factors, which are known as "social determinants" of health. Together, 80% of a population's health outcomes are directly influenced by personal and community conditions like income, social networks, access to health care, physical activity and recreation opportunities, and environmental quality. Many of these factors are impacted by local decisions and resources. For instance, zoning decisions about whether and where new housing is built for different populations can affect access to safe homes with access to jobs and services; investments in parks and trails can provide opportunities for residents to connect with friends and family while being physically active; and ensuring appropriate siting and review for new development can mitigate the potential for adverse environmental impacts such as flooding. In the Western U.P., health outcomes related to social determinants of health are negatively impacted by the region's limited access to primary care and mental health providers. (County Health Rankings, 2020)

The impact that community conditions may have on personal health isn't always wellunderstood by the public or local leaders, and stakeholders have stressed the need for greater dialogue about public health in local decision-making.

RECOVERY NEEDS

The COVID-19 pandemic has taken a heavy toll on the region's health, both in terms of impacts from the disease and its ripple effects, especially for populations that are higher-risk because of vulnerabilities associated with age, current health conditions, and income. However, the factors that created vulnerabilities for the region's population are not a result of the pandemic. Rather, the pandemic has exacerbated and accelerated their impacts on community and individual health.

As the region considers how to build resilience to future disasters, it will be necessary to confront the systemic challenges that have resulted in its existing health vulnerabilities—while also working to address immediate health and safety needs.

Understanding and awareness of community health and social determinants of health can encourage local government participation in solutions. Because so many health outcomes are tied to community resources and context, it's important for leaders to understand how local decisions can impact the overall and individual health outcomes of the community. Providing education and awareness on community health and social determinants of health to planning commissions, elected boards, and others, with an emphasis on specific roles that decision-makers play in issues like

Behavioral health trainings and interventions may address some immediate needs. One approach that has been used to address mental health needs in disaster areas is through training key community stakeholders in "psychological first aid" or



other psychological or behavioral health interventions. Elements of psychological first aid include contact and engagement, providing immediate and ongoing safety and comfort, stabilizing and calming, gathering information on current needs and concerns, providing practical assistance and information, and connecting individuals with social supports and collaborative services. These practices are and may be incorporated into existing or future trainings for police and other first responders, as well as other community stakeholders who interface regularly with the public.

Best practices and strategies to build the health care and behavioral health workforce can improve health care access and

outcomes. Agencies and health care partners in the region currently, or plan to, partner to provide trainings and apprenticeships in the health care industry in order to build the talent pipeline for health care. Longer-term, assessments of the health care workforce may identify opportunities to target professions for recruitment, in coordination with more comprehensive workforce attraction and retention strategies that make the region more competitive and desirable for health care workers. Strategies like scholarships, loan forgiveness, and relocation support have been used build the rural healthcare workforce in other communities.

Additionally, innovation in telehealth for mental and behavioral health care needs continues to offer new options and may present opportunities for rural areas like the Western U.P. While broadband access presents a challenge for larger-scale implementation of these options, new approaches to telehealth could supplement in -person care and alleviate some needs. Regional assessments of and strategies around mental and behavioral health needs can ensure that providers and communities are positioned to access innovative approaches as they emerge.

Purchasing alliances can help expand health insurance access. Because many of the businesses in the region are small, owneroperated establishments, health insurance costs may be prohibitive; and some employees may not have access to health insurance through employers. Community organizations in other parts of the country have established "purchasing alliances" that aggregate employees from small businesses in order to allow businesses and individuals to purchase health care insurance at more affordable prices, thereby increasing access to health care.

SOCIAL DETERMINANTS OF HEALTH

Individual health is influenced by a broad array of factors, from personal behaviors to community infrastructure. Nearly all of these factors are influenced by the community context—like the housing choices available in a community, employment opportunities, and education. Known as "social determinants of health," these community factors can even impact personal health behaviors, such as diet and exercise: people without access to healthy food, or living in areas without opportunities for recreation and physical activity, may find it more challenging to engage in positive health behaviors.

Clinical factors	20%	Access to affordable, quality, and timely health care can help prevent and treat disease, enabling individuals to live longer, healthier lives.					
Social and economic factors	40%	Education, employment, income, family and social support, and community safety factors affect our ability to make healthy choices, aff medical care and housing, manage stress, and more.					
medic Personal actions physically act		Personal actions can lead to healthy behaviors, like eating well and being physically active, and those that increase the risk of disease, such as smoking, poor diet, lack of exercise, alcohol and drug use, and risky sexual activity.					
Physical and built environment:	10%	A poor physical environment—such as one with low air or water quality, or homes that are unsafe—can affect individual health.					

Source: US Department of Health and Human Services, 2020

COMMUNITY ROLES IN COMMUNITY HEALTH

Decisions about zoning, local investments in parks and infrastructure, and transportation improvements that encourage social connections, physical activity, and employment access are all made at the local level. The choices local governments and their partners make about how to plan for and invest in their communities can create important options that ultimately impact the health of residents:

- Zoning or incentives that encourage the development of a variety of housing types close to jobs, services, schools, and recreation opportunities can improve safe and affordable options to a variety of household types, while enhancing opportunities for walking, biking, and food access
- Transportation improvements that enhance non-motorized travel opportunities can be considered as part of overall road improvements—such as sidewalk connections between neighborhoods, or bike lanes on or alongside road shoulders—that can encourage physical activity and provide more options for those who can't or don't drive
- Investments in parks and recreation opportunities in all neighborhoods can contribute to social connections and physical activity
- Zoning for a mix of commercial and residential activities improves access to food choices, walking and biking opportunities, and services

GOVERNANCE

Public agencies and local governments continued to provide basic services throughout the pandemic—while also working with partners to coordinate response and mitigation activities.

Local government roles in managing the pandemic varied widely, based on need and capacity. In large part, local, county, and regional governments played coordinating roles for response activities. In some communities, local governments and city managers provided guidance and support to businesses on a daily or nearly basis; and even in communities served by EDOs, businesses regularly contacted local governments for guidance on interpretation of orders. Meanwhile, public health and emergency response officials worked with the state and others to coordinate testing, contact tracing, and vaccine distributions, while also providing critical public information about safety guidelines, executive orders, and other updates through websites, social media, and hotlines.

As local governments and public agencies grappled with an all-encompassing and ever -changing crisis, they also worked to meet ongoing needs for infrastructure maintenance, permitting, and other essential services. These activities continued on, to some extent by employees continuing faceto-face work, despite pre-existing challenges around limited staffing and budgets, as well as new challenges related to childcare and exposure risks.

BUDGET IMPACTS

As the services needed from and provided by local governments expanded during the pandemic, local governments faced a great deal of uncertainty about future revenues. Some made adjustments to budgets, anticipating cuts in state revenue sharing, in order to ensure that they would be able to continue to provide critical services.

In the summer of 2020, the State of Michigan provided funding through the CARES Act to make revenue sharing payments "whole." However, the outlooks for state and local budgets remain uncertain as of early 2021. Without additional funding or greater certainty about future revenues, planning and initiatives for activities that would foster growth and innovation at the local level are likely to take a backseat to more immediate needs—or to the maintenance that may have been deferred due to necessity during the shutdown.

COLLABORATION & CAPACITY

Collaboration and cooperation are vital in building resilience, especially in rural communities: being able to work across boundaries and sectors helps leverage resources, expertise, and knowledge, and ensures that operations and response are consistent and effective. Throughout the pandemic, local governments relied on existing and new relationships across boundaries to ensure services were available and interpretation of orders was consistent. For example, mutual aid agreements between some communities provided assurances that if public workers fell sick or needed to quarantine in one community, neighboring communities could provide services to meet needs; and others worked together to share information and interpret orders related to openings and operations.

In small communities with limited staff and resources, collaboration between governments and with regional agencies helps to expand capacity. WUPPDR, EDOs, and related organizations worked closely together throughout the pandemic to identify local needs, access forthcoming programs, support recovery efforts, and provide assistance to businesses and employees navigating the sudden changes to operations, new funding programs, and safety concerns. In communities without EDOs, local governments and city managers took their place, providing guidance and support to businesses on a daily basis, resulting in stronger relationships with businesses, as well as with neighboring communities. Throughout the crisis, regular dialogue and pre-existing relationships

between communities and partner agencies helped to ensure communication was timely and actions were consistent when new funding became available or orders were announced.

COMMUNITY DEVELOPMENT & PLANNING

The degree to which the pandemic accelerated existing community trendsaround remote work, community health, housing needs, retail, and broadband-will result in long-term changes that will require local planning and action. For instance, as more workers move online and employers consider reducing overhead costs, the demand for office space is projected to decline, resulting in vacancies in some communities. On the other hand, with some workers and employers that are "fully remote" looking for occasional office space or conference rooms and high-speed Internet, shared office space or co-working demand may rise. In terms of commercial activity, as online shopping becomes routine, "bricks and mortar retail" may decline, resulting in vacancies and an oversupply of commercial space. Housing shortages, meanwhile, have created a competitive real estate market that may not meet the needs of many renters or buyers.



Communities must be proactive to ensure that pandemic-driven changes to the built environment don't result in long-term commercial vacancies and blight. Planning and zoning initiatives that build in greater flexibility for the use of existing space-for instance, conversion of commercial space to multi-family housing-may help to attract investment, remediate existing blight, and prevent future vacancies. Further, providing state or local funds or incentives for needed new construction or redevelopment could encourage new investment. Regardless of the approach, these initiatives require adequate staff and financial capacity, which many local governments lack, particularly as they face added service demands resulting from the pandemic.

LEADERSHIP ROLES

Local governments play important roles not just in leading response activities, but in communicating with the public and building engagement in response activities. As the constantly and rapidly-changing situation resulted in confusion and inconsistent application of guidelines and rules, local governments took on a prominent and powerful role as "messengers" on highlydivisive issues around business closures and masking. Elected and appointed officials found themselves at the center of contentious discussions about executive orders, enforcement, and safety. With little to no training or preparation for pandemicrelated disaster provided to local officials, and confusion or disagreement across the board about roles of various levels of government in the pandemic, the communication and messaging around response activities was inconsistent. While many of these issues have roots in nationwide political debates, some local reactions could be attributed to the sudden nature of the event and the lack of a clear, consistent vision or message, in terms of expectations for local governments and other public officials.

RECOVERY NEEDS

Local governments, especially in small rural communities like those in the Western U.P., budgets are limited, with service demands out of proportion to revenues. This longstanding challenge has fostered important collaboration between communities and partner agencies in the region that have helped build community resilience. However, limited capacity presents significant challenges in planning for longerterm initiatives that would build greater



resilience in the future.

Ongoing education and communication is needed to raise awareness of

community needs and solutions. Many issues affecting the health and welfare of residents are directly linked to local decisions about investment and development. Educational sessions and intergovernmental discussions about pervasive community needs can help create an understanding of what roles local governments can play in solutions particularly for "non-traditional" local government topics like housing, community health, and changes to the workforce.

Local governments are thought leaders that can set the tone for community

dialogue. As representatives of their respective communities, local governments have a powerful platform for communicating to the public about response activities and needs. With the highlypolarized environment around COVID-19, messages from local government are more important than ever, and it's important for communications and action to be consistent and constructive. To facilitate constructive dialogue and build understanding about the potential for local leadership to impact response activities, communities can offer "on-boarding" trainings for incoming local officials to provide information on roles specific to various issues and functions, including disaster response.

Changes to the economy and built environment will require additional planning and flexibility on the part of

local governments. Housing shortages and anticipated changes to office space and retail will require communities to re-examine

zoning ordinances and other policies in order to provide flexibility and incentives for redevelopment. At the same time, longstanding issues like blight and accompanying property value and tax revenue declines must be proactively addressed through regular assessments, ongoing education, ordinance enforcement, and community awareness initiatives. In the context of limited staff capacity for many governments, there may be opportunities for shared capacity or planning to create more economies of scale and ensure these tools and information are available for local planning.

A renewed emphasis on emergency plans can facilitate effective disaster

response activities. County hazard mitigation plans provide important information, recommendations, and processes that are critical in emergency planning and response. Regular, proactive trainings and updates can ensure that all local governments are engaged in and aware of emergency response plans and resources, and can help to build an understanding of their respective roles—and the roles of emergency managers—in disaster response, while ensuring that response activities and dialogue remain focused on priority emergency management procedures.

BEST PRACTICE BLUEPRINT: INTERGOVERNMENTAL DISCUSSIONS

Regular, effective communication and coordination between governments and communities is critical to disaster response and long-term resiliency. To create platforms for that communication, local governments, regional agencies, and community organizations can plan and conduct regular intergovernmental discussions that provide updates, information, and opportunities for discussion between communities.

- Build relationships between communities. Bringing together leadership from different communities can help to create connections and trust between governments and agencies.
- Raise awareness about local issues and solutions. Intergovernmental forums can provide opportunities for local governments to learn from local organizations about community needs around health, housing, blight and property values, population attraction, broadband, and more, and what roles local government can play in solutions. In disaster response activities, these discussions are also important in ensuring that all responding agencies and affected governments understand what activities and resources are needed, and what organizations are responsible for different aspects of response.
- **Provide ongoing governance resources and training.** Basic training for incoming local officials about roles, responsibilities, communication, and decision-making can enhance both internal and external operations, while improving coordination between agencies when disaster strikes.

With virtual meetings now a form of standard operating procedure, opportunities to offer platforms for cost-effective intergovernmental discussions have grown. One example occurred during the first months of the pandemic, as the cities of Bessemer, Ironwood, and Wakefield held a series of virtual community forums to discuss pandemic response activities and impacts around issues like education. The forums were open to the public, with thousands of residents tuning in for opportunities to hear from local leaders and raise questions and concerns.

BROADBAND

From school to medical appointments to work, the pandemic emphasized the importance of access to broadband throughout the region.

Gaps in broadband coverage have long been a concern and priority for communities throughout the Western U.P. The "digital divide" - the gap between those who have access to the Internet and those who don't has posed a significant economic threat in rural regions like the Western U.P., as individuals and communities without Internet face fewer opportunities, services, and choices in today's highly-connected, information-based economy.

During the pandemic, however, concerns about broadband access and the digital divide grew to encompass all aspects of life. Internet became critical—not just for work, but for healthcare access, school, and social connections. Without an Internet connection, many residents were in danger of losing access to the services, support, or employment opportunities they needed.

COVERAGE

While the majority of households in the Western U.P. have broadband access, speeds and access aren't consistent across the region.

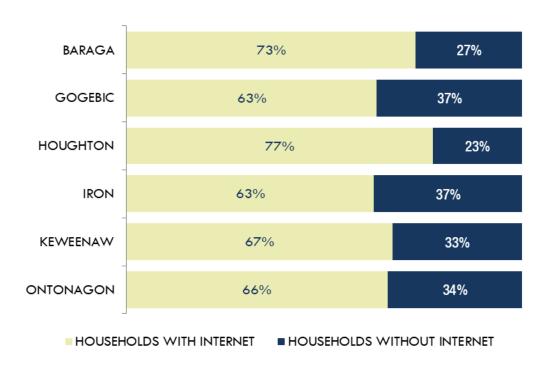
Coverage and high speeds are more prevalent in Houghton County, where infrastructure available through Michigan Technological University expands choices for residents. But, more remote and sparsely -populated areas have less access. About a third of residents in the region don't have access to the Internet at all, and where it is available, Internet speeds vary substantially. Slower speeds in different parts of the region can impact the ability of some to work from home or attend school online.



INTERNET ACCESS & THE DIGITAL DIVIDE

During the pandemic, as employment, school, health care, and socialization moved online, those without Internet access faced isolation and accompanying physical and mental health risks. Schools, foundations, and service providers worked to accommodate the lack of broadband availability and access throughout the region, by setting up wifi hotspots in public places. In other cases, such as to isolated seniors, service providers conducted direct outreach to provide social connection and wellness checks. Despite the effort and commitment on the part of community partners, however, Internet has become a "lifeline" for all parts of life, and there is a real threat to the health, livelihood, and educational attainment of any individuals living in households without Internet access during the pandemic. The "digital divide" that existed prior to the pandemic, especially in rural areas and among older populations, poses an even greater threat today.

PERCENT OF HOUSEHOLDS WITH AND WITHOUT INTERNET ACCESS



Source: US Census Community Resilience Estimates, 2020

BROADBAND INFRASTRUCTURE & SPEED

Working from home is difficult in many parts of the region, due to limited download and upload speeds. On average, Internet speeds are below those in most of Michigan. While median speeds in both Houghton and Gogebic counties are at or above the "work from home threshold" of 10+Mbps download/1+ Mbps upload, the remaining four counties in the region experience median connection speeds below those needed for remote work.

These speeds are important in the context of remote work. Houghton County has the highest speeds, along with the region's highest number of remote workers. On the other hand, Iron County, which also has a significant proportion of workers that are able to work remotely, median Internet speeds don't meet the work from home thresholds, limiting the capacity of some employees to conduct work remotely. Low

11.7 Mbps/down 3.6 Mbsp/up

Median Internet speeds in Western U.P.

31.1 Mbs/down 7.3 Mbps/up

Median Internet speeds in Michigan

10+ Mbs/down 1+ Mbps/up

Minimum speeds needed to work effectively from home

Source: Measurement Lab Internet Speed data, 2020. Data and analysis provided by Fourth Economy, 2020

Internet speeds and spotty infrastructure have future connotations as well: without adequate broadband, it may prove difficult to attract the remote workforce that the region has identified as a priority.

	# WORKERS ABLE TO WORK REMOTELY	% WORKERS ABLE TO WORK REMOTELY	DOWNLOAD	UPLOAD	CATEGORY		
BARAGA	690	24.9%	5.4	.7	TOO SLOW FOR REMOTE WORK		
GOGEBIC	1,495	24.9%	18.0	7.1	WORK FROM HOME MINIMUM		
HOUGHTON	4,002	30.7%	30.7	8.7	HIGH SPEED INTERNET		
IRON	1,112	25.3%	5.9	1.9	TOO SLOW FOR REMOTE WORK		
KEWEENAW	203	24%	1.1	1.1	TOO SLOW FOR REMOTE WORK		
ONTONAGON	507	24.5%	8.1	1.9	TOO SLOW FOR REMOTE WORK		

Source: BLS Job Flexibilities and Work Schedule data, 2017-2018. Data and analysis provided by Fourth Economy, 2020

Data shows that, on average, connection speeds across the region are just above the threshold needed for remote work; and some areas may not meet that threshold, particularly when multiple residents are using the same service—a common occurrence during the pandemic, with both students and parents working online.

As many types of services and work shifted online, residents with limited or no access to the Internet have been far more vulnerable to the health and economic impacts of the pandemic. Service providers and schools expanded activities and supports in order to reach households without Internet, making phone calls as necessary and, in the case of schools and other community partners, setting

SERVICE EXPANSIONS

In late 2020, the Federal Communications Commission (FCC) announced that broadband providers would be expanding access in regions throughout the country through the Rural Development Opportunity Fund (RDOF). With the RDOF, the FCC is using a two-phase reverse auction to direct up to \$20.4 billion over ten years to finance broadband networks in underserved areas. Providers must meet buildout requirements that mandate service at the end of six years, though they are incentivized to build out as quickly as possible. The first phase of RDOF included funding and providers for a number of areas within the Western U.P., and the second phase may include additional parts of the region. While details continue to emerge about the program, it is anticipated that the RDOF will fill significant gaps in coverage over the coming years.

In addition to broadband, satellite internet has also been made available in the Western U.P. While it is largely untested at this point, it may present opportunities for reaching more remote and sparsely populated areas, or those with difficult terrain and topography that can't be reasonably served by broadband infrastructure.

RECOVERY NEEDS

Reliable high-speed Internet is necessary to the region's health and economic vitality, and expansion of the region's broadband infrastructure and internet connectivity has been identified as a critical priority.

Creative and collaborative "stopgap measures can expand access as networks

are built out. Expanding the region's broadband infrastructure is resourceintensive and time-consuming. Forthcoming investments on the part of the FCC and Internet providers are an important step towards meeting the region's economic needs; however, internet access is an urgent, immediate need for households throughout the Western U.P., meaning that additional action is needed. As communities in the region look for more immediate solutions to connectivity needs, collaborative groups led by local government and other stakeholders can help to identify specific needs, as well as opportunities for stopgap solutions, such as siting wifi on cell towers. These working groups can help to identify major gaps in service, while engaging the community and local leadership in innovative solutions.

BLUEPRINT FOR ACTION: COLLABORATIVE BROADBAND NETWORKS

While region-wide broadband will require significant investment from state and local programs, and buildout will take time, communities can build local solutions that provide access in the short-term. A number of rural communities have organized collaborative groups of local stakeholders that work to engage Internet providers, identify gaps in service, explore creative solutions, and seek resources for enhancing access. Collaborative broadband networks can:

- Engage the community. By working with local leadership, organizations like educational institutions that might be able to leverage existing networks, and community members, collaborative groups can
- Assess infrastructure options. Local groups can work with existing providers or pursue a "request for information" process to identify additional options or providers, and may also consider conducting feasibility studies to determine both what's needed and what's possible.
- Fund broadband projects. With plans and studies that help the community understand needs and potential solutions, collaborative groups will be positioned to seek private or public funding to implement the solutions identified in the planning process.

One such group operating within the region, Gogebic-Range, has successfully implemented fixed wireless through co-locating signals on existing cell towers. Other local collaborative groups in Michigan have worked together to pilot satellite Internet, or to leverage educational networks for greater public access. Building these collaborative broadband networks may start with a regional convening with local governments, community organizations, and the public to share information about service expansions and other models for improving access.

Source: Accessing Broadband in Your Community through the Community-Driven Broadband Process, Island Institute.

BUSINESS & INDUSTRY

Throughout the pandemic, the region's business community showed considerable resilience—shifting operations, changing products, and creating new service delivery models to meet sudden and dramatic changes in demand, new operational requirements, and changes to both the workplace and the workforce.

While many businesses suffered significant losses and impacts to savings due to closures and operational limitations—and while some have permanently closed—many were buoyed by an unexpectedly strong summer and fall for tourism, reporting record sales and traffic.

RELIEF PROGRAMS

Federal relief money was critical in helping many businesses survive in the early months of the pandemic. The first federal stimulus included grants and forgiveable loans for businesses facing closures and layoffs through the Paycheck Protection Program (PPP). Additionally, about _ in state funding was made available through the Michigan Economic Development Corporation (MEDC) Restart program in _ 2020.

In pursuing relief from state and federal programs, many businesses—who are typically unfamiliar with government programs—encountered technical glitches or struggled to navigate the application processes. Economic development organizations, chambers of commerce, convention and visitors bureaus, and the Small Business Development Center provided support to help businesses take advantage of relief programs.

In December 2020, the State of Michigan announced two additional rounds of



COVID RESPONSE PROGRAMS

Federal and state programs provided support for a broad range of community needs, from grants to support businesses working to meet payroll, to grants preventing eviction diversion. Timelines for these programs varied, with some immediately available and some extended or initiated later in the pandemic, as specific needs became more clear. Support and stimulus programs were critical, but demand was high, and not all who needed the programs were able to access them.

TOTAL ELINDS

PROGRAM	GOAL	TOTAL FUNDS AWARDED (REGIONAL)				
Paycheck Protection Program	Provide funding to support business operations and payroll	\$35.38 million				
Economic Injury Disaster Loans	Provide economic relief to small businesses and nonprofits experiencing a temporary revenue loss	\$19.67 million				
Small Business ReStart (MEDC) (July-August 2020)	Provide support to reopening businesses that have lost income or revenue as a result of the COVID-19 crisis	\$1,148,434 OR \$1.053.434?				
Michigan Small Business Relief Program (MEDC) (March 2020)	Provide support to small businesses facing drastic reductions in cash flow and continue support for their workforce	\$133,000 grants \$400,000 loans				
Pure Michigan Small Business Relief Program (MEDC) (December 2020)	Provide support to small businesses facing drastic reductions in cash flow and continue support for their workforce	Awards pending				
Coronavirus Relief Local Government Grants (CRLGG)	Provides Coronavirus Relief Funds (CRF) to qualified local units to spend on eligible expenditure	\$959,453				
Small Business Survival Grants (MEDC) (December 2020)	Provide funding to support businesses most impacted by November 2020 closures	\$632,001				
Stages Survival Grants	Provide funding to support entertainment/live venues impacted by November 2020 closures	Data pending				
Michigan Agriculture Safety Grants	Provided to small farms with less than 10 employees to mitigate risk	\$27,000				
Federal School COVID Relief Funding (total)	Provide funding to schools to cover costs/ budget deficits related to coronavirus operational requirements and changes	\$10,369,241				
Eviction Diversion Funding	Provide grants to individuals at risk of eviction	Data pending				

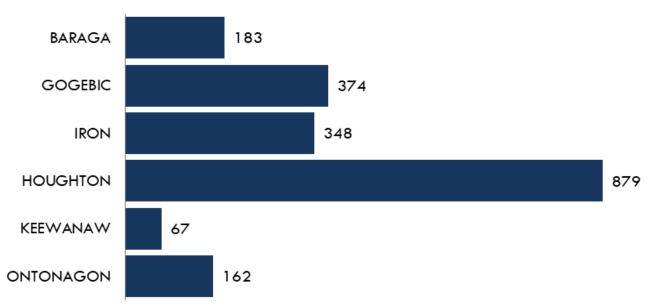
PAYCHECK PROTECTION PROGRAM & ECONOMIC INJURY DISASTER LOANS IN THE WESTERN U.P.

	BAF	RAGA	GO	GEBIC	нои	GHTON	I	RON	KE\	WEENA W	ON	TONAGO N		STERN J.P.
# of PPP Loans/Grants	0	91		182	2	<i></i> 460		161		35		83	1,	,012
# of EIDL	3	30		115		170		68		22		29	2	4 34
Total Loans/Grants Received	1	21		297	(630		229		57		122	1,	456
Total PPP Dollar Amount Received	\$	2.82	\$	5.62	\$	18.36	\$	5.13	\$	0.82	\$	2.63	\$	35.38
Total EIDL Dollar Amount Received	\$	1.54	\$	4.37	\$	7.92	\$	3.12	\$	0.85	\$	1.87	\$	19.67
Total Amount Received PPP & EIDL	\$	4.36	\$	10.00	\$	26.28	\$	8.25	\$	1.67	\$	4.51	\$	55.07
Total PPP & EIDL Received, Western U.P.	\$ 2	50.72	\$	613.99	\$ 1	,312.56	\$	474.50	\$	117.34	\$	243.01	\$	3,012.12

All dollar values are in millions. Source: Small Business Administration, February 2021

TOTAL EMPLOYER ESTABLISHMENTS

Most employers in the region are small, owner-operated establishments.



Source: US Census Community Resilience Estimates, 2020

funding for businesses impacted by the most November 2020 closures, with \$631,750 set aside for businesses in the Western U.P.; and the federal Economic Recovery Act was signed into law to provide additional PPP loans. Again, EDOs and other business support agencies worked to conduct outreach to businesses and coordinate the application process.

COMPLIANCE

A major concern throughout the business community was compliance with and enforcement of executive orders and CDC guidelines. Many businesses and support organizations understood that high positive case rates would impact the ability for schools, colleges, and businesses to remain open. However, masking, a key preventative measure required in Michigan businesses by executive order, became a heavily politicized issue across the country, complicating compliance efforts. With many residents and visitors unwilling to comply with the order, and with a lack of enforcement on the part of public officials, businesses and their employees became the primary enforcement for the measure. To encourage compliance and support businesses in adhering to the order, a number of organizations came together to fund and implement the "Stay Safe Stay Open" promotional campaign, which provided signage and other resources for businesses and other indoor spaces to display and share about masking, hand washing, and social distancing.

Outside of masking, new information about the disease and the ever-changing situation continually gave rise to new executive orders and CDC guidance on planning and reopening, including closures and reopenings, capacity limitations, and operational procedures. Businesses and organizations found it difficult to keep up with the changes, particularly as little time was provided for businesses to prepare before new rules or orders became effective. EDOs and other business support organizations worked to develop and communicate information and guidance about the orders, in some cases relying on information from other states or industry associations.

TOURISM

Tourism makes up an important component of the Western U.P.'s economy: industries directly connected to tourismaccommodation and food services, retail, and arts, entertainment, and recreationaccount for around a third of the region's jobs. With these industries forced to close or dramatically alter operations with the state's first executive orders, concerns about the impact on businesses and employment were high, and unemployment spiked as restaurants, hotels, and retail establishments laid off workers. Despite the fact that the first executive orders were issued in March, the region's slowest time of year for most tourism-related businesses, mitigating revenue loss for many businesses, new guidelines led, in some cases, to closuresparticularly for hotels-and the sudden decline or complete stop to business travel had an impact on others.

However, many of these businesses were able to not only survive, but thrive, mid– and post-pandemic. Early 2020 closures were short-lived compared to other parts of the state, and a "perfect storm" of travel conditions and interests brought a strong resurgence of tourism to the Western U.P.

Because case counts were lower in the northern half of the state, restrictions were eased earlier than in larger population centers. While travel all but stopped nationally and globally in the early days of the pandemic, a gradual easing of restrictions and a sense of safety in outdoor and more remote locations led to a surge of tourism in the Western U.P. beginning in late May 2020. By the end of May, many businesses were allowed to re-open with new operating procedures and capacity limitations, bringing an influx of visitors from other parts of the state and country. As case numbers continued to decline across Michigan and other parts of the country, and better weather allowed for more outdoor activity, travel increased, and interest in rural destinations, trails, and other outdoor recreation opportunities was high throughout the country—putting the Western U.P. in a strong position as a destination. What's more, with international travel strongly discouraged or even prohibited, many travelers began to seek out domestic travel opportunities that they might not otherwise have pursued. Families and individuals looking for rural destinations with low COVID case counts were drawn to the region in large numbers. Good weather, too, drew more people to campgrounds and other outdoor recreation. As a result, lodging and other tourism data have pointed toward a record summer and fall in the U.P., with a large number of firsttime visitors. While data isn't available for all counties in the region, by June, consumer spending had increased by nearly 19% in Houghton County compared to the previous year, 39% in Gogebic County, and 22% in Iron County, with 2020 spending remaining above 2019 totals throughout most of the year. However, revenues in December,

January, and February were significantly lower in those counties than in January 2020, due to a combination of State orders for restaurants and other businesses, as well as a mild start to the winter season that delayed tourism activity. (Opportunity Insights Economic Tracker, 2021)

By November 2020, however, as COVID case counts climbed precipitously throughout the state and particularly in areas like the Upper Peninsula that had largely been spared high numbers, a new order closed restaurants, gyms, high schools, and colleges, with restaurants remaining closed through February 1. Spending in Houghton County dropped 6% in December 2020, compared to December 2019. Unemployment increased as well, as restaurants laid off workers during the closures.

Outside of revenue loss and closures, businesses experienced challenges throughout the season related to staffing and operating guidelines. Many tourism and hospitality employers struggled to find adequate staff, and owners and employees both were forced to take on the bulk of enforcement for masking and other operational guidelines. Further, a lack of clarity and information made it difficult for businesses to plan and prepare for reopening, leading to some sites or



destinations being overwhelmed. And tourism, which always has the potential to be divisive, was particularly so in 2020, with concerns about safety and community spread of COVID creating additional division. In June 2020, 57% of Americans said they didn't want visitors in their community yet. (Destination Analysts, 2020)

Despite the challenges associated with tourism in 2020, the increase in tourism and tourism exposure represents a number of important opportunities for the region. As many workers nationwide switched to remote work, and with students home from school, a new "work-cation" trend emerged in the Western U.P. and throughout the country: remote workers and their families began traveling again, bringing their work with them. Tourism partners in the Western U.P. have begun to explore the opportunity to promote this concept—which could also work as a recruitment strategy as some visitors look to stay longer-term.

MANUFACTURING

Manufacturing, which makes up about _ of the region's jobs, proved to be another resilient part of the region's economy. Many manufacturing operations were considered "essential" and remained open during the shutdown. While some manufacturers felt ripple effects from related closures and supply chain issues as industries throughout the country closed or reduced activity, production and sales remained relatively stable throughout the pandemic. Further, some manufacturers retooled or shifted production in order to meet the sudden, increased demand for personal protection equipment and other needs like ventilators.

Like other industries in the region, manufacturers experienced challenges in hiring adequate staff, attributing some workforce shortages to issues with housing availability and wages. Manufacturers, again like other businesses, also struggled with a lack of clear or consistent information regarding operational materials, and in protecting the safety and health of workers.

WORKFORCE

All industries have reported difficulties in finding adequate staff during the pandemic. Anecdotal reports indicate that, while many businesses reported record levels of activity due to increased tourism, they were unable to fully re-open or resume normal operations because of staffing shortages,



which impacted their ability to capitalize on the record numbers of visitors.

Tourism-related businesses, in particular, struggle to find employees in a "regular" year, and 2020 brought added challenges in staffing. Face-to-face positions were hard to fill because of safety concerns, added responsibilities and potential conflicts regarding enforcement of executive orders, and added unemployment benefits that made lower-wage jobs unappealing. What's more, it has proven harder for parents to return to work outside of the home because of lack of child care.

RECOVERY NEEDS

Understanding tourism trends will help in planning for the future. With the region's increased profile and exposure, there are opportunities to grow the region as a tourism destination. It's likely that changes to travel patterns that brought a rise in domestic travel to outdoor locations will remain consistent over the short-term. Stakeholders anticipate similar travel patterns and interests next year, with heavier traffic in remote or rural areas with outdoor recreation opportunities. Planning for this increased visitation will prevent some of the issues experienced in 2020, as some sites were overwhelmed with traffic. In order to plan adequately, it will be important to collect and aggregate tourism data.

An information clearinghouse can ensure quick and consistent action. A major challenge throughout the pandemic was staying abreast of rapidly changing trends and orders. A streamlined, consistent source of information will be important to ensure that businesses continue to have access to the resources they need.

Economic development and business support organizations are vital to the region's economic resilience. With the multitude of new programs and regulations that accompanied the country's economic closures, many businesses came to rely on support from local, regional, and state agencies in navigating new requirements and funding opportunities.

BEST PRACTICE BLUEPRINT: BUSINESS INNOVATION, EDUCATION, AND SUPPORT

The pandemic forced adaptation for businesses across the board. While many, even most, were able to successfully navigate massive changes to operations, the region's business community will continue to face challenges around the workforce. Technical assistance providers like Michigan Works!, the Small Business Development Center, and other community partners provide some trainings that can help prepare businesses for this anticipated change, as well as other support services that can improve disaster preparedness and resilience.

- Risk management training to "pandemic proof" businesses and limit financial loss due to COVID or related impacts
- Attraction and retention strategies to plan for current and future workforce needs
- Technology adaptations, including platforms for online sales or service models and automated systems
- Business planning to address cashflow, finance, and business succession models

BUSINESS AS ADVOCATES

Effective disaster response requires clear messaging and consistent action from leaders throughout the community, and business leaders and employers are important, influential community leaders. When forming opinions about local and national issues, people listen to people they trust, and oftentimes, they look to businesses and employers for their perspectives. This presents an important opportunity for businesses and employers to act as "champions" for resilience: these local thought leaders can send a strong message about disaster response activities and support needed solutions, by attending local meetings, communicating over social media, and participating in community discussions about disaster response.

HOUSING & REAL ESTATE

An overall housing shortage in the region has been exacerbated by a sudden surge in home sales and a simultaneous increase in building costs.

The sudden loss of jobs and income left residents throughout the country financially imperiled. While data isn't available at the regional or county level, weekly estimates showed that about 8.2% of households in Michigan were behind on rent or mortgage payments in December 2020, with little or no confidence that they would be able to pay next month's mortgage or rent on time. About a third of Michigan adults were living in a household behind on rent or mortgage payment, and in danger of eviction or foreclosure in the next two months.

To protect those that had lost their jobs or income, eviction moratoria were passed at both the State and federal level early in the pandemic, with extensions to the moratoria extended through a number of orders through July 2021. Additionally, as part of the CARES Act funding granted to Michigan, some funding was available to prevent eviction. The region received _ in eviction diversion funding, which was distributed to and administered by the region's community action agencies. While many households struggled to make mortgage or rent payments, others looked to move, either within or into the region, creating a highly-competitive real estate market and highlighting the region's short supply of housing options.



REAL ESTATE TRENDS

Housing demand has been growing over the years, even as new construction lags; and, like many parts of the country, the Western U.P. has experienced housing shortages for a broad range of household types. These shortages are driven by trends that have impacted both the demand for housing and new construction nationwide:

- The high and growing costs of building materials, land, infrastructure, and taxes make development too expensive for housing to be affordable to many parts of the workforce
- High costs, complex development processes, and a shortage of skilled labor have suppressed new construction, with new home starts well below a 50-year average
- Because household sizes are shrinking, more homes are needed to house the same or fewer numbers of people
- National population and household growth contributes to an increased demand—particularly from young adults that are ready to form their own households
- Local policies and community opposition limit the construction of smaller or more dense housing types needed by young adults, small households, and seniors
- The market for second homes has been strong, and is predicted to grow with the rise of short-term rentals
- Seniors are transitioning out of their homes more slowly—partially due to lack of options—resulting in fewer homes "cycling through" the market to first-time homebuyers

Like so many other conditions, the pandemic exacerbated housing demand and need. As the economy started to re-open, housing markets across the country began to see an increase in sales, and the Western U.P. was no exception.

A number of factors reportedly drove the demand:

- With people spending more time at home, many realized they wanted or needed more space or better access to the outdoors
- Interest rates fell to an all-time low, making mortgages more affordable
- The ability to work remotely made it possible for some workers to relocate to communities they found more desirable
- Interest in second homes remained high or grew, in part because of the increased demand for short-term rentals, fueled by changing travel patterns

The sudden jump in demand for homes pushed prices higher in markets across the country. Anecdotes from throughout the region refer to homes coming off the market the day they were listed, with multiple offers. In the Western U.P., median home prices increased by 3.7% between 2019 and 2020. (Zillow, 2020)

HOUSING CHARACTERISTICS, QUALITY, & AGE

Stakeholder input indicated that the competitive real estate market emphasized the degree to which certain housing types are lacking. While there is not a current housing study that shows demand by demographics, anecdotal reports point to needs for housing for seniors, young professionals, families, students, and lowincome households, with all income levels competing for a limited number of homes that are considered "move-in ready," or those that don't require significant repairs. Further, about 85% of the Western U.P.'s 52,000 housing units are single family homes. However, the region's population is aging, and household sizes are shrinking trends that point towards increasing demand or interest in smaller housing types, like apartments, duplexes, or condos that are smaller and easier to maintain.

Many of those single family homes are also aging and in need of repairs. Over 70% of the region's housing stock is at least 40 years old, and while data isn't available to assess housing quality or deterioration community -wide, many communities and local leaders have identified blight and deteriorating homes as important issues affecting both the housing market and the potential for new investment and revenue.

Older housing may offer opportunities for starter homes, and is often referred to as

"naturally-occurring affordable housing." Yet, buyers with limited incomes or student loan debt may struggle to finance needed repairs on aging or deteriorating housing, and older housing may ultimately end up being unaffordable due to maintenance or energy costs. In some cases, the cost or difficulty in financing repairs may result in an unaffordable situation, and in other cases, property owners may simply be unable to keep up with repairs, leading to continued deterioration and blight.

HOUSING AFFORDABILITY

Housing is deemed "affordable" if it costs 30% or less of a household's income. By that definition, home prices in the Western U.P. are low and fairly affordable. With a median household income of about \$48,364 for owner-occupied households, an affordable home price would be around \$120,910. The median home price for the region in 2019 was significantly lower than that price around \$90,000.

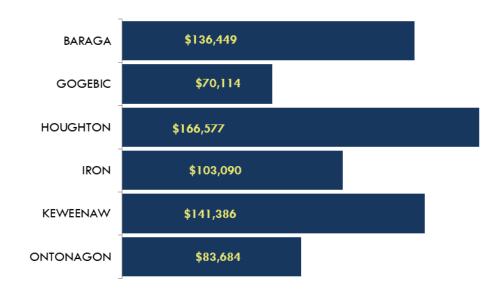
However, rental households have a lower median income, creating challenges in

THE MISSING MIDDLE

The term "missing middle" refers to multi-unit housing or clustered housing that's compatible with single family neighrbohoods—such as accessory dwelling units or granny flats, duplexes, fourplexes, small apartment buildings, "bungalow courts" or clustered development of small homes. These homes can offer affordable in-town living options for smaller households, like empty nesters, young professionals, and retirees—but often, zoning ordinances don't allow these housing types to be built in single-family neighborhoods. Updates to zoning that accommodate diverse options like the missing middle can help communities provide the choices that today's smaller households are looking for.

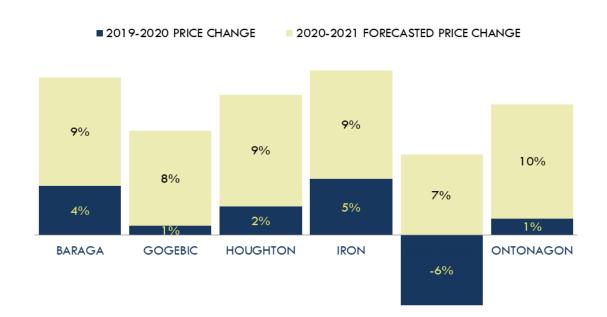
HOUSING VALUES & FORECASTS

MEDIAN HOME PRICE, 2020



Source: Zillow Home Values and Forecasts,, 2021

CURRENT & FORECASTED PERCENT CHANGE IN PRICE, 2019-2020 AND 2020-2021



Source: Zillow Home Values and Forecasts,, 2021

finding affordable homes. About 43% of rental households are paying 30% or more of their income on housing costs. Households that pay more than 30% of their income for housing are considered "cost overburdened," and are at greater risk of eviction, foreclosure, or homelessness. With a significant proportion of renters currently considered cost-overburdened entering the pandemic, the potential for eviction in the face of unemployment and income losses during the pandemic is higher for many households in the Western U.P.

As the US faces the potential for large-scale changes in migration patterns, with newlyremote workers looking for more affordable housing costs or additional space, the costs of living in the Western U.P. may be an important asset in attracting new residents. However, even with affordable values, limited housing availability will present a barrier in capitalizing on new migration trends; and the region's affordability may be impacted by the sudden increase in demand and rising home values.

SEASONAL HOUSING & SHORT-TERM RENTALS

Over the last several years, there has been a dramatic increase in the demand for shortterm rentals due to platforms like AirBnB and VRBO, especially in vacation destinations like the Western U.P. Between 2018-2020, the number of short-term rentals in the region increased by 59%, from 552 to 904 (Granicus, 2020). The majority of units listed were single-family homes.

Short-term rentals offer important opportunities for tourism and property owners, but in other communities, their growth has had an impact on housing costs and availability by taking year-round housing off of the market. Already, in the Western U.P., 35% of the region's housing stock is classified by the Census as being vacant for "seasonal, recreational, or occasional use." As the region's housing market becomes tighter and more competitive, it will be important to be proactive in planning for year-round housing, in order to ensure a balanced market that provides both seasonal and year -round options.

RECOVERY NEEDS

Housing has been identified as a critical need in efforts to attract new residents and a workforce to the region; and as the pandemic fuels changes to how people live and work, the demand for housing will grow. Across the country, communities have found that solutions to housing needs are complex, requiring substantial planning and proactive local engagement. As the Western U.P. moves forward from the pandemic, local leaders and stakeholders are working to identify specific steps they can take to encourage new housing options, from identifying specific properties for development, championing rehabilitation



programs and blight ordinances, and collecting data to understand specific needs.

A clear picture of housing demand can help communities identify housing

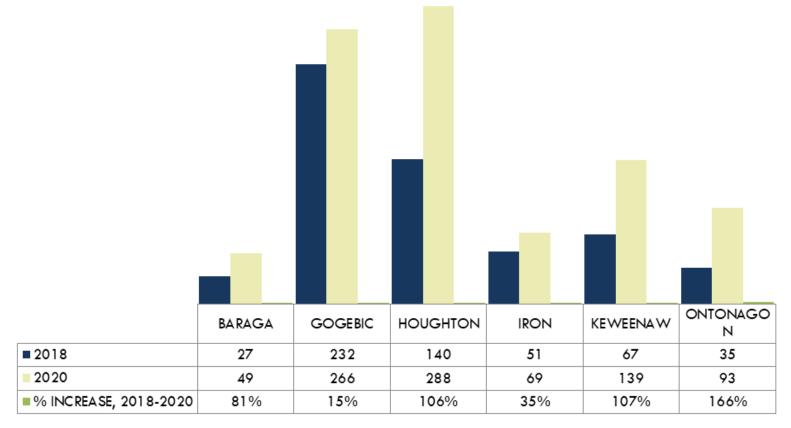
types and developers. In 2016, the region commissioned a target market analysis to identify the demand for housing. An updated assessment or market study would help communities plan and zone for needed types of housing, and would support efforts to attract new development and developers to the region.

Understanding barriers to housing development, and local roles in housing

solutions, will help to increase development "readiness." Any new market studies or housing assessments should be conducted hand in hand with a strategy that identifies specific actions to take in order to encourage the creation of the housing types recommended by the study. A strategy should identify roles and actions for local governments and other community partners—including land bank authorities, downtown development authorities, housing commissions, nonprofits, builders, lenders, and community development finance institutions.

SHORT-TERM RENTALS

Changes in travel patterns have driven an increased demand for short-term rentals, nationwide and in the region.



Lead agencies like nonprofits or public sector agencies can help coordinate new development and home rehabilitation partnerships and grant

programs. Resources for housing development and rehabilitation are limited, but partnerships and creative approaches to development financing can result in more affordable development that meets community demand. For instance, land bank authorities can offer important tax incentives to a project, while local governments can enact ordinances to encourage housing rehabilitation and affordable home development. While effective, these approaches require significant time and coordination in order to leverage local incentives and grant dollars. Building the capacity of local agencies and nonprofits—or creating the organizational capacity- to coordinate development and rehabilitation programs will help regional partners leverage existing resources and build partnerships with private sector developers.

Community education about housing needs and solutions can help to build partnerships and participation from the public and leadership. Many

development projects—especially those that feature higher-density or affordable housing—encounter resistance from the community over fears of changes to "neighborhood character," parking, traffic, or the "types" of people that will live in the housing. To ensure the region is "development ready," it will be important to be proactive in raising awareness of why additional housing choices are needed, the barriers to creating it, roles of local partners, and potential solutions. Even with community support, a vocal minority can derail development projects; but having clear housing "champions" and advocates among local leadership and businesses to lay the groundwork for housing solutions will better position communities for success.

BEST PRACTICE BLUEPRINT: HOUSING STUDY & STRATEGY

To gauge the demand for housing by different household types, and to identify roles and strategies for creating housing units that will meet that demand, the region needs a housing market analysis, accompanied by a housing strategy.

HOUSING MARKET ANALYSIS

A market study will show demand for housing units by price, household income, and demographics for communities within the region. The study methodology should show developers what types of housing there is a market for.

- How commuting and migration patterns into and out of the study area.
- The types of households that would be attracted to new housing units in terms of their demographics, employment profile, economic situation and housing preferences.
- Given the estimate of the target market and the description of current housing conditions, how much new product will be demanded by the target market?
- A description of the locations within the study area that are most conducive to housing development
- A description of the building type that would result in the maximum capture of the target market demand
- A listing of the price points that would be most successful with target market household

HOUSING STRATEGY

A housing strategy will identify specific actions that communities can take to encourage new housing development, redevelopment, and rehabilitation, in order to meet the market demand identified in the Housing Market Analysis. The housing strategy should address:

- Barriers to development and redevelopment
- Potential incentives and subsidies for different housing types
- Roles of local governments, community organizations, developers, and other partners

ACTION PLAN

Stakeholder input—including one-on-one interviews, regional discussions, and focus groups—identified immediate actions and recommendations that will help position the region to better understand opportunities and needs, developing resources, supporting businesses and individuals, and collaborating with partners.

There's a clear recognition throughout the Western U.P. that recovery from the pandemic represents important opportunities for the region. As COVID-19 reshapes the world of work, along with commuting patterns, migration trends, and recreation, the region is in a prime position to grow. Its unparalleled access to outdoor recreation and other quality of life amenities have raised its profile for families, workers, and businesses that are looking for new places to vacation, live, and work.



BENCHMARKING & DATA Create benchmarks for measuring progress

VISITOR TRENDS AND DATA

Currently, tourism and visitor information is collected in different formats, making it difficult to track exactly how many people are visiting the region, and how traffic may change over seasons or years. Consistent tourism and traffic information will allow regional partners and businesses to plan and respond to tourism trends.

- Develop a comprehensive tourism database that spans multiple lodging and visit types, as well as traffic information, that can be benchmarked regularly
- Conduct a comprehensive tourism study and strategy to assess tourism trends, needs, and opportunities

REMOTE WORKER TRENDS

Many employees and employers nationwide consider the potential to work remotely, rural regions like the Western UP have become more attractive to families, workers, and businesses. Stakeholders in the region already report new business investment and real estate activity resulting from these changing trends, and are exploring opportunities for attracting additional new residents and economic investment through the promotion of remote work opportunities. The ability to do so, however, depends on an understanding of what may draw remote workers or others to the region, what resources may be needed by new residents working remotely, what markets, industries, or populations might be most likely to relocate, and what community stakeholders can do to support this trend and opportunity.

• Develop a remote worker target analysis and accompanying marketing strategy



BENCHMARKING & DATA

Create benchmarks for measuring progress

HOUSING STUDY & STRATEGY

To gauge the demand for housing by different household types, and to identify roles and strategies for creating housing units that will meet that demand, the region needs a housing market analysis, accompanied by a housing strategy.

- Conduct a Housing Market Analysis to show demand for housing units by price, household income, and demographics for communities within the region.
- Develop a housing strategy to identify specific actions that communities can take to encourage new housing development, redevelopment, and rehabilitation, in order to meet the market demand identified in the Housing Market Analysis.

LABOR FORCE ASSESSMENT

An assessment of the region's existing and future labor force, matched to current and anticipated employment needs, can support efforts to develop training and related programs, and to build the region's long-term talent pipeline.

• Develop a labor force assessment that identifies existing and needed skill sets in the region and provides recommendations on engaging and connecting disenfranchised workers, as well as talent attraction and retention strategies for the region as a whole

MENTAL & BEHAVIORAL HEALTH ASSESSMENT

The region lacks adequate access to mental health care, despite a growing demand for services post-pandemic. Understanding needs for specific populations can help local organizations and providers develop targeted solutions and plan for future needs.

• Identify specific mental and behavioral health trends, needs, and potential community solutions



DEVELOP & COORDINATE RESOURCES

Enhance & align resources to respond to information & funding

DEVELOP & ENHANCE INFORMATION RESOURCES

A key challenge in mitigating the impacts of the pandemic, and of slowing its spread, is information. Existing websites like the Copper Country Strong or Fe Live Life websites provide emergency response information and updates. Enhancing existing resources can help to encourage consistent and accurate information.

- Promote and build engagement in regional emergency response informational platforms
- Encourage organizational engagement in social media efforts to address misinformation.

ALIGN FUNDING SOURCES

During the initial response to the pandemic, local, regional, and state partners came together to support the disbursement of recovery dollars and programs. In order to be able to respond quickly to any future funding opportunities, it will be important to provide a consistent, nimble structure and process for review and alignment of COVID-19 grants, loans, and other resources.

• Convene a standing regional committee to identify and pursue funding opportunities that address needs identified in the Pandemic Response and Resiliency Plan process.

COMMUNITY RESOURCE COORDINATION

Understanding what resources are available to community members and organizations can help to prioritize funding and response activities, and to ensure equitable distribution of resources. This information is often provided by multiple community partners that connect individuals or organizations to needed information.

• Develop or enhance formal or informal resource "referral networks" or processes to ensure timely information is available to all community partners.



ENGAGE & CONVENE STAKEHOLDERS

Raise awareness & encourage coordination to build resilience

INTERGOVERNMENTAL DISCUSSIONS

Effective emergency response requires frequent and close coordination between a variety of governmental partners within and across boundaries. It's critical for each community to be engaged in response activities and to have clear, consistent information to share with their communities.

• Convene elected and appointed officials for regular briefings, discussions, and presentations on emergency response issues and needs

COMMUNITY EDUCATION & AWARENESS

Local governments are key partners in developing the structures that will support the recovery. Discussions and presentations on key issues will help clarify roles and potential actions for elected and appointed officials.

- Conduct regular training sessions for elected and appointed officials on priority issues including blight enforcement, downtown development, housing, rental inspections, emergency planning/response, community health, population/workforce attraction issues and strategies, and geographic information systems
- Provide regular "on-boarding" training for local officials to highlight roles around decisionmaking, communication, general governance, and disaster response



ENGAGE & CONVENE STAKEHOLDERS

Raise awareness & encourage coordination to build resilience

BUSINESS EDUCATION & SUPPORT

Most businesses in the region are small, owner-operated businesses with limited capacity for long -term business planning. Technical assistance providers throughout the region can provide important support to encourage resilient business practices.

- Provide and promote regular trainings and education on topics including risk management, attraction and retention strategies, and technology solutions
- Provide resources and promote opportunities for business leaders to engage in community advocacy

REGIONAL ADVOCACY

Many of the issues experienced by the region, both pre– and post-pandemic, are rooted in systemic challenges connected to resources and regulations that are determined at the State and federal level. Communicating the region's position to legislators and state agencies, consistently and with a united voice, may help to elevate the region's profile and potential solutions.

• Through cross-sector regional discussions, develop a regional advocacy consensus and messaging on priority issues—such as broadband resources, child care, housing solutions, and mental health care resources—for partners to communicate with legislators and state agencies