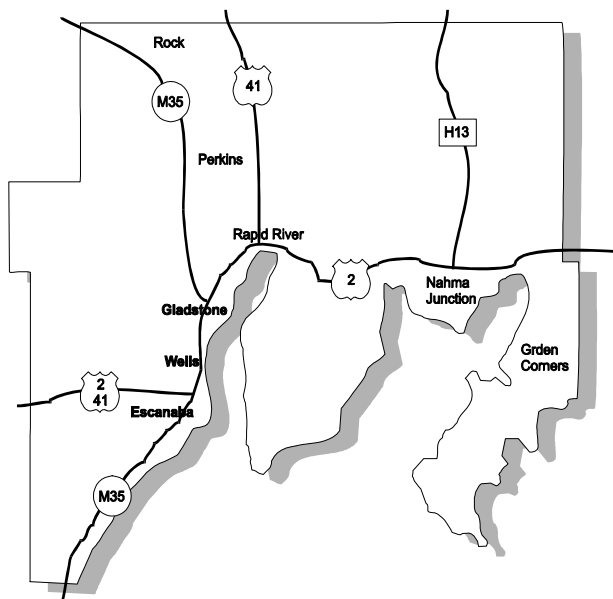


Delta County, located in Michigan's beautiful Upper Peninsula, lies on the northwest shore of Green Bay. With 1,173 square miles of lake front, forests, and urban centers, including 211 miles of shoreline, Delta County offers a unique blend of living and working environments.

The low cost of living in Delta County is one of its major attributes. According to the Runzheimer Report released in 1992 (Runzheimer International, Rochester, Wisconsin), Escanaba was rated as the third least expensive city to live in the United States, based on cost of goods and services.

Facts and figures are measurable and comparable, but they do not tell the whole story. Delta County offers what may be an even more important factor, one that is difficult to measure and compare. The quality of life in Delta ranks as one of the best in the U.S., and is often cited by those who have chosen to live, work, and operate a business here. The factors of community, cooperation, high rates of home ownership (76.0%), clean environment, indoor and outdoor cultural and recreational activities, and a low crime rate, provide an environment conducive to family living at its best.



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POPULATION

Delta County:

1970 Census	35,924
1980 Census	38,947
1990 Census	37,780
2000 Census	38,520
2003 Census	38,720
2004 Estimates	38,380
2010 Projections	39,100

Source for estimates and projections: www.michigan.gov and www.census.gov

<i>Cities:</i>	<i>Population *</i>	<i>% of Cnty. *</i>
Escanaba	13,140	34.1%
Gladstone	5,272	13.8%

Unincorporated areas:

Wells <i>(incl Groos and Pine Ridge)</i>	4,953	12.9%
Baldwin Township <i>(Perkins, Beaver)</i>	760	2.0%
Bark River Township <i>(Bark River, Schaffer)</i>	1,638	4.3%
Bay de Noc Township <i>(Stonington)</i>	330	0.9%
Brampton Township <i>(Brampton)</i>	1,079	2.8%
Cornell Township <i>(Cornell, Woodlawn)</i>	561	1.5%
Ensign Township <i>(Ensign)</i>	778	2.0%
Escanaba Township <i>(Flat Rock)</i>	3,557	9.3%
Fairbanks Township <i>(Fayette, Sac Bay, Fairport)</i>	325	0.8%
Ford River Township <i>(Ford River, Hyde)</i>	2,216	5.8%
Garden Township <i>(Garden Corners, Garden)</i>	8272	.2%
Maple Ridge Township <i>(Lathrop, Thompson, Osier, Rock)</i>	8192	.1%
Masonville Township <i>(Maplewood, Rapid River, Masonville)</i>	1,896	4.9%
Nahma Township <i>(Nahma, Nahma Junction, Isabella)</i>	511	1.3%

**source for estimates and projections: www.michigan.gov*

There are numbers, and there are numbers of people. People in Delta County number among the friendliest you will ever find.

Demographic Breakdown

Age	1990	Age*	2002
17 & under	10,174	19 & under	9,661
18 – 34	8,623	20 – 29	4,253
35 – 54	9,535	30 – 49	10,891
55 – 74	6,941	50 – 74	10,221
75 +	2,507	75 +	3,310

Median age in 1990: 34.2 2002: 44.5

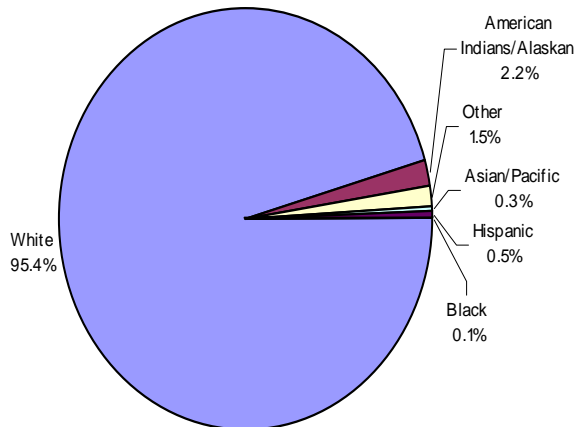
Male	18,402	18,823
Female	19,378	19,513

Population per square mile: 32.9
 Population growth/projected growth: 2.0%

Source: ACN Community Profile www.acn.net
 * Source: Census 2000; Reporting categories have changed; www.michigan.gov

Counts tell us how many. These charts indicate how we look.

Population by Race



Source: 2000 Census

Income

	1990	1997	2004
Median household	\$22,872	\$33,301	\$34,119
Median Household growth		32.7%	12.4%
Per Capita personal	\$10,793	\$15,400	\$24,704*
Per capita personal change		42.7%	16.3%
Persons below poverty		12.2%	
Children below poverty		18.0%	

Source: Census 2000

* 2003 data state average \$31,472

Source: www.bea.doc.gov

Households

	1990	2000	2000 Michigan
Household	N/A	15,836	3,785,661
Average household size	2.60	2.4	2.56
Owner occupied housing	76.2%	79.6%	73.8%
<i>Housing Units (2002)</i>	N/A	19,670	4,331,986
% Households w/under 18	N/A	31.5%	35.5%

Source: Census 2000

Other Statistics of Interest

Population who work outside of county:	2.2%
Average commute time to work (2000)	18.8 minutes
Percentage of commuters who drive alone:	83.4%
Registered Watercraft	4,855
Civilian labor force (2004)	19,725*
Civilian labor force average (2004)	19,500*
Males in workforce (2002)	54.6%
Females in workforce (2002)	45.4%
Workers less than 35 hours/wk (2000)	24%
Average Unemployment (2004)	7%*

Source: ACN Community Profiles (www.acn.net)

* Source: Annual Planning Information Report (2005)

For more detailed information about the labor force, please
2000 Census and the following section.

While average incomes in Delta County tend to be lower than state and national averages, the cost of living is also lower. Both of these are advantages to the cost of doing business here.

Section 3: Work Force

COST OF LIVING

Cost of living index for the Spring of 2004 is 85.46. (US average being 100) *Source: www.HomeFair.com June 2004*

A major attraction of Delta County is that it does not require a great deal of money to enjoy many of the things that are a major expenditure in other areas.

This is also true for housing. Remember, lower average housing costs also result in lower taxes, so the benefit multiplies.

City	April 2001	July 2001	October 2001	Jan 2002	June 2004
Ann Arbor	\$50,000				
Equates to					
Marquette	\$40,806	\$42,912	\$39,168	\$39,168	\$37,610
Escanaba	\$35,372	\$40,025	\$33,826	\$33,816	\$33,328
Traverse City	\$50,000				
Equates to					
Marquette	\$50,379	\$47,636	\$50,097	\$50,097	\$48,081
Escanaba	\$43,670	\$44,431	\$43,252	\$43,252	\$42,606

According to a study by Runzheimer International consulting firm located in Rochester, Wisconsin and released in October, 1992, Escanaba is listed number three among the top ten least expensive cities to live in the United States. The survey defined goods and services as those that include typical market items within ten broad categories, including: food for the home, food eaten away from home, clothing, household furnishings, domestic services, medical and personal care, recreation, alcohol and tobacco.

HOUSING COSTS

Following are actual real estate figures for homes in Delta County's Multiple Listing area during 2004.

Source: statewiderealestate.net/escanaba

Asking Price	# Sold	Percent of List \$	# on Market 12/31/04	Average Price
\$6,000—\$49,900	69	88%	38	\$30,726
\$54,900—\$99,900	165	95%	64	\$74,794
\$105,000 - \$875,000	136	94%	91	\$200,076

Examples of typical costs in Delta County:

Arts Center: 3 plays and 1 musical	\$32
Dining: dinner for two	\$40-55
Movie ticket	\$8
Average golf greens fee (18 holes)	\$26

LOCAL GOVERNMENT

County: Board of Commissioners
Escanaba: City Manager
Gladstone: City Manager
Townships: Supervisor

MUNICIPAL SERVICES

- **Escanaba**

Phone:	(906) 786-0240
Master plan:	yes
Zoning:	yes

Public library volumes: 80,000

Public Safety (combined police and fire) Department:
Paid personnel 35

Solid Waste: Municipal
- **Gladstone**

Phone:	(906) 428-2311
Master plan:	yes
Zoning:	yes

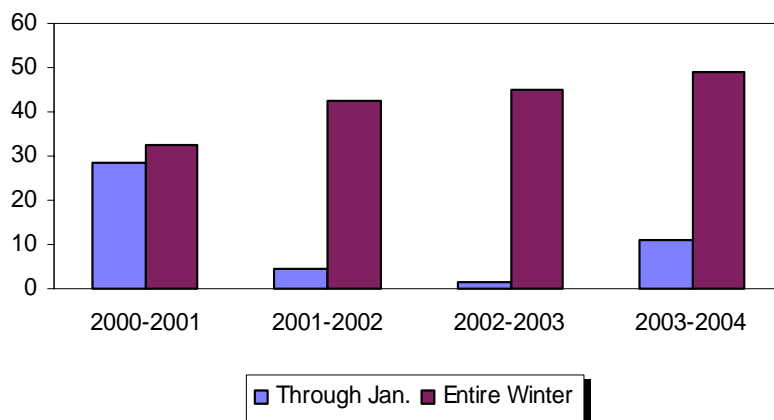
Public library volumes: 35,000

Public Safety Department:
Paid Personnel 15
Volunteer firefighters 20

Solid Waste: Municipal
- **Police (other)**

Delta County Sheriff Officers (located in Escanaba)	42
Michigan State Police (located in Gladstone)	19

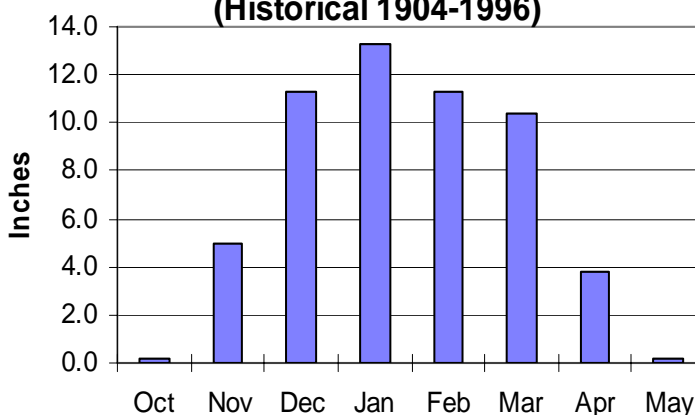
Annual Delta County Snowfall



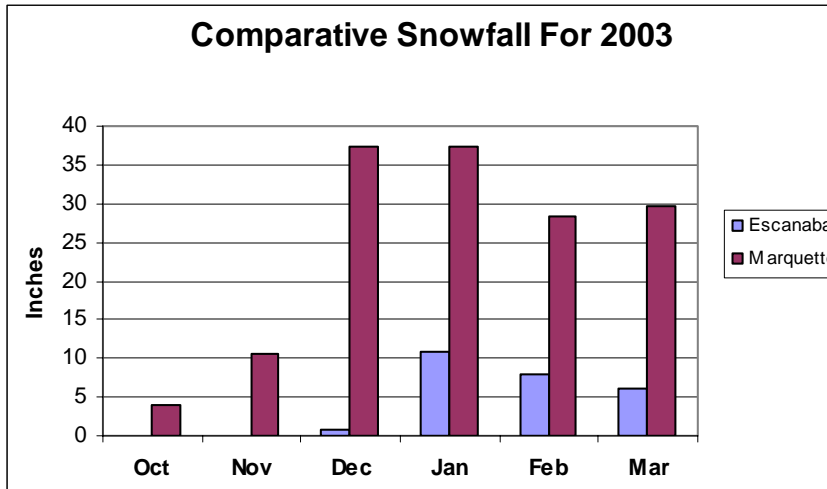
Source: Daily Press, February 28-29, 2004

Escanaba had over 49.2 inches of snow last season, compared to its average of 50.7 per year, while Gladstone had 54 inches. Marquette had a record 320 inches, with its average being 170. Sault Ste. Marie and Hancock average 120 and 170 inches per year, respectively.

Delta County Monthly Average Snowfall (Historical 1904-1996)



Source: Daily Press, April 1, 2002 This information is no longer available by month.



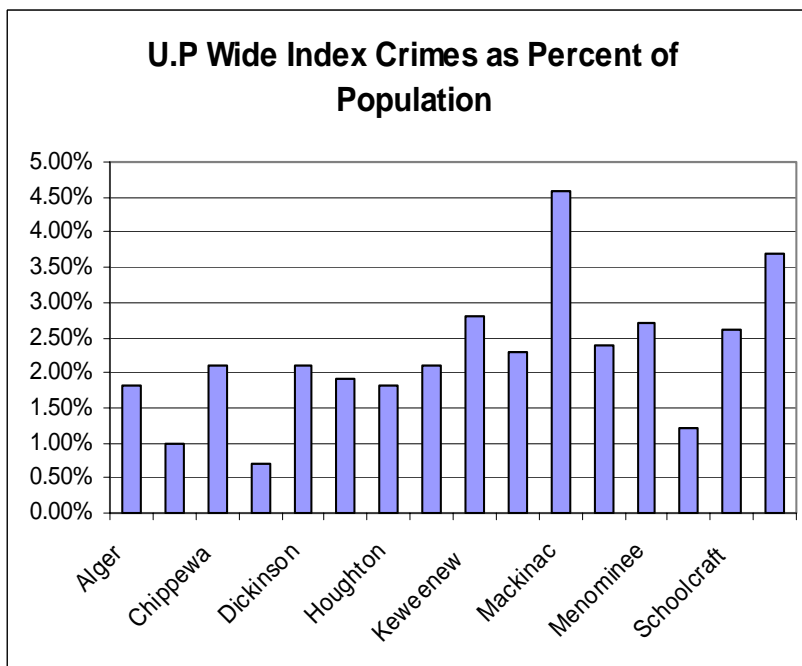
Source: National Climatic Data Center
<http://wf.ncdc.noaa.gov/>

Crime

Delta County has a crime rate that is significantly below the National Average. In the following are two graphs showing Index Crimes and Non-Index Crimes.

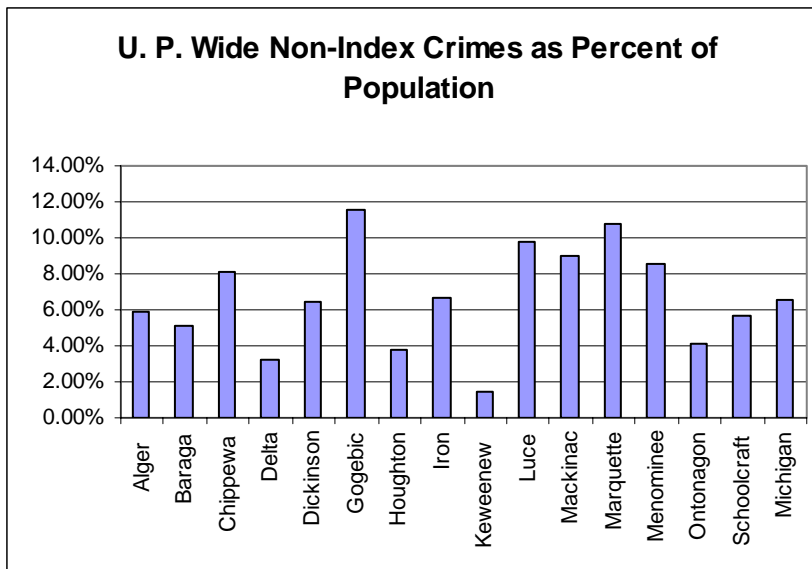
Index crimes known by police are defined as: murder & non-negligent manslaughter, rape (includes attempts), robbery, assault-aggravated, burglary, larceny, motor vehicle theft, and arson. The graph below shows the number of index crimes per county by their population.

Note: The Majority of the Index Crimes across the Upper Peninsula are Burglary and Larceny.



Non-Index crimes known by police are defined as: negligent manslaughter, assault (non-aggravated), forgery & counterfeiting, fraud, embezzlement, stolen property, vandalism, weapons (carry, possession, etc) prostitution & common law vice, sex offenses (except rape & prostitution), narcotic laws, gambling, family & children, driving under the influence alcohol/narcotics, liquor laws, disorderly conduct, all other (includes drunkenness & vagrancy). Index crimes also by the number of crimes per county population.

Note: The Majority of the Non-Index Crimes across the Upper Peninsula are Alcohol related crimes.



Grand Total of Index Crimes for the State of Michigan with the Index Crimes is at 80,126 with the population of 10,079,985 = 3.7% Non-Index Crimes is at 661653 of 10,079,985 = 6.6%.

Source: www.michigan.gov/msp (Publications, forms, & Statistics; Statistics; Crime Reporting; Search UCR Data 1997-2003)
Updated: 3/3/05

COMMUNITY COOPERATION

Construction and Development

1. The Delta County Commerce Center is one example of our community working together. Housed together are the Economic Development Alliance, the Bays de Noc Convention and Visitors Bureau, the Builders! Exchange, and The Chamber of Commerce. This facilitates the flow of information and cooperative projects and also reduces any duplication of services or efforts.

2. Delta County led the effort in 1998 to create the UPEDA, an alliance of all UP counties with active economic development groups. The UPEDA coordinates marketing attraction and community development activities across the UP.

3. The U.P. Labor-Management Council, headquartered in Bark River, refers developers to choice contractors who offer quality work completed on time within budget.

4. The U.P. Construction Council headquartered in Escanaba, works to promote cooperative efforts between employers and Labor Organizations. Membership includes most major U.P. firms and unions. They sponsor an annual information conference focused on issues such as safety, health costs, etc.

5. The U.P. Trades and Labor Council was formed to meet a variety of community needs. For example, they once operated a food pantry to help workers displaced by a major plant shutdown and donated time, skill, and tools to erect the Delta County Area Chamber of Commerce building. More recently, they volunteered time and skill to create a homeless shelter, working with volunteers from the Christ the King Lutheran Church.

Government:

5. The Cities of Escanaba and Gladstone, and Delta County are all contributing members of the Economic Development Alliance.

6. The City Councils of Escanaba and Gladstone and the Wells Township Board have come together and now hold monthly joint governmental meetings to address regional needs. This group is known as the Little Bay de Noc Regional Cooperative Council. Two completed projects include the creation of a Community Information System based on the GIS model and the regionalization of the Wells Sports Complex. Also under consideration are shared purchasing arrangements, cooperation of emergency personnel, pursuit of increased transportation opportunities, and cooperation in developments which transcend municipal boundaries.

Other:

7. The Bonifas Arts Center provides an umbrella for cooperation among fine and performing artists of the area, including the Friends of the Escanaba Library, Friends of the Gladstone Library, the Delta County Historical Society, Delta Folks, Players de Noc, and the Bay Area Art Association including the Painters Guild, Folk Dance Guild, Superior Basketweavers, Weavers and Spinners Guild, Pottery Guild, Bay de Noc Quilters Guild, Writers Guild, Stained Glass Guild, and Papermakers Guild.

Service and Social Service Organizations:

8. Michigan Works convenes area agencies involved in workforce development to discuss issues of concern to all of them. Member agencies of the Workforce Development Board include key decision makers in business, education, and economic development from throughout the six counties of the Central UP. They set strategy and service delivery in this region.

9. The Family Coordinating Council of Delta County consists of a group of local agencies with the purpose to lead in collaborative, inter-agency/community planning and delivery of services to promote a positive environment for all children through building strong families and community. This group includes Pathways, Delta-Menominee District Health Department, Delta County Family Independence Agency, Office of Substance Abuse, Head Start, School Principals, Probate Court, Law Enforcement, Churches, Community Representatives and Business Representatives, Delta-Schoolcraft Intermediate School District, and Michigan State University Extension.

10. Local veterans worked to obtain grants to open a service center to address all needs of all area veterans and their families, including referral, networking, and appointments with service officers from American Legion, AMVETS, V.F.W., and Vietnam Veterans of America; job placement; counseling; and basic needs like food and shelter.

11. Area agencies and individuals concerned about inclusion by people with disabilities meet once a month as the Regional Inter-Agency Committee (RIAC). These include area disability activists and the Delta-Schoolcraft Intermediate School District, Pathways, and the Family Independence Agency.

12. Area agencies involved in service to poor and homeless people meet regularly to address issues of common concern. These include the Salvation Army, the St. Vincent de Paul Society, the Menominee-Delta-Schoolcraft Community Action Agency, and the Family Independence Agency.

13. Bay de Noc Habitat For Humanity was organized in 1992 and completed its first home in 1993. Since their inception Habitat has worked with many low-income families who are in need of safe, decent affordable housing but are unable to get a conventional mortgage through a lending institution. Habitat uses many volunteers from inside and outside of our community to help build homes, administer the program, and feed the volunteers. This is a wonderful example of neighbors helping neighbors to an improved life.

