

CHAPTER 4 - ECONOMICS & HOUSING

Summary

This chapter concerns the interrelated topics of economy and housing in Otsego County. These topics get to the heart of how we live and work as a community. Planners are deeply concerned about the economic vitality of the community as well as the livability of our neighborhoods. In many ways, these key characteristics determine a community's long-term viability. Planners must be attentive to these topics because land use plans and regulations strongly influence the direction and extent economic development as well as housing development. This first part of this chapter is in an update of the information provided in Otsego County's 1997 Comprehensive Plan. **The second part of this chapter is a discussion of Otsego's economic situation as provided by Otsego County Economic Alliance (OCEA).**

In brief, Otsego is part of a fast growing region with a diverse economy. In 2000, the county had median income averages that were high for the region, but lower than the statewide average. Not surprisingly, the county's unemployment rate was low for the region, but also higher than the statewide average. One the other hand, the county's poverty status was both low for the region and low for the state.

The median housing value of the county was \$102,500. For home owners, the median monthly costs for mortgages combined with other selected housing costs were \$819. The U.S. Department of Housing and Urban Development (HUD) considers housing costs exceeding 30% of income as unaffordable. In 1999, about 17% of owner's and about 33% of renters housing costs exceeded this level, suggesting that there is a need for more affordable housing options in Otsego County.

Income

Information found in Table 4.1 shows that Otsego County has among the highest average incomes found in this part of the State. Income data (1999 figures) for the county and six surrounding counties indicates that Otsego County's per capita income of \$19,810 was the second highest, just below Charlevoix's figure of \$20,130. At \$40,876, Otsego County had the highest 1999 median family income of its neighboring counties. Although Otsego County's average income is higher than most of its neighboring counties, it is still lower than the statewide average.

Average income figures for Otsego County's municipalities shows that although most of its communities have incomes close to the County's averages. However, there is soe variation between communities, as shown in Figure 4.2. For example, Bagley, Charlton, Dover, Livingston and Otsego Lake Township's per capita income figures are higher than the Otsego County's figure. At the other end, Vanderbilt Village and Corwith Township figures are significantly lower than the county's.



Figure 4.1 - Income by County & State

Unit of Government	Per Capita Income	Median Family Income
Antrim	\$19,485	\$38,107
Charlevoix	\$20,130	\$39,788
Cheboygan	\$18,088	\$33,417
Crawford	\$16,903	\$33,364
Kalkaska	\$16,309	\$36,072
Montmorency	\$16,493	\$30,005
Otsego	\$19,810	\$40,876
Michigan	\$22,168	\$44,667

Source: 2000 U.S. Census Bureau

Figure 4.2 - Per Capita & Median Family Income by Jurisdiction

Jurisdiction	Per Capita Income	Median Family Income
Otsego County	\$19,810	\$40,876
Bagley Twp.	\$21,116	\$44,205
Charlton Twp.	\$20,211	\$36,536
Chester Twp.	\$18,479	\$42,368
Corwith Twp.*	\$15,936	\$32,348
Vanderbilt Village*	\$11,973	\$27,969
Dover Twp.	\$22,739	\$45,000
Elmira Twp.	\$19,286	\$45,938
Gaylord City	\$17,313	\$28,770
Hayes Twp.	\$17,587	\$42,969
Livingston Twp.	\$21,798	\$51,293
Otsego Lake Twp.	\$23,350	\$44,351

* Data for Vanderbilt Village is included in Corwith Township numbers
Source 2000 U.S. Census

Employment & Poverty

Figure 4.3 shows that Otsego County has one of the lowest unemployment rates in this portion of Michigan, but the rate has increased since 1999. Although slightly higher, the county’s unemployment rate seems to be closely linked to the state’s rate. Accordingly, Michigan and Otsego County have recorded their highest unemployment rates over recent years.

In contrast to unemployment rates, overall poverty rates in Otsego County have decreased, going from 9.5% in 1990 to 6.8% in 2000. Additionally, 2000 poverty statistics show that Otsego County’s rage of poverty is among the lowest of any within this part of the state, as shown in Figure 4.4.

Figure 4.3 - Percent Unemployment by Jurisdiction & Year

Unit of Government	1999	2000	2001	2002	2003	2004
Antrim	5.7	4.5	6.2	7	8.3	7.9
Charlevoix	4.7	4.4	5.8	7.1	8.1	7.8
Cheboygan	9.5	8.1	9.3	10.2	9.9	9.6
Crawford	5.9	4.6	5.4	6.8	7.5	7.5
Kalkaska	5.6	4.6	7.2	7.6	8.1	7.7
Montmorency	10.4	7.9	9.9	10.5	11.6	12
Otsego	4.2	4.1	5.8	7.3	8.1	7.7
Michigan	3.8	3.7	5.2	6.2	7.1	7.1

Figure 4.4 - Percent Poverty

Unit of Government	Percent All Ages	Percent Families with Related Children Under 1	Percent Persons 65 yrs. Old & Over
Antrim	9	10.3	6.5
Charlevoix	8	8.7	5.9
Cheboygan	12.2	15.1	7.1
Crawford	12.7	16	7.6
Emmet	7.4	6.5	7.8
Kalkaska	10.5	13.5	7
Montmorency	12.8	17.3	8.7
Otsego	6.8	6.7	7.1
Michigan	10.5	11.3	8.2

Source 2000 U.S. Census

In 2000, Otsego County had the lowest percentage of individuals living below the poverty line the when compared to the six neighboring counties. For families with children living below the poverty line, Otsego County had the second to lowest percentage. However, when compared to neighboring counties, Otsego County residents 65 years and older fair little better than others, with an average rate near the middle. The distribution of persons in poverty throughout the county is shown in Figure 4.5.

Housing

During the 2000 Census, Otsego County had 13,375 housing units. The majority of these housing structures were built after 1969, with the most growth occurring after 1990, as shown in Figure 4.6.

Figure 4.7, a map based on equalization data, illustrates that a good portion of these recent homes were developed around lakes. This pattern of development poses concerns over water quality deterioration and raises the possibility of new infrastructure concerns

Otsego County
Percent in Poverty
(for 2000)

Figure 4.5



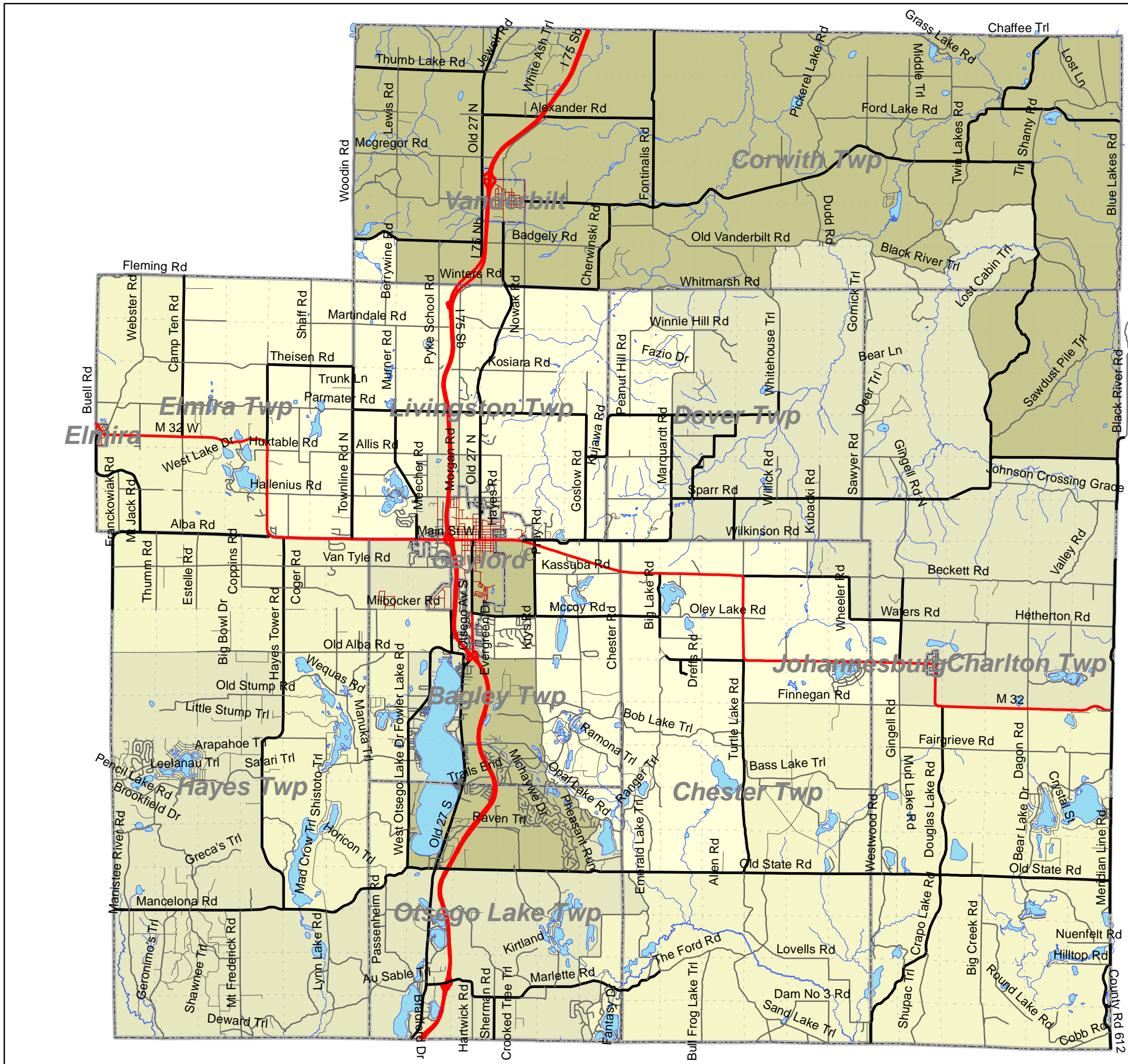
Legend

- Interstate
- State
- County Primary
- County Local
- City
- Other
- Sections
- Jurisdictions
- Lakes
- Rivers
- 0.0 - 4.9
- 5.0 - 5.9
- 6.0 - 9.9
- 10.0 - 13.0



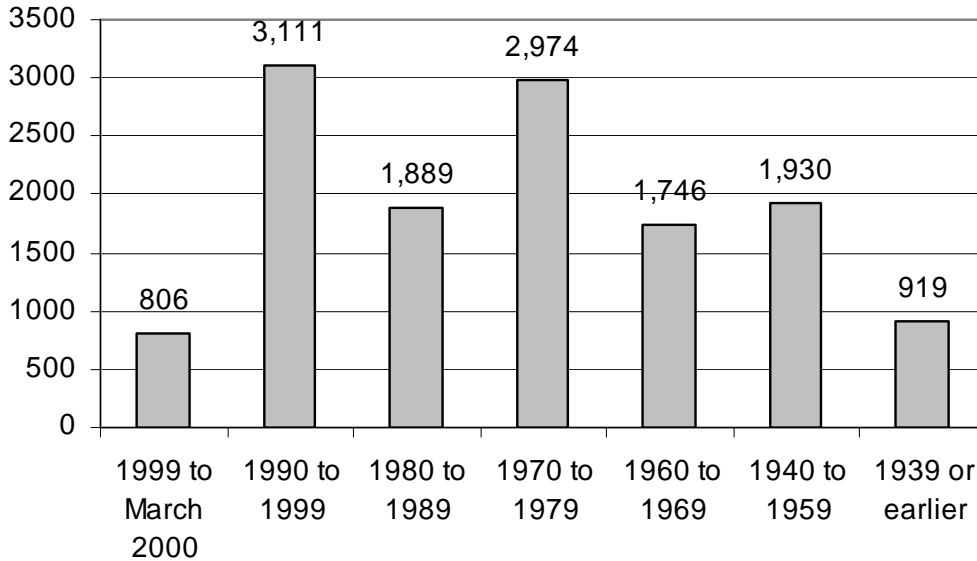
Data Source:
 Otsego County Data
 U.S. Census Bureau

Map Created January 2006 by:



in outlying areas, such as sewer installation and road maintenance. The overall housing concentration, shown in Figure 4.8, suggests that increased infrastructure needs may already be a concern for areas adjacent to the City of Gaylord, as housing concentration is clearly spreading beyond the city’s center.

Figure 4.6 - Housing Structure by Year Built



Source: 2000 U.S. Census Data,

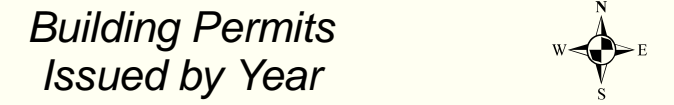
Of the total 13,375 total housing units in the county, 8,995 were reported as occupied. Of these occupied units, an occupancy rate of about 67%, 7,351 units were owner occupied and 1,644 were renter occupied. The average household size for these units in 2000 was 2.56. This is slightly lower than the 1990 figure of 2.72, and significantly smaller than 1970’s average of 3.37. The spatial distribution of owner and renter occupied units is presented in Figures 4.9 and 4.10. As illustrated, rental units are located in or around the City of Gaylord, while owner occupied units are dispersed throughout the county.

The vast majority (79%) of all housing units in 2000 were detached homes. At 11%, the next most common type of housing structure was a mobile home. Multiple unit dwellings comprised 7% of all housing structures, and about 1% of housing structures were recreational vehicles (R.V.), boat, van or another type of vehicle.

Detailed data on the conditions of these homes is not available, but Census data does provide some quality indicators showing that there is a median average of 5 rooms to a house and almost all of Otsego’s housing structures in 2000 had plumbing and kitchen facilities. Approximately, 45% of houses were heated by utility gas and 38% were heated using bottled, tank or LP gas. Other forms of heating sources included electricity, fuel oil, kerosene or some other type of fuel.

Otsego County

Figure 4.7



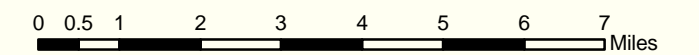
Building Permits Issued by Year

Legend

- Interstate
- State
- County Primary
- County Local
- City
- Other
- Sections
- Jurisdictions
- Lakes
- Rivers

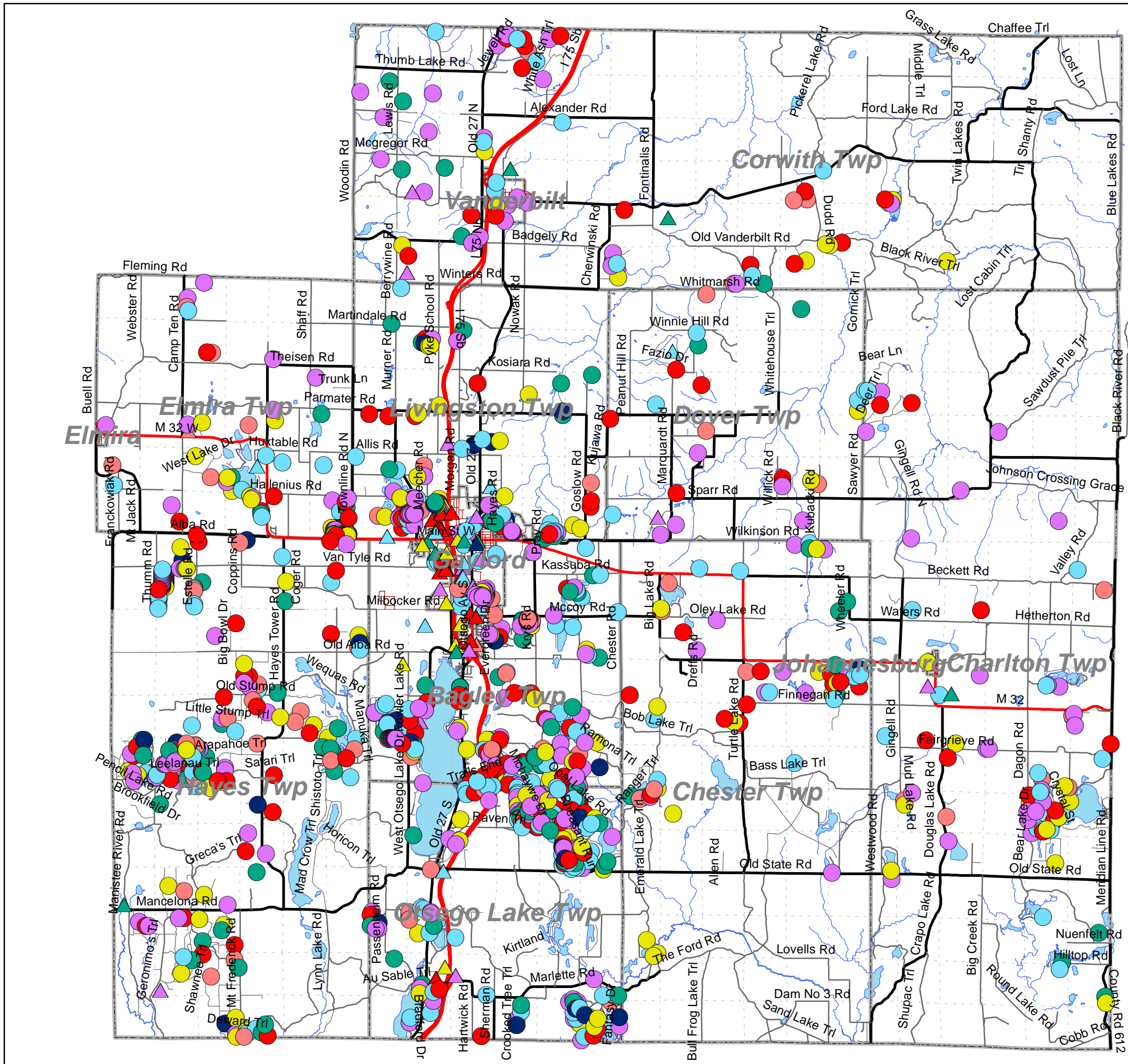
Building Permits by Issue Year

- Comm. 1999
- Comm. 2000
- Comm. 2001
- Comm. 2002
- Comm. 2003
- Comm. 2004
- Comm. 2005
- Res. 1999
- Res. 2000
- Res. 2001
- Res. 2002
- Res. 2003
- Res. 2004
- Res. 2005



Data Source:
Otsego County Data

Map Created January 2006 by:



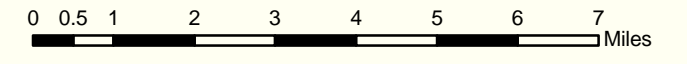
**Otsego County
Housing Density
(for 2000)**

Figure 4.8



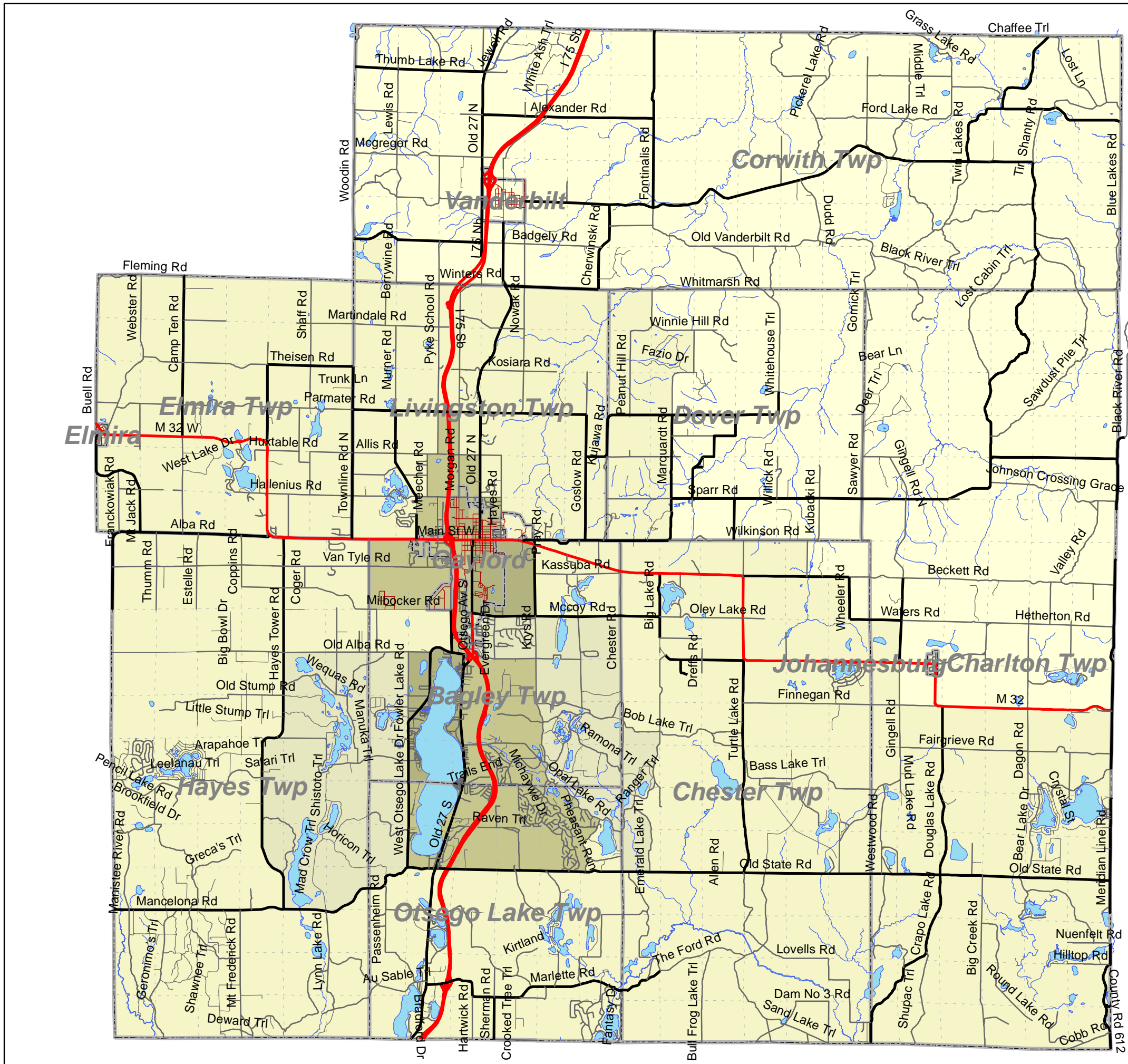
Legend

- Interstate
- State
- County Primary
- County Local
- City
- Other
- Sections
- Jurisdictions
- Lakes
- Rivers
- 8.7 - 9.9
- 10.0 - 24.9
- 25.0 - 99.9
- 100.0 - 249.9
- 250.0 - 1,600.0



Data Source:
Otsego County Data
U.S. Census Bureau

Map Created January 2006 by:



Otsego County Owner Occupied Housing (for 2000)

Figure 4.9



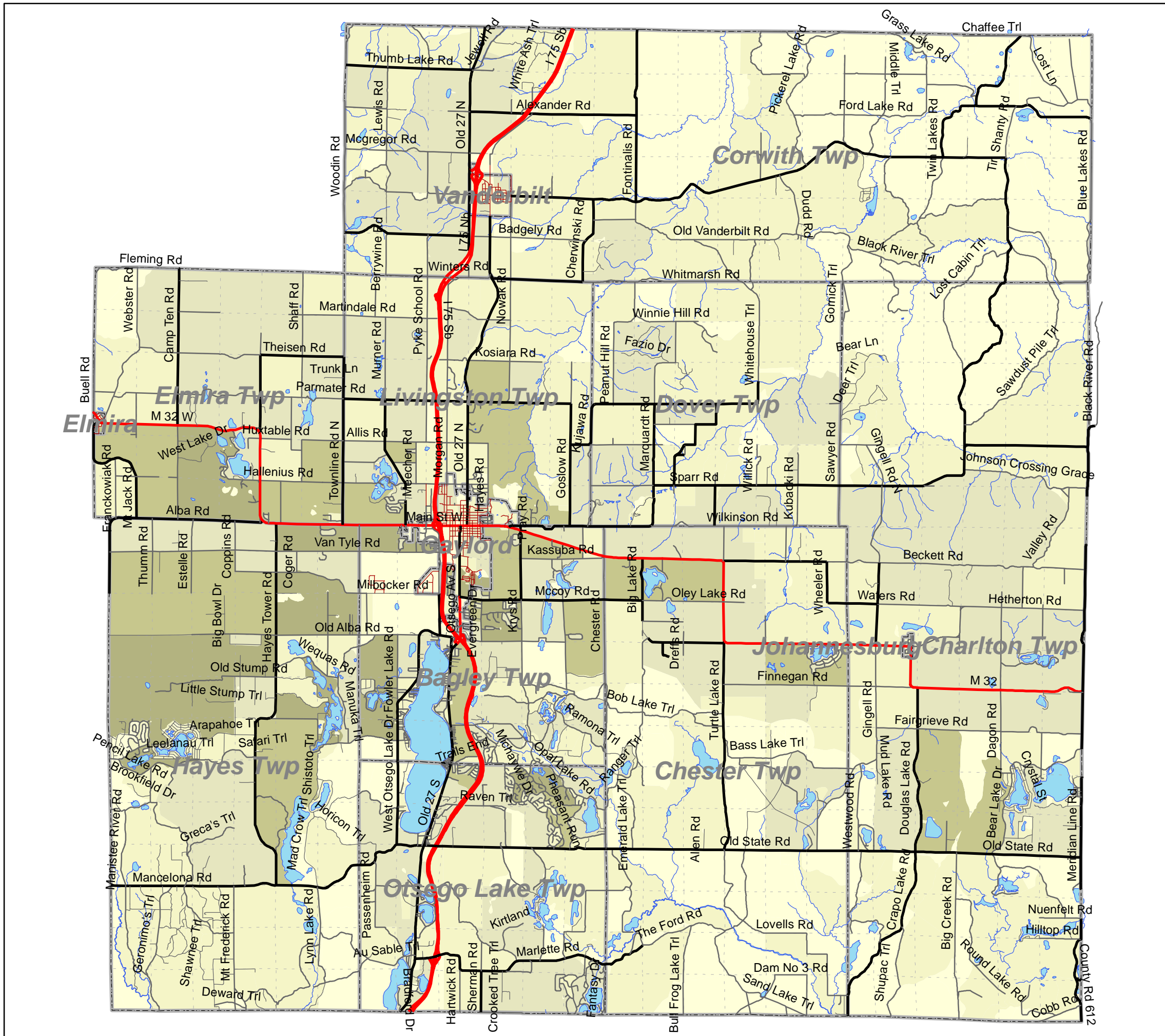
Legend

- Interstate
- State
- County Primary
- County Local
- City
- Other
- Sections
- Jurisdictions
- Lakes
- Rivers
- 0
- 1 - 9
- 10 - 36
- 37 - 59
- 60 - 150



Data Source:
Otsego County Data
U.S. Census Bureau

Map Created January 2006 by:



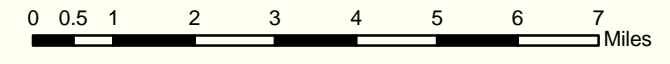
Otsego County Renter Occupied Housing (for 2000)

Figure 4.10



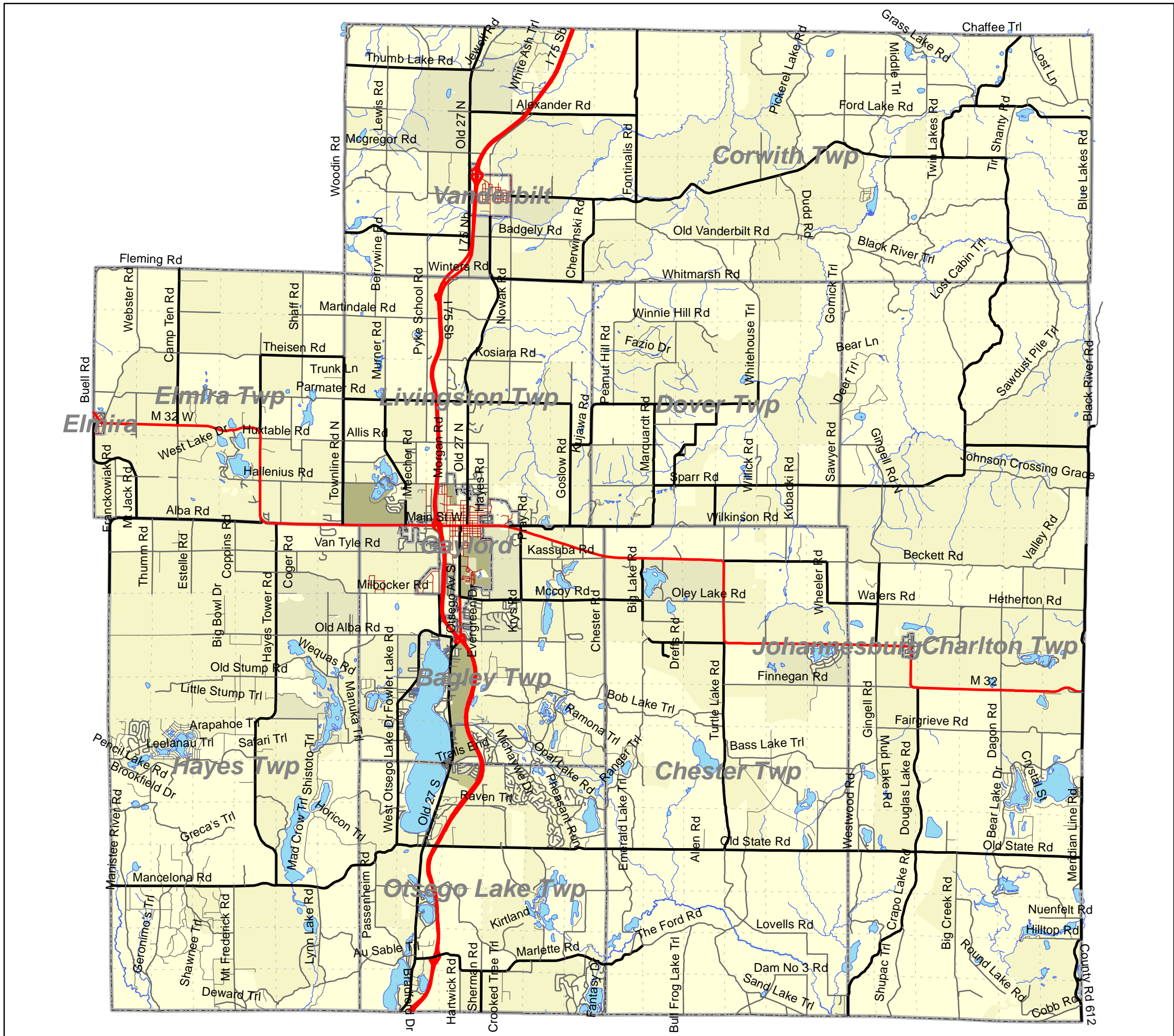
Legend

- Interstate
- State
- County Primary
- County Local
- City
- Other
- Sections
- Jurisdictions
- Lakes
- Rivers
- 0
- 1 - 4
- 5 - 19
- 20 - 29
- 30 - 130



Data Source:
Otsego County Data
U.S. Census Bureau

Map Created January 2006 by:
**Land Information
Access Association**
helping communities sustain their cultural and natural resources



Housing Affordability

The median value for owner occupied units in 2000 was \$102,500, with most housing values falling in the range of \$50,000 to \$99,999. The higher valued homes are primarily located northeast and southeast of the City of Gaylord, as shown in Figure 4.8.

Seventy percent of owner occupied homes were mortgaged. The median monthly cost of a mortgage combined with other selected housing costs⁵ across the county was \$819. The U.S. Department of Housing and Urban Development considers housing costs exceeding 30 percent of income as unaffordable. In 1999, about 17% of owner’s and about 33% of renters housing costs exceeded this level, suggesting that there is a need for more affordable housing options in Otsego County. These numbers are shown in figures 4.6 and 4.7.

Figure 4.11 - Selected Monthly Owner Costs as a Percentage of Household Income

	Number	Percent
Less than 15 percent	2,046	40.4
15 to 19 percent	990	19.5
20 to 24 percent	725	14.3
25 to 29 percent	436	8.6
30 to 34 percent	271	5.3
35 percent or more	575	11.3
Not computed	24	0.5

Source: 200 U.S. Census

Figure 4.12 - Gross Rent as a Percentage of Household Income

	Number	Percent
Less than 15 percent	238	15.3
15 to 19 percent	232	14.9
20 to 24 percent	241	15.5
25 to 29 percent	225	14.5
30 to 34 percent	122	7.8
35 percent or more	396	25.4
Not computed	103	6.6

SSource: 200 U.S. Census

⁵ In Census 2000 the selected monthly owner costs are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. (retrieved from census website: <http://factfinder.census.gov>)

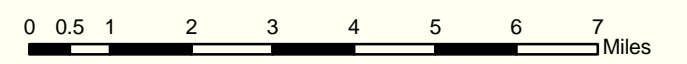
Otsego County
Median Housing Value
(for 2000)

Figure 4.13



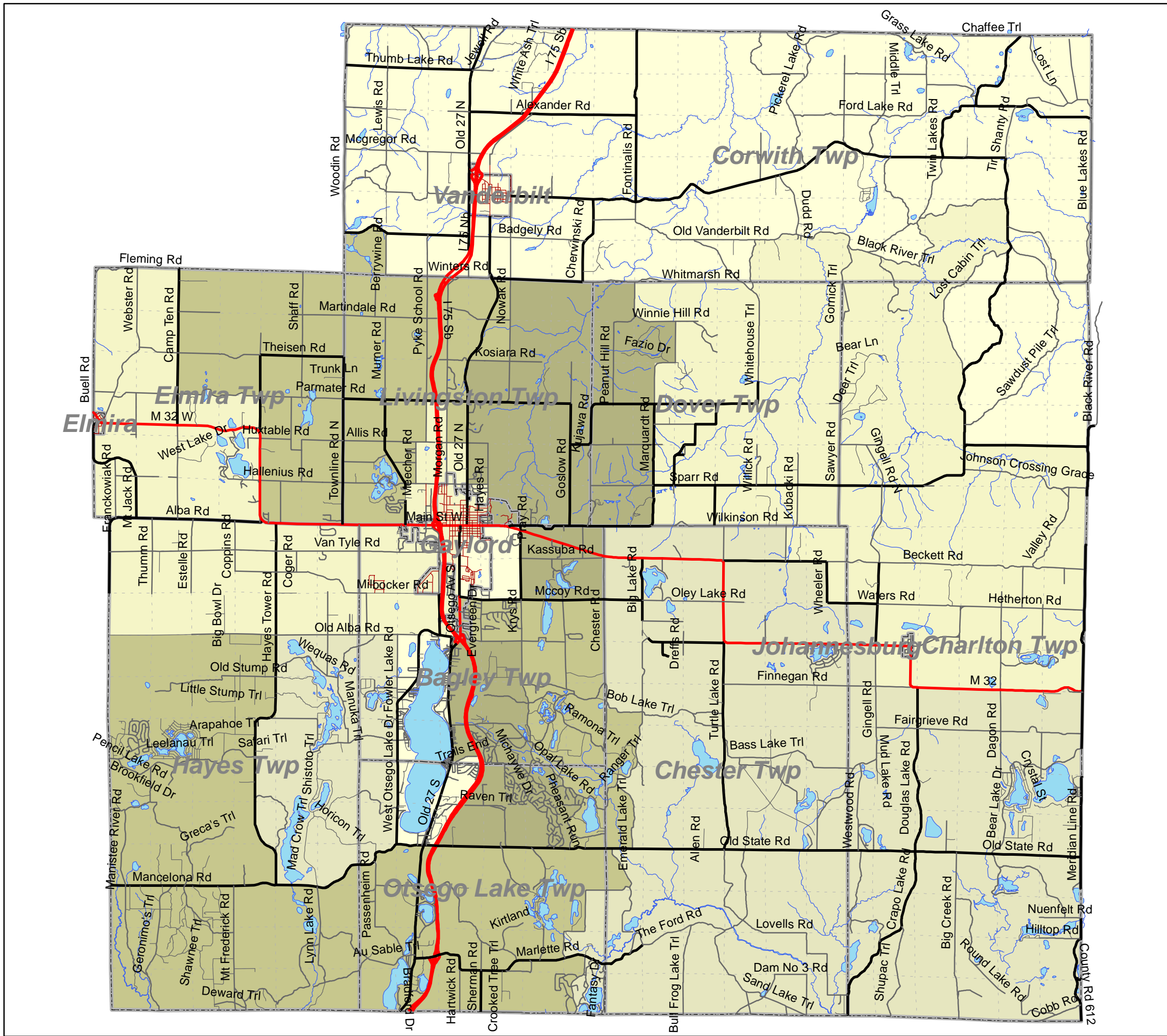
Legend

- Interstate
- State
- County Primary
- County Local
- City
- Other
- Sections
- Jurisdictions
- Lakes
- Rivers
- 0 - 84,999
- 85,000 - 99,999
- 100,000 - 109,999
- 110,000 - 119,999
- 120,000 - 150,000



Data Source:
 Otsego County Data
 U.S. Census Bureau

Map Created January 2006 by:
Land Information Access Association
helping communities sustain their cultural and natural resources



Discussion on the Economy of Otsego County Provided by the Otsego County Economic Alliance (OCEA)

(Charts provided in Appendix C)

To understand the economy of Otsego County, one must look at a number of elements including the structure and composition of the economy both at the county and regional level, the change in that structure and composition over time, as well as other underlying structures, trends and issues. Every economy is composed of various industry or business sectors – agriculture, construction, manufacturing, retail, wholesale, and services to name a few. Economies may also end up being structured such that a particular segment of an industry or business sector has a greater or lesser role in employment and income – such as the auto industry or tourism.

The key elements that need to be understood regarding Otsego County’s economy are:

- The Otsego County economy is driven by a diversity of industry sectors that provide higher paying jobs. Although tourism makes an important contribution to the economy, it does not drive the overall economy and tends to have lower paying jobs.
- Otsego County’s fast population growth is reflective of an urban to rural trend in Michigan and the surrounding states. In Michigan, Otsego County’s population growth continues to rank near the top.
- Otsego County is part of a fast growing region with a diverse economy – primarily Northwest Michigan.
- Otsego County’s geographic location has had significant impact on development of community
- Natural resources have and continue to affect the economic performance of Otsego County and Northern Lower Michigan

Before embarking on a discussion of the data that outlines the economy of Otsego County and our region it is important to understand that the numbers used are not absolute. There are no consistent sources of economic data and all are based on estimates. Some data that shows the structure of the economy is based on where residents work and some on where residents live. There is also an issue of lag. Some of the better data has a two year lag and therefore does not provide us with a clear current picture of where our economy is today. Given that the United States has recently gone through a mild recession with Michigan and the Great Lakes region taking a longer period of time to recover, this data lag means we will not have a clear and consistent picture of where our economy is today. To overcome this lag, anecdotal information will also be presented to highlight overall economic activity through the 2000-2005 period. Finally, a series of tables, charts and graphs follow this section. Many are referred to in the discussion and others are provided as additional information for the readers’ information.

Composition of Economy

All economies are composed of base and non-base industry sectors. “Base” industries are typically characterized as those that bring wealth into local economy. These “import” industries increase the net wage and tax base. They also tend to pay higher than average wages and may also tend to require larger investments in plant and equipment. Non-base industries tend to be those that sell goods and services to the local population and thus recycle the wages of those working for base industry companies. The pure base industries are agriculture (including timber harvesting), manufacturing, mining (including oil and gas), and tourism (particularly resorts and other visitor oriented businesses). Another factor that can be applied to determining if an industry sector is base-like is its location quotient (LQ). This refers to the percentage of employment locally compared to what is found regionally, state-wide or nationally. Sectors having an LQ greater than 1 are considered to be base-like. This assumes that if the local employment is at a greater percentage than found at say the state or national level, then there must be revenues generated from outside the community to support that level of employment. When we look at the economy of Otsego County and factor in the regional nature of many of our industry sectors and the seasonal visitor/residential population, we find that a number of traditional non-base sectors also have base-like characteristics. These include construction, wholesale trade, transportation, warehousing and health care.

So what does our economy look like? For a rural Northern Michigan county, it is diverse and contrary to perception, is not driven by tourism. Table 1 highlights the impact of the various sectors of our economy. As the table indicates, most of Otsego County’s base industry not only pays an above average wage, but generates a higher proportion of wages than what they employ. It is also a mix and derives a great deal from geographic location including being in the center of the Antrim gas field, located in the middle of Northern Michigan on I-75, and in the middle of Northern Michigan’s forests. This geography has generated oil and gas exploration, production and service companies, heavy construction companies, timber harvesting and forest products producers, wholesale, distribution and industrial services companies as well as a growing number of manufacturers who have relocated or expanded to the area where the owners had traditionally recreated.

When we look at tourism as a sector, we have to imply that the primary sectors that derive revenues from visitors to our community are the Arts, Entertainment, and Recreation, Accommodation and Food Service and Retail sectors although local residents also use businesses within these sectors. From this data, the impact of tourism is shown to have an inverse wage and employment relationship, employing a higher percentage than it generates in wages. Average wages in these sectors are also below the total average wage in the county. Essentially, tourism generates a lot of jobs, but does not generate a great deal of wage income. Although tourism may not dominate our economy, it is a significant sector for the local and regional economy as can be seen in Table 2. In all three tourism sectors, the percentage of employment and wages is higher than the state as a whole. Tourism continues to serve as the catalyst to attract new business and

residents to the area and contributes to boosting the retail economy which has allowed for the location of additional stores and restaurants that contribute to the overall increased level of amenities available to the local and regional population.

There are various service sectors that round out our economy with some showing base-like characteristics, especially health care. It is also important to note the level of wages that the higher value service sectors are paying. Financial Services, Professional and Technical Services, and Health Care are all generating total wages at a higher percentage than they employ and well above the county average. Although all of these sectors are smaller than the state as a whole, their economic impact is important with Healthcare actually showing very significant impact both in employment and wages and at a level higher than the state for both the local and regional economy.

Economic Performance

How has the economy performed? Starting in 2004, unemployment has come down and labor force has increased – Otsego is now tracking closer to the state (Table 8). Overall, employment by firms in Otsego and the region has been flat since 2000 – prior to 2000 we grew faster than the state or nation (Table 7). In comparison to the region, residents of Otsego County are employed in relatively stable year-round jobs (Table 9). From a labor market standpoint, Otsego County firms also contribute to the wage economies of surrounding counties by drawing nearly 3,000 employees from surrounding counties with only around 1,000 County residents working in the surrounding counties (2000 Census data). Otsego County and Northern Michigan wages and income are increasing faster than the state and nation (Table 3). However, average earnings per job are only 71% of the state and 76% of U.S. earnings (Table 4). Reflecting the movement of Southern Michigan residents to Northern Michigan at retirement, retirement income provides a significant portion of total income in both Otsego County and the region (Table 5).

Although population growth continues (Table 21), new housing construction appears to have slowed considerably (Table 11). This trend is reflective of national trends and coincides with increasing interest rates, a period of strong speculative housing investment, as well as the overall malaise in the Great Lakes region economy. Commercial construction activity is also reflective of overall recession and post recession economic activity with peaks reflecting the continued location of big box retail projects. The maturing of the Antrim Gas development has led to a slowing of investment in new well sites which is reflective of both a decrease in commercial construction (compressor stations and other related buildings) and personal property values (Table 13).

Gaylord as a market center draws upon a population of over 190,000 people within a 45 mile radius. This region has had a combined growth rate of 24% over the 1990-2000 time period. This market area continues to attract big-box & chain retail to West M-32. Starting in 1999 the area has seen the location of Home Depot, Kohls, Super WalMart, Lowes, and Old Navy. Current publicly announced plans call for a Meijers, Walgreens, and Office Max between 2006 and 2008. At the same time downtown Gaylord continued to hold its own with a very low vacancy rate through the height of the recession. The

downtown has experienced turnover, but new niche retail has appeared to fill the spaces. We have also seen the addition of new commercial, retail and office space created through renovation and expansion of existing buildings. The continued retail growth can be seen in the per capita retail sales data (Table 14). Otsego County has had the second highest per capita retail sales in the state and is only slightly behind first place Grand Traverse County. This sales level is indicative of our regional market status and transit point for the local and regional visitor economy.

In the period of 2001-2005, new base industry that located to Otsego County included Marble Era Products, Superior Well Service, Truck Collision Services, Northern Supply, PONSEE, Gordon Foods Distribution, GENRAC Power Systems, and Williams Kitchen & Bath. There were expansions at Cooper-Standard, A&L Iron and Metal, Zaremba Equipment, FedEx, Traditions Truck Service, Otsego Memorial Hospital, Scientific Equipment, Crossroads Industries, Northwestern Bank, Independent Bank, and NCCI. During this same period a number of major employers changed ownership including Cooper-Standard Automotive, First National Bank, Graham Motor, Georgia-Pacific, Forrest Brothers, H&H Tube, American Freightways, Treetops, Beaver Creek Resort, and Marsh Ridge. Otsego County only saw the loss of a few base industry companies - Scion Steel, Alpine Molding, Central Printing, DWF Wholesale, and most recently Heartland Distributing. The recession, global competition and downturn in the domestic auto industry have had impact on several major employers including Cooper-Standard Automotive, Mark One, Deerfield.com, and Repron Manufacturing with all experiencing layoffs during 2000-2005 time period.

Overall the stock of vacant commercial/industrial buildings at the beginning of 2006 (ranging from 7,000 to 25,000 square foot) is small (8), totaling around 108,000 square feet, and with three of these buildings having been on the market for at least 5 years. Vacant commercial office and retail space is estimated at around 180,000 square feet. Nearly 102,000 square feet of this space is located in the Pine Ridge Plaza (former Wal-Mart site). Most of the vacant space is in the 1200-2000 square foot range and represents new or redeveloped real estate.

Community Infrastructure Investment

Key to sustaining economic development is the investment in community and public infrastructure. For the 2000-2006 time period the community has planned and will have invested over \$41 million in infrastructure to sustain and improve its economic position. Much of this investment was done leveraging state and federal grants through the MDOT, MEDC, MDNR, and EDA.

From basic road, water and sewer infrastructure to job training facilities and health care, Gaylord and Otsego County have worked aggressively to build the capacity for economic growth. Perhaps the greatest example of that work is the \$8 million, 54,000 square foot University and M-TEC Center that was built with the support of Otsego County voters, businesses and the Michigan Economic Development Corporation (MEDC). The Center offers associates, bachelors and master's degree programs as well as technical training in

partnership with eight other colleges and universities. It is the only community-planned and owned facility of its kind in the state.

Another important development is the new 240-acre Class A industrial park that was completed by the City of Gaylord at a cost of \$3 million. The new park features complete infrastructure and close proximity to the I-75 corridor. The City has also invested over \$5 million to construct community amenities and improve its streets, water and sewer systems. The amenities include enhancements to downtown Gaylord, new parks and miles of pedestrian pathways.

Other Gaylord area economic development investments include:

- \$10 million expansion at Otsego Memorial Hospital
- Construction of a \$500,000 locally-owned broadband fiber backbone
- Over \$2.7 million in City water, sewer and street infrastructure in 2005-2006
- Over \$5.1 million in County road improvements
- Over \$2 million to construct 2.5 miles of new rail line scheduled for completion in 2006
- Over \$300,000 in transportation and growth management planning
- Over \$3.2 million in improvements at Otsego County Airport including a new \$1.2 million general aviation terminal scheduled for completion in 2006

In addition, the community has secured \$12 million in federal transportation funds to construct two new I-75 crossings in the Gaylord area. The total project is estimated at \$16.5 million and is anticipated to be completed within 5 years.

Trends

The following are national and Great Lakes Region trends that have had and will continue to impact the Otsego County and Northern Michigan economy:

- Urban to rural population and business migration will continue due to demand for “environment” and lower costs (Tables 19 & 20).
- Manufacturing is still vital to the Midwest’s economy, but global competition has led to increased productivity and decreased employment in manufacturing. Restructuring of the domestic auto industry has led to a continued decrease in supplier employment (Tables 15, 16, & 18).
- Continued consolidation or sales of facilities in effort to reduce costs and maintain profitability.
- Global competition means that competition for new jobs is global and region vs. region not with community down the road. It also means that the manufacturing base will continue to work to reduce the cost and use of labor in production. This will mean fewer jobs that require higher skills.
- Impact of an aging population on the economy of Northern Michigan – size and source of incomes, services – especially healthcare.

Conclusion

Otsego County's economy is relatively well diversified at present. Because of the second and third tier auto parts plants and their tool and die suppliers located in the County and region, the restructuring of the domestic auto industry will continue to pose a threat to the County's economic base. Although, the maturing of the Antrim gas development has started to reduce the impact of this sector, the proposed drilling of second wells on existing sites should maintain some stability in this sector in the near term. The best outlook for the County is one based on the continued location of small non-auto related manufacturing operations, industrial and oil and gas service companies, professional services and big box and chain retail stores. Otsego County's location in the center of Northern Lower Michigan continues to be its greatest economic asset.

The continued population growth in Otsego and the region will necessitate that the community continue to meet the challenge of maintaining and improving its infrastructure and infrastructure capacity if it wants to capture the economic benefits of this growth. This will include not only the provision of water and sewer to the growing M-32 West retail area, but support for the construction of multi-family and other affordable housing for low and moderate income residents. The University Center and M-TEC facilities will be essential for upgrading the education and skill levels of the workforce as the economy continues to change from an old economy low skill production model to the new economy high skill production and service model.

Current efforts by the community to build a regional approach will be essential. Cooperative and coordinated land use planning between local governments, a county-wide economic development program delivering a full range of community and economic development services, cost sharing between governments on infrastructure projects, and leadership development efforts through the Chamber of Commerce will all be critical to sustaining and improving Otsego County's ability to sustain and increase economic opportunities for its businesses and citizens.