

2023 BAY COUNTY DIVERSITY, EQUITY & INCLUSION REPORT



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This report provides insight into the unique, lived experiences of Bay County residents. The intention of this report is to assess experiences with diversity, equity and inclusion (DEI) in our community. Fostering an equitable community where all feel a sense of belonging and have the opportunity to thrive is an aspiration of the Bay Area Community Foundation (BACF) and is the reason why we felt this study was critical.

We extend our gratitude to researchers Dr. Kenneth Jolly and Dr. Evelyn Ravuri for designing and completing the study, and to the following community partners for their guidance and insight throughout the process.

Bangor Township Schools
Bay Area Chamber of Commerce
Bay-Arenac Intermediate School District
Bay City Department of Public Safety
Bay County Sheriff's Office
Bay County Treasurer/Bay County Land Bank
City of Bay City
Do-All, Inc.
Great Lakes Bay Pride
Great Lakes Bay Regional Alliance
Michigan Sugar Company
Minority Business Partnership
NAACP-Bay City Branch
Saginaw Valley State University
THRIVE, an initiative of MiHIA
United Way of Bay County
YWCA Great Lakes Bay Region

Become an agent of change and share your ideas for improving the well-being of Bay County residents. Are you a resident who is a champion of creating an equitable and inclusive culture within our community?

Contact the Bay Area Community Foundation at (989) 893-4438 or bacfd@bayfoundation.org

PRESIDENT'S LETTER

United, thriving and resilient. This is the Bay Area Community Foundation's (BACF) vision for the community.

We feel a duty to build a community where all people feel welcome and have equal opportunities to thrive. We must be bold in facing this social issue and in advocating for change. We must also be willing to look within our own community, organizations and hearts to see if our actions – or our inactions – promote equality or social bias.



To know where to go, we must understand where we are.

To achieve this vision, we must be a community where all voices are heard and listened to. In order to effect meaningful change, decisions about the community should only be made after gathering information from the community. To know where to go, we must understand where we are. The Bay County Diversity, Equity and Inclusion Report was a first step toward that end. We encourage you to use this report to inform your work and involvement in the community.

Our work does not end with this report. Words on a page become meaningless when not accompanied by action. At the report's conclusion, you will see an outline of BACF's commitment for future work. We know we do not have all the answers, but we are committed to working alongside others in creating a community united, thriving and resilient.

Will you join us?

DIANE MAHONEY
President & CEO

METHODOLOGY

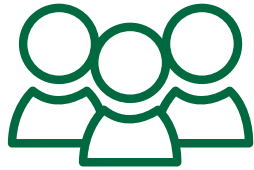
The report analyzes Bay County demographics, racial and ethnic relations, housing, socioeconomics, education, policing and criminal justice using data from sources such as the U.S. Census, federal, state and local agencies and professional/academic publications. Data analysis in these focus areas provides a baseline to assess the DEI climate in the community.

Researchers Dr. Kenneth Jolly and Dr. Evelyn Ravuri from Saginaw Valley State University were contracted by the Bay Area Community Foundation to compile this report based on quantitative data from the U.S. Census Bureau, including the 2019 American Community Survey and qualitative data collected through the Bay County Diversity, Equity and Inclusion Community Survey (DEI Survey). This work was guided and informed by local community partners noted previously.

The DEI Survey contained 96 questions and collected personal experiences and perceptions of equity and inclusion within Bay County. The survey was launched online October 6, 2021 and closed on October 26, 2021. Paper copies were available as well as a Spanish translation thanks to the support of Blue Cross Blue Shield of Michigan. The final respondent count was 1,044. Respondents needed to be at least 18 years of age to participate in the survey. The DEI Survey was a convenience survey, meaning respondents were not randomly selected.

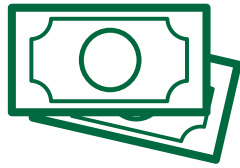
A list of applicable references is included at the end of the report.

KEY TAKEAWAYS



● | DEMOGRAPHICS

Bay County has become more diverse. The Hispanic and African American populations have each doubled since 1980. Bay County also has an aging and shrinking population. Attracting residents is vital to remain a thriving community. The United States is projected to continue becoming a more racially and ethnically diverse society. As our community diversifies, it is important to ensure that all individuals have the opportunity to thrive and have a sense of belonging.



● | ECONOMICS

There is a large gap in median household income for Hispanic, African American and Multiracial populations compared to the Non-Hispanic White, Asian/Asian American and Native American populations. The Hispanic, African American and Multiracial populations also have the highest percentage of poverty. Median household income and the percentage of populations residing in poverty are two critical indications of a population's economic well-being.



● | EDUCATION

There are educational attainment gaps throughout Bay County's population. The four-year high school graduation rate for African American students is substantially lower than that of their Non-Hispanic White peers.



● | HOUSING

There are neighborhoods within the City of Bay City which have vacancy rates that are greater than 20%. Nearly 1/3 of houses within the City limits have two bedrooms or fewer, and nearly 1/3 of homes that have three bedrooms only have one bathroom. Investment in Bay City's current housing stock will help attract and retain prospective residents.



● | POLICING & CRIMIINAL JUSTICE

The Michigan Incident Crime Report (MICR) reflects that the African American population is having a disproportionate level of interaction with law enforcement agencies than their white peers. In 2019, the African American population made up nearly 2% of Bay County's population, yet they made up nearly 15% of criminal offenses. The juvenile crime rate for youth in Bay County displays a significant gap between African American and Non-Hispanic White youth. Despite the fact that a majority of crimes are committed by Non-Hispanic White Youth, their African American peers have a crime rate that is five times greater. The adult and juvenile African American population made up a disproportionate percentage of crime committed in Bay County.



● | BAY COUNTY DIVERSITY, EQUITY AND INCLUSION COMMUNITY SURVEY

There are voices within the community that we have not yet heard. Respondent percentages for those without a post-secondary education, households with annual incomes lower than \$50,000 and those with disabilities were underrepresented in the respondent pool. These are the voices that need to be lifted up to make inclusive and equitable changes within our community.

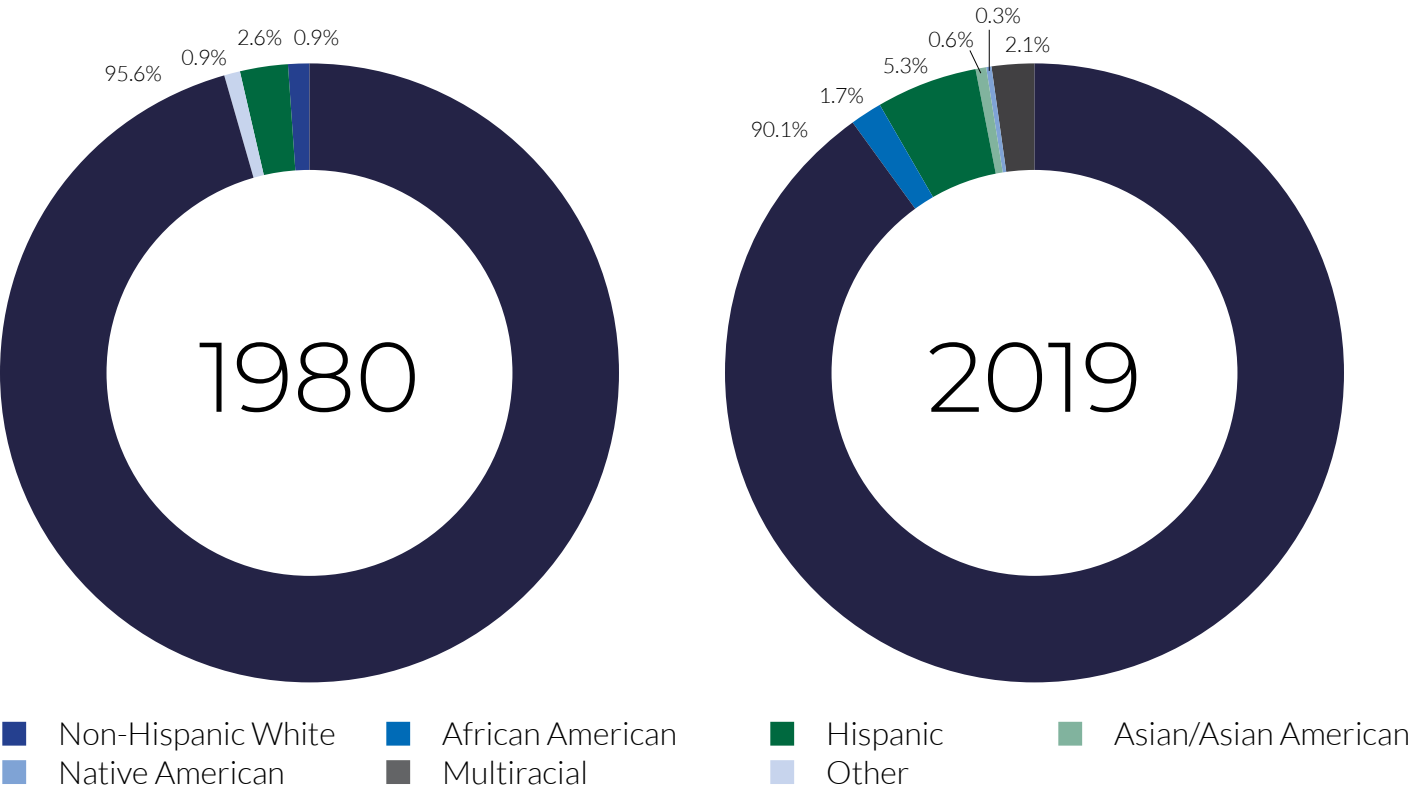
DEMOGRAPHICS

An analysis of race/ethnicity of U.S. Census trends found that Non-Hispanic White residents accounted for 95% of the county population in 1980 and 90% in 2019. In the same period, the African American and Hispanic populations doubled. The Native American population made up a small portion of the population in 1980 and instead that was reduced by half in 2019. By 2045, Bay County's population is projected to decrease by 17.1% from 2019 numbers.

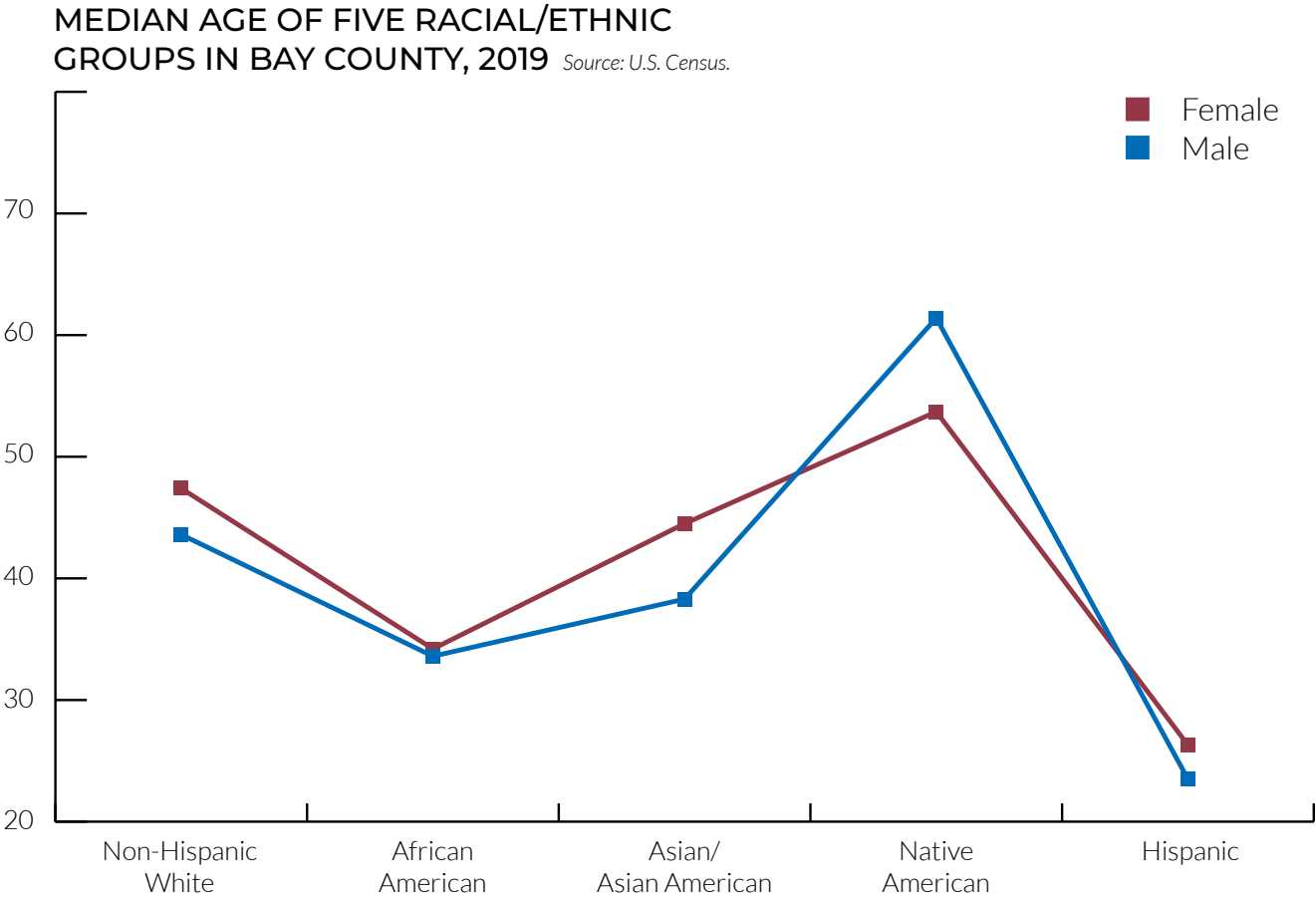
Sources: Michigan Population Projections by County Through 2045. milmi.org/Research/michigan-population-projections-by-county-through-2045

RACE/ETHNIC COMPOSITION OF BAY COUNTY

Sources: U.S. Census. 1980 Census of Population and Housing, 2019 5-yr. estimates.



Median age by race/ethnicity in 2019 American Community Survey documented that individuals who identified as Native American were older than other Bay County groups. Those that identified as Hispanic had the youngest median age of 26, followed by those that identified as African American/Black with a median age of 34. Both White and Asian/Asian American groups had a median age in the mid-40s.





I am welcomed, respected, supported, valued and can enjoy my life to the fullest without barriers in Bay County.

Sources: Bay County DEI Community Survey, 2021.

(n=number of respondents)	STRONGLY AGREE	AGREE	NEITHER AGREE NOR DISAGREE	DISAGREE	STRONGLY DISAGREE
All (n=648)	23.8%	43.7%	16.2%	12.2%	4.1%
Non-Hispanic White (n=559)	24.9%	47.6%	15.5%	9.8%	2.3%
African American (n=19)	3.6%	10.7%	25%	37.5%	25%
Hispanic (n=33)	30.3%	18.2%	24.2%	15.2%	12.1%
Middle Eastern or North African (n=13)	23.1%	7.6%	38.4%	23.1%	7.7%
Multiracial (n=29)	24.2%	27.6%	17.2%	20.7%	10.3%
Female (n=387)	23%	47.5%	15.5%	9.6%	4.4%
Male (n=238)	26.5%	40.3%	18.5%	12.2%	2.5%
Gay or Lesbian (n=40)	10%	40%	25%	22.5%	2.5%

Reflections on the Data

As a predominantly Non-Hispanic White region, how does the community welcome new residents?

How can we build stronger ties with other groups in the region?

What supports or efforts might assist the community to build diversity, equity and inclusion when historically demographics have not been diverse?

How can we build stronger intergenerational ties within the community?

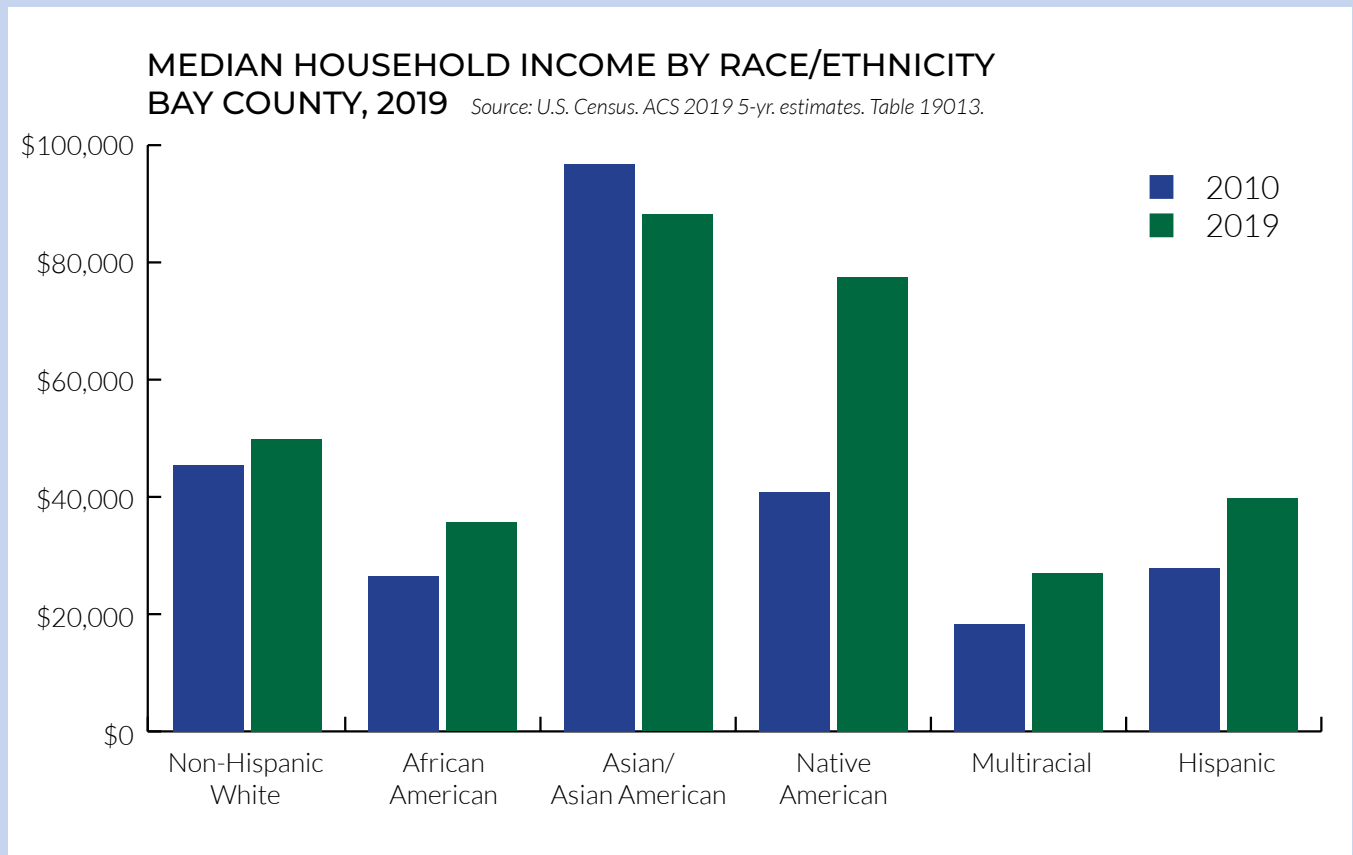
Key Takeaway

Bay County has become more diverse. The Hispanic and African American populations have each doubled since 1980. Bay County also has an aging and shrinking population. Attracting residents is vital to remain a thriving community. The United States is projected to continue becoming a more racially and ethnically diverse society. As our community diversifies, it is important to ensure that all individuals have the opportunity to thrive and have a sense of belonging.



SOCIOECONOMICS

Two critical indications of a population's economic resources are median household income and the percentage of the population residing in poverty. The Asian/Asian American population has the highest median household income while the Multiracial population has the lowest median household income. The table below examines median household income by race from 2019 and 2010.

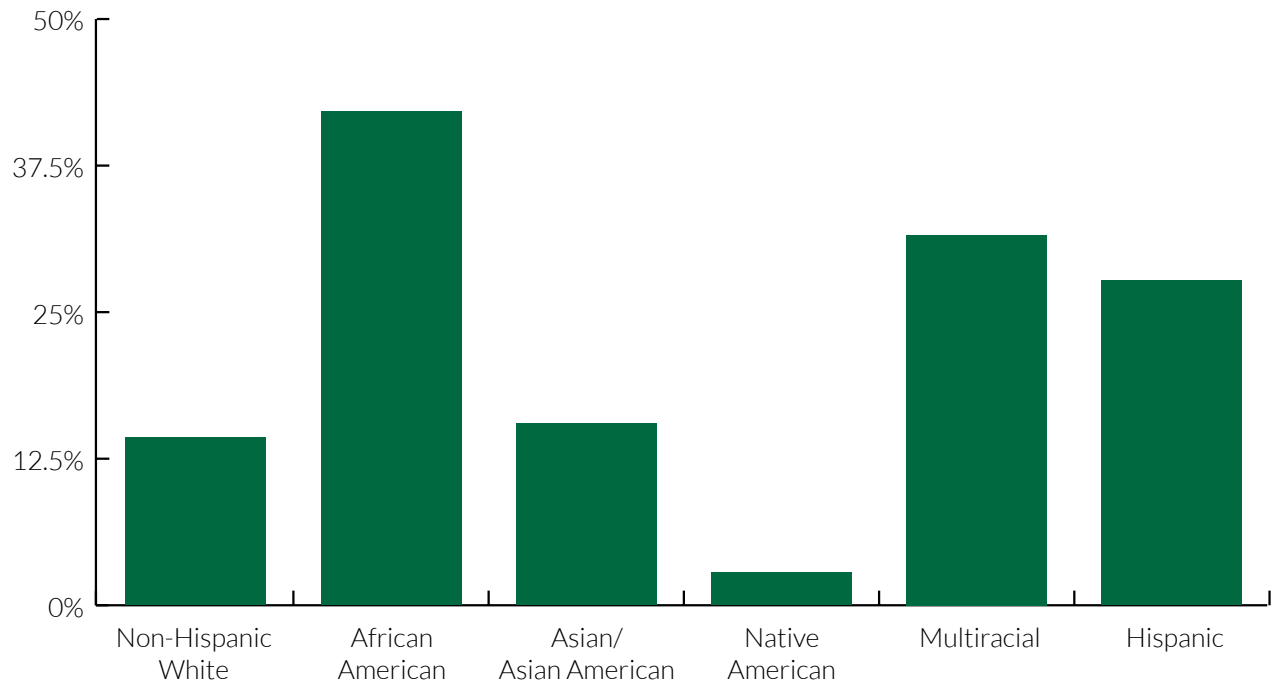


Census data reveals economic stratification in the community. While the Non-Hispanic White population in Bay County is not at an economic disadvantage in comparison to African Americans, Hispanics and Multiracial individuals, it is likely that many still struggle to meet their daily needs based on the ALICE threshold. The economic challenges of individuals who identify as Multiracial in Bay County are apparent. They not only earn a significant amount less than their racial/ethnic counterparts in Bay County, they also earn 59.7% of the average income for Multiracial individuals in Michigan.

The Federal Poverty Line (FPL) is used to determine the percentage of households in poverty. The chart below displays the percentage of the population in poverty by race/ethnicity in 2019. The FPL for a family of four was \$25,750 in 2019.

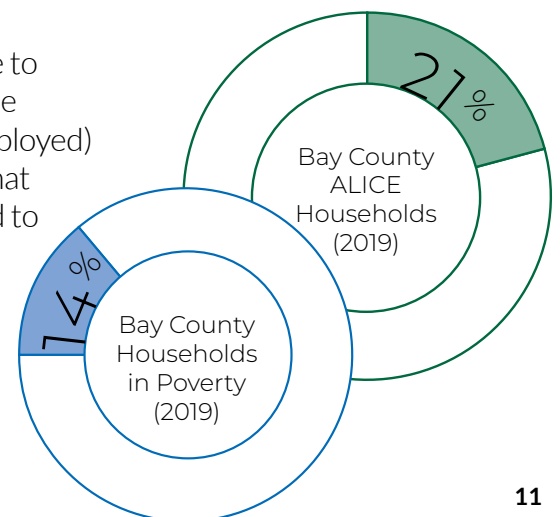
PERCENT OF POPULATION IN POVERTY BY RACE/ETHNICITY BAY COUNTY, 2019

Source: U.S. Census. 2019, 5-yr. estimates. Table 17001.



United for ALICE has determined that the FPL is too conservative to appropriately determine the threshold of poverty. A more accurate assessment is the ALICE (Asset Limited, Income Constrained, Employed) assessment. The ALICE Household Survival Budget is 2.5 times that of the FPL. In 2019, the minimum income a family of four required to cover household costs was \$64,116. ALICE households earn less than what is necessary to make ends meet. This results in difficult decisions and trade-offs within the household budget, such as choosing between housing, childcare and education, food, transportation, health care and technology.

Source: www.unitedforalice.org/county-profiles-mobile/michigan





Do you believe that Bay County has offered enough economic opportunities, resources and support to allow you to reach your full earning potential?

Sources: Bay County DEI Community Survey, 2021.

(n=number of respondents)	YES	MOSTLY	SOMEWHAT	NO	NOT SURE
All (n=765)	30.7%	21.4%	19.5%	21.4%	7%
Non-Hispanic White (n=670)	32%	22.4%	19.3%	18.9%	7.4%
African American (n=30)	16.7%	10%	26.6%	46.7%	0
Hispanic (n=38)	31.6%	13.2%	21%	23.7%	10.5%
Native American (n=12)	0	25%	25%	50%	0
Middle Eastern or North African (n=13)	23%	30.8%	15.4%	30.7%	0
Multiracial (n=31)	38.7%	9.7%	16.1%	32.3%	3.2%
Another Race (n=8)	25%	37.5%	12.5%	0	25%
Female (n=467)	30.6%	21.4%	20.3%	20.3%	7.4%
Male (n=270)	31.5%	22.6%	19.3%	20.4%	6.2%

Reflections on the Data

Is childcare in Bay County preventing parents/guardians from entering the labor force?

Are there job opportunities available for individuals with varying education levels?

If so, do these jobs have a path for advancement?

What career choices are available to those without a high school diploma/GED?

Is there a correlation between the educational attainment gaps in our community and the economic stratification within Bay County?



Key Takeaway

There is a large gap in median household income for Hispanic, African American and Multiracial populations compared to the Non-Hispanic White, Asian/Asian American and Native American populations. The Hispanic, African American and Multiracial populations have the highest percentage of poverty. The median household income and the percentage of populations residing in poverty are two critical indications of a population's economic well-being.



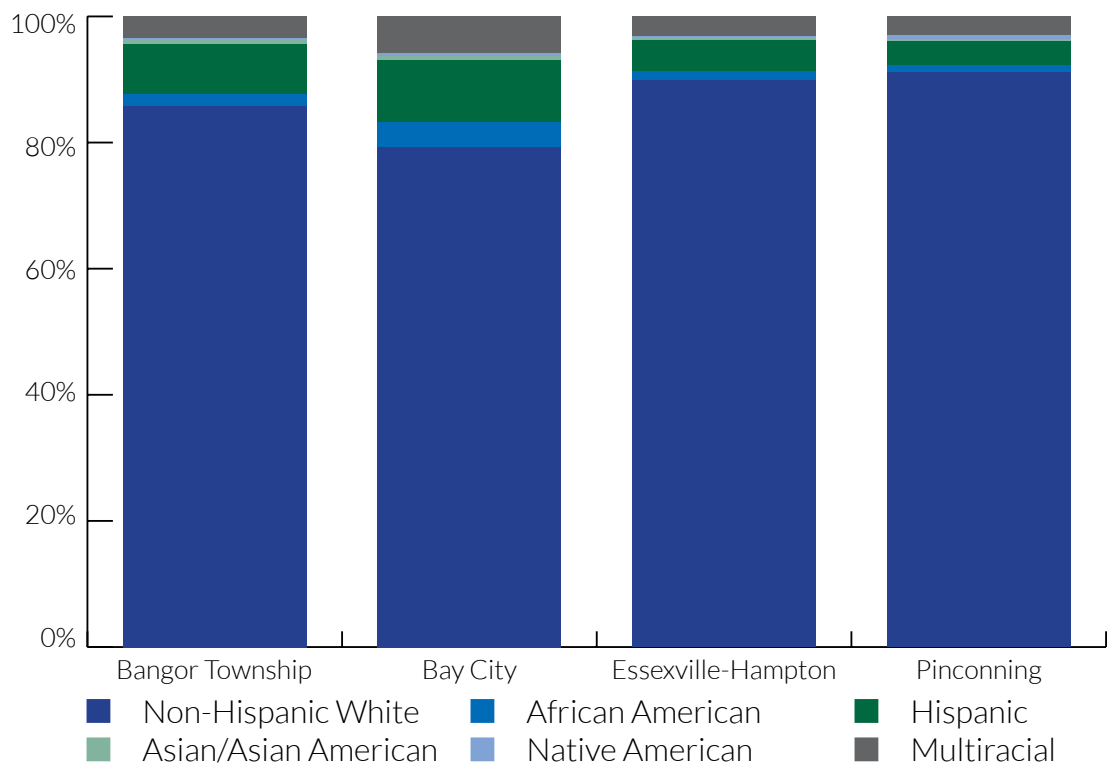
EDUCATION

The Bay City School District has a more diverse student enrollment than Bay County as a whole. In the school system, 20% of the students identify as a minority population. The concentration of minorities in Bay City (compared to Bay County as a whole) is reflected in the student enrollment within the various school districts.

BAY COUNTY PUBLIC SCHOOL DISTRICTS

STUDENT ENROLLMENT BY RACE/ETHNICITY, 2020-2021

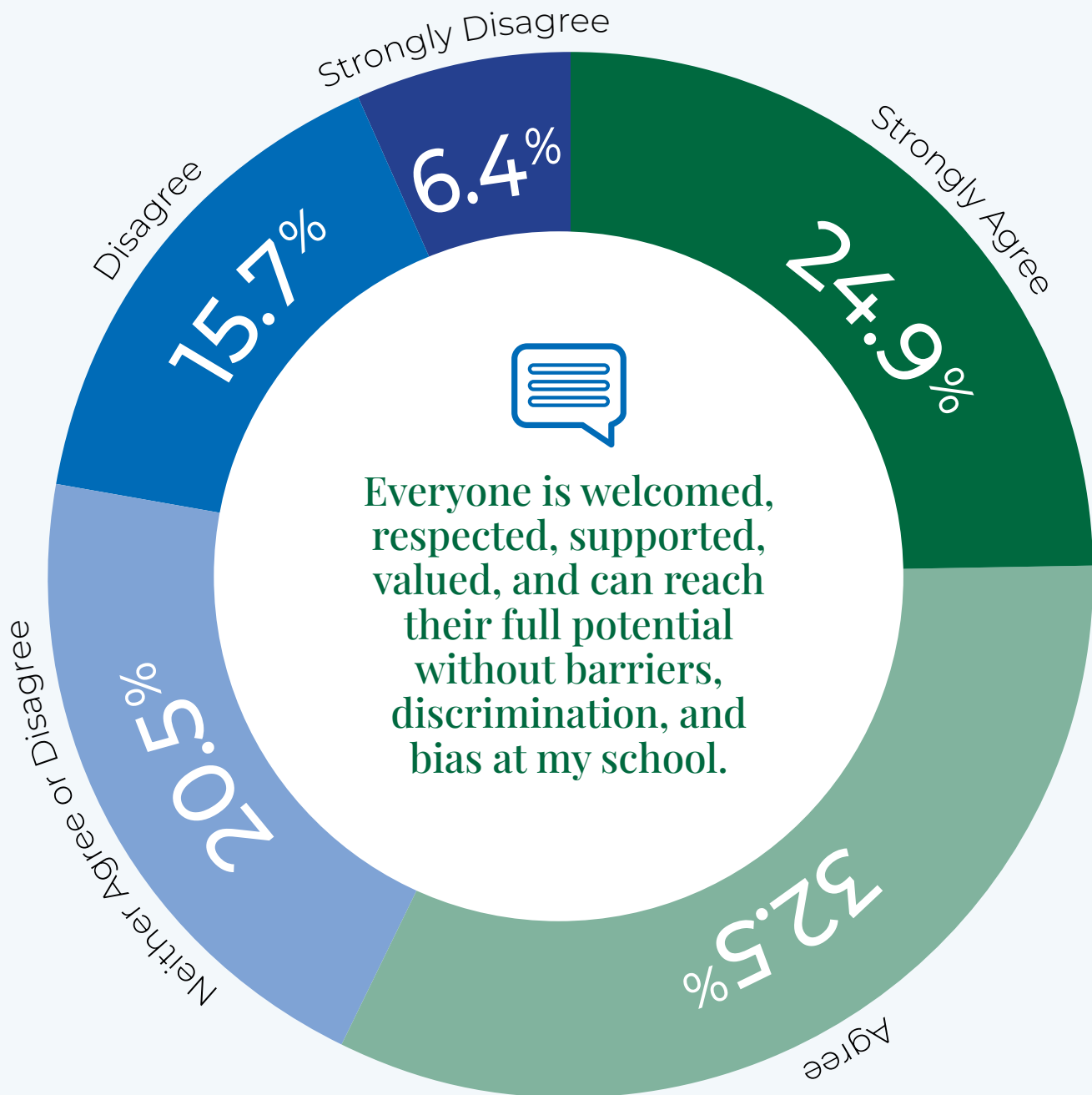
Source: MI School Data. [Mischooldata.org](https://mischooldata.org)



Bay City Public Schools has the highest level of racial/ethnic diversity. Across the district, Non-Hispanic White and Hispanic students have comparable four-year graduation rates at 86.3% and 82.2% respectively. African American students have a four-year graduation rate of 63.2% in contrast.

Four-year graduation rates for African American students varied greatly by the school within the Bay City School District, with a graduation rate of 90% at Bay City Central and 50% at Bay City Western.

Several comments from the Bay County DEI Community Survey mentioned that LGBTQ+ students and students of color do not see people like themselves represented in the decision-making positions of their school district.



Respondents to education-related survey questions indicated that they were a current student at least 18 years of age, a past student at a Bay County Public School or a parent/guardian of a student in the Bay County Public School Districts

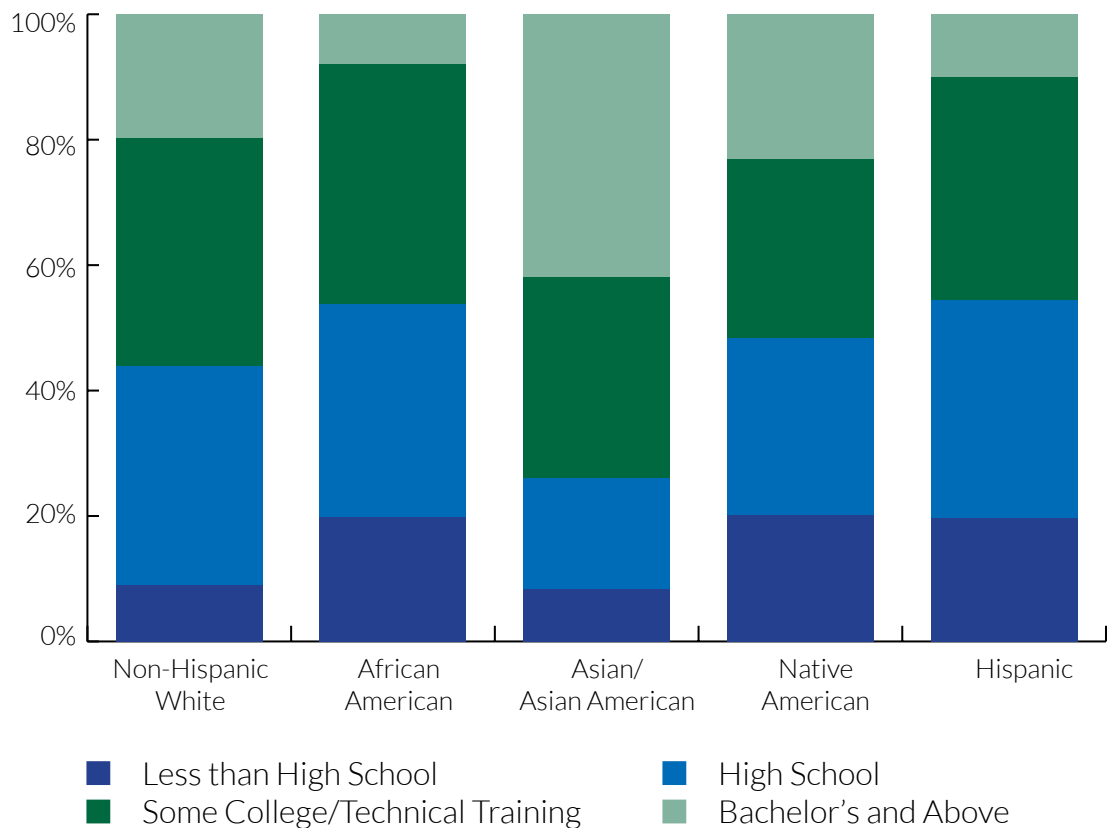
Source: Bay County Diversity, Equity and Inclusion Community Survey.

EDUCATIONAL ATTAINMENT FOR POPULATIONS IN BAY COUNTY

Approximately 10% of adults aged 25 and older who did not obtain a high school diploma/GED were Non-Hispanic White and Asian/Asian American. In contrast the African American, Native American and Hispanic populations had approximately 20% of adults, aged 25 or over, without a high school diploma/GED.

EDUCATIONAL ATTAINMENT LEVEL FOR RESIDENTS OF BAY COUNTY, AGE 25+ (2019)

Source: U.S. Census. 2019-5 yr. estimates. Table B15003.



Key Takeaway

There are educational attainment gaps throughout our population. The four-year graduation rate for African American students is substantially lower than that of their Non-Hispanic White peers.



Reflections on the Data

What circumstances might prevent high school graduates from pursuing post-secondary education?

What resources are in place to assist residents 25 years of age and older to attain a skilled trade certificate or college degree?

Do we encourage an inclusive culture within our schools where all students can show up as their authentic selves?

How can our school systems attract and retain a staff reflective of the student population?

Is there enough awareness of the resources in place that support students throughout their K-12 education? If not, what can be done to highlight the services offered in our community?

HOUSING

According to Census data, the homeownership rates of all Bay County racial/ethnic groups fell from 2010 to 2019 with the exception of the Hispanic population. The greatest loss of homeownership occurred for individuals that were identified as African American and Native American. The Bay City Master Plan of 2017 stressed the need for investment in housing within the city limits.

PAIN POINTS IDENTIFIED

34% had 2 or fewer bedrooms

31% of 3 bedroom dwellings had one bathroom

In Bay City, 21% of housing was identified as declining or distressed in 2016

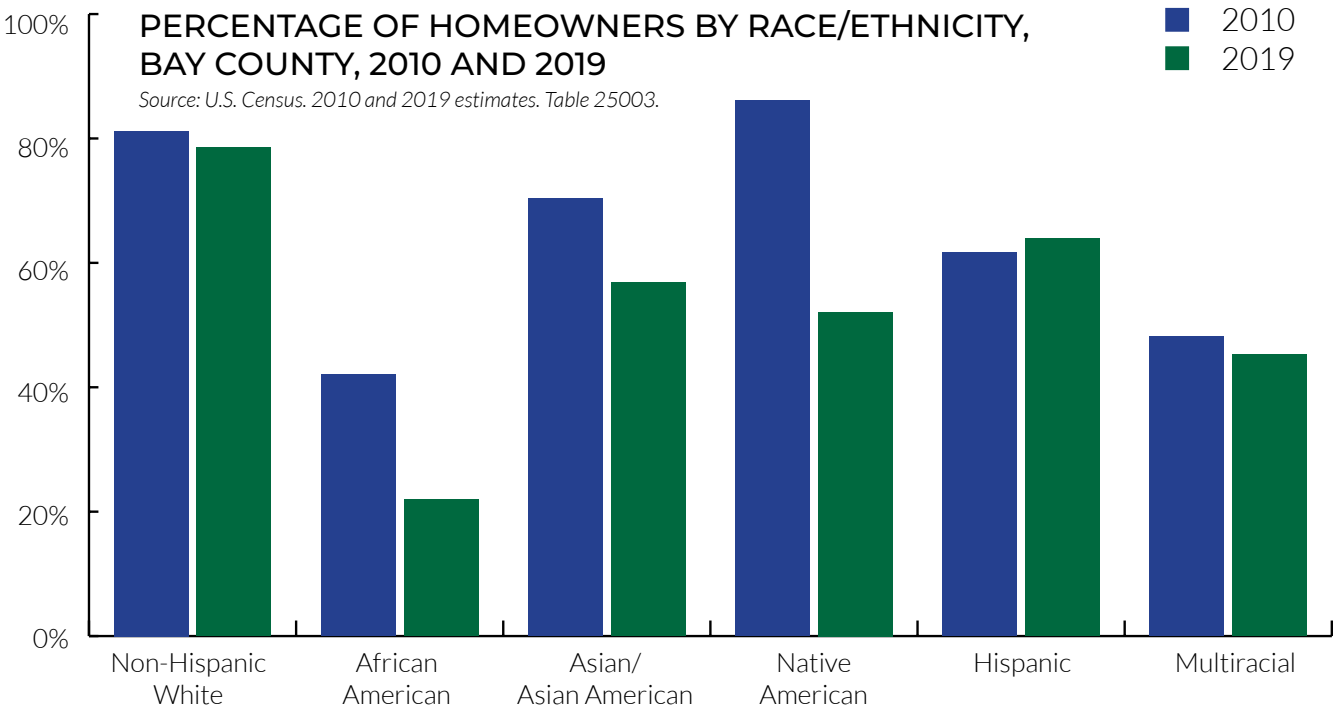
Lowest % of owner occupied housing was within Bay City vs. the highest % in the suburbs

East of the Saginaw River, 67% of dwellings were found to be substandard in 2016

Several block groups within the City of Bay City had vacancy rates exceeding 20%

Source: www.baycitymi.org/DocumentCenter/View/1639/Bay-City-Master-Plan

HOMEOWNERSHIP PERCENTAGE BY RACE/ETHNICITY



The percentage of African American homeowners in Bay County fell from 42% in 2010 to 22% in 2019. In contrast the percentage of Non-Hispanic White homeowners decreased by 2.7% from 2010 to 2019. The homeownership gap between African American & Non-Hispanic Whites in Bay County is increasing.

PERCENTAGE GAP IN HOME OWNERSHIP BETWEEN AFRICAN AMERICANS & NON-HISPANIC WHITES IN BAY COUNTY, 2010 AND 2019



Bay County’s racial/ethnic groups are not uniformly distributed throughout the county. This affects an individual’s access to types of housing, educational opportunities, and experiences with the criminal justice system.

Bay County’s Non-Hispanic White population is concentrated in block groups outside of the City of Bay City

Bay County’s African American population is concentrated in block groups around the Saginaw River

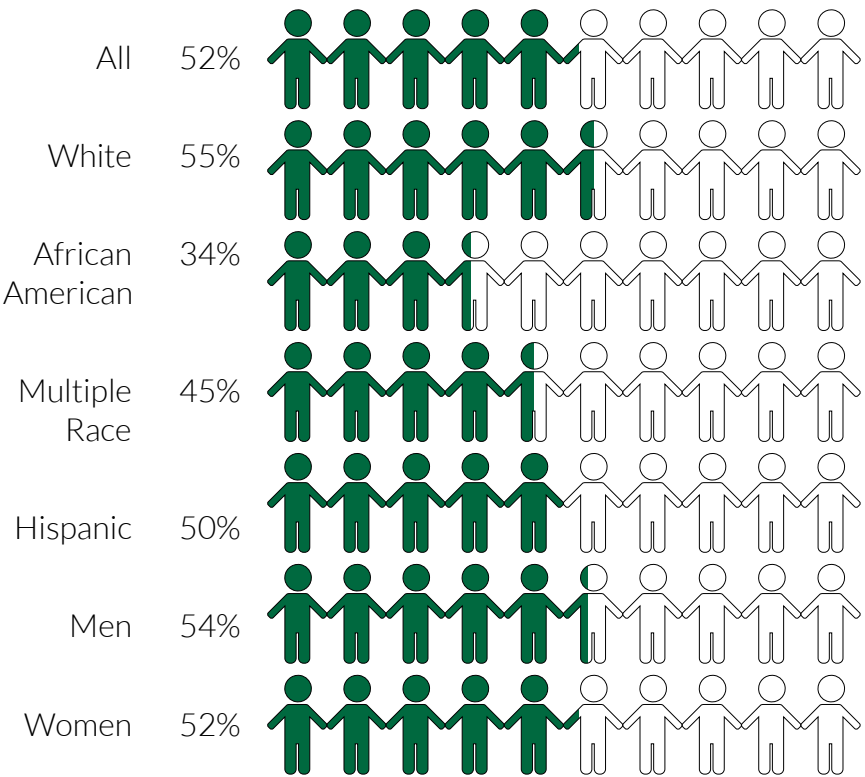
Asian/Asian Americans are mostly residing in the suburbs apart from a few block groups within the City of Bay City

The Hispanic population is well represented throughout the block groups in Bay County

Redlining is the illegal practice of refusing to offer credit or insurance in a particular community on a discriminatory basis (because of the race or ethnicity of its residents). In 1937, 49% of Bay City had been redlined. Much of the redlined area was along the Saginaw River and largely contained dilapidated housing stock. The impact of this practice remains today.

What is a Block Group?
 Census block groups are built from Census blocks and provide a greater level of detail than Census tracts while averaging between 2,000 and 8,000 people.

Do you have a sense of community and belonging in your neighborhood? Source: Bay County DEI Community Survey, 2021.



Key Takeaway

Neighborhoods within the City of Bay City have vacancy rates that are greater than 20%. Nearly 1/3 of houses within the City limits have two bedrooms or fewer, and nearly 1/3 of homes that have three bedrooms only have one bathroom. Investment in Bay City's current housing stock will help attract and retain prospective residents.

Reflections on the Data

How can high vacancy rates for neighborhoods and low ownership rates be reversed?

How can substandard housing options be improved for the community?

What can be done to support financial literacy and planning for all segments of our community to increase eligibility for homeownership program(s)?

As housing and other development occurs, how can gentrification be avoided?

POLICING & CRIMINAL JUSTICE

The Michigan Incident Crime Report (MICR) reflects that the African American population is having a higher level of interaction with law enforcement agencies than their Non-Hispanic White peers. In 2019, the African American population made up nearly 2% of Bay County's population, yet they made up nearly 15% of criminal offenses. The juvenile crime rate for youth in Bay County displays a significant gap between African American and Non-Hispanic White youth. Despite the fact that a majority of crimes are committed by Non-Hispanic White youth, their African American peers have a crime rate that is five times greater. The adult and juvenile African American population made up a disproportionate percentage of crime committed in Bay County.



CRIME RATE PER 1,000 POPULATION BAY COUNTY, 2019

Source: Michigan Incident Crime Reporting.

TYPE OF CRIME	WHITE MALE	AFRICAN AMERICAN MALE	WHITE FEMALE	AFRICAN AMERICAN FEMALE
Crimes Against Person	6.9	76.3	3.2	28.8
Crimes Against Property	3.6	35.3	1.6	12.8
Crimes Against Society	8.9	58.1	3.6	8.0

JUVENILE CRIME RATE PER 1,000 (AGES 10-16) BAY COUNTY, 2017

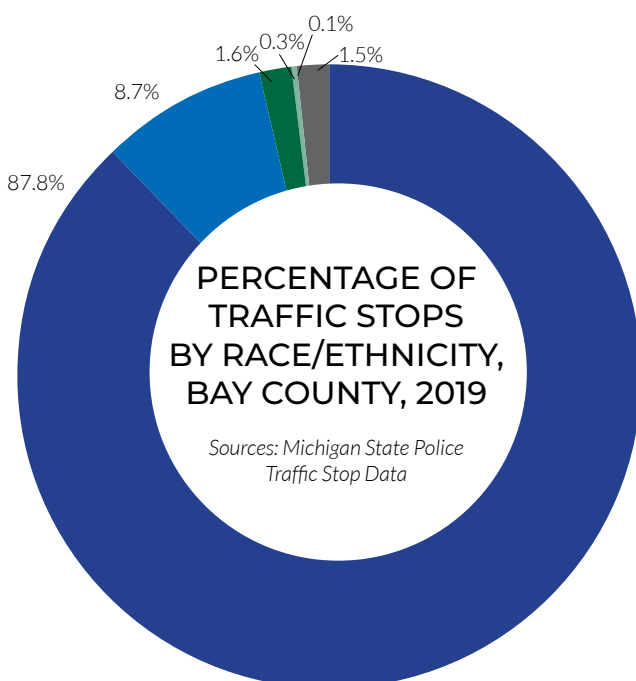
Source: Michigan Committee on Juvenile Justice, 2017.

RACE/ETHNICITY	CRIME RATE
Non-Hispanic White	23.7
African American	123.2
Hispanic	12.8

RACE/ETHNIC COMPOSITION AND CRIMINAL OFFENSES BY RACE/ETHNICITY BAY COUNTY, 2019

Source: U.S. Census, 2019 ACS 5-year estimates & www.micrstats.state.mi.us/MICR/Reports/Report04.aspx

RACE/ETHNICITY	POPULATION %	% OF CRIMINAL OFFENSES
Non-Hispanic White	90.1%	81.6%
African American	1.7%	14.9%
Other	8.2%	3.5%



Non-Hispanic Whites accounted for 88.4% of traffic stops in Bay County, which is underrepresented compared to their percentage composition of Bay County's total population. Conversely, African Americans were overrepresented, making up 9.6% of traffic stops in Bay County. Hispanic, Asian/Asian American and other races made up 1.6%, .3% and .1% respectively.

- Non-Hispanic White
- African American
- Hispanic
- Asian/Asian American
- Native American
- Unkown

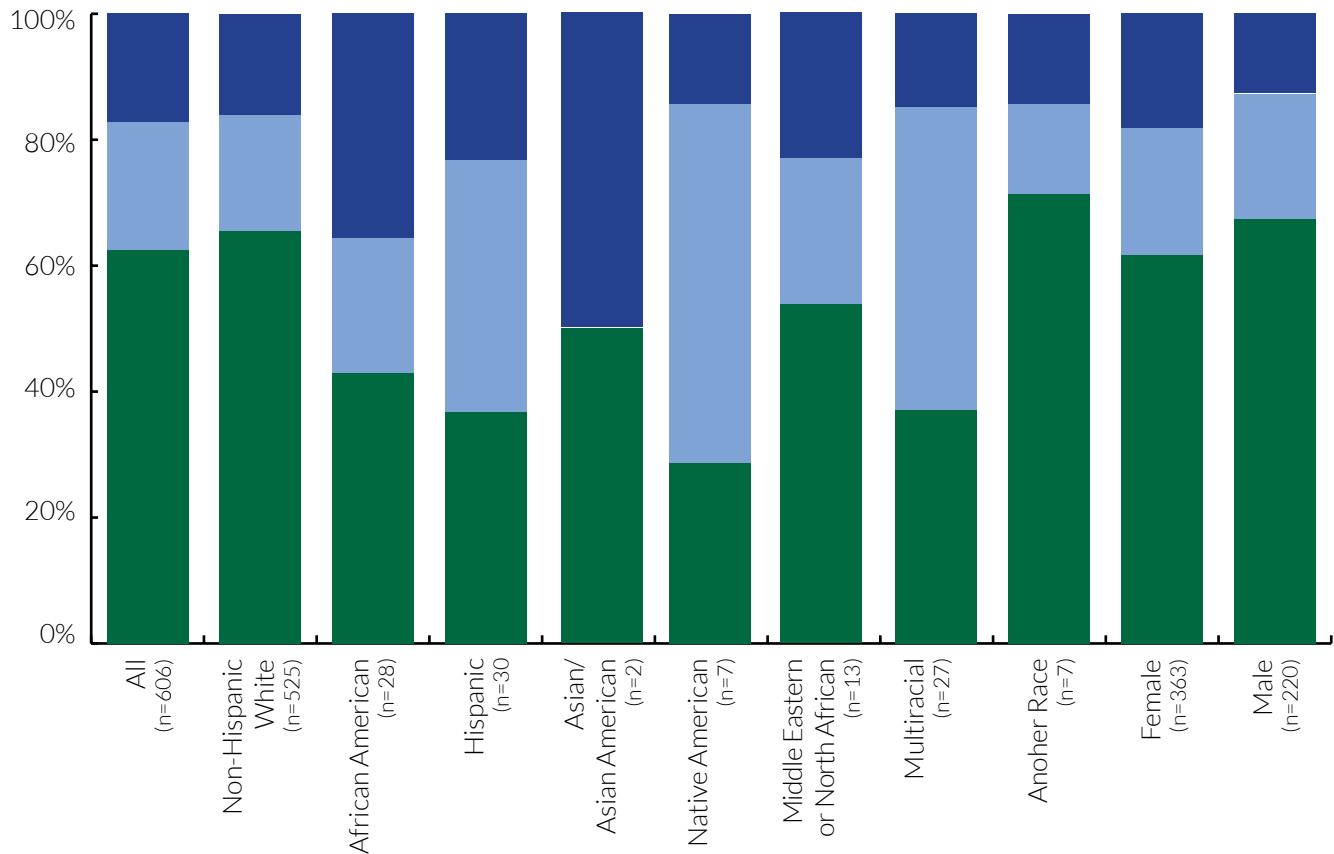


What is your perception of the police?

Sources: Bay County DEI Community Survey, 2021.

■ Negative
■ Neutral
■ Positive

(n=number of respondents)



Key Takeaway

The Michigan Incident Crime Report (MICR) reflects that the African American population is having a higher level of interaction with law enforcement agencies than their Non-Hispanic White peers. In 2019, the African American population made up approximately 2% of Bay County's population, yet they made up nearly 15% of criminal offenses. The juvenile crime rate for youth in Bay County displays a significant gap between African American and Non-Hispanic White youth. Despite the fact that a majority of crimes are committed by Non-Hispanic White youth, their African American peers have a crime rate that is five times greater. The adult and juvenile African American population made up a disproportionate percentage of crime committed in Bay County.

Reflections on the Data

What outreach can be supported to reduce the juvenile crime rate?

Are there programs in place to reduce the recidivism rate?

What factor might contribute to higher rates of crime among minority groups?

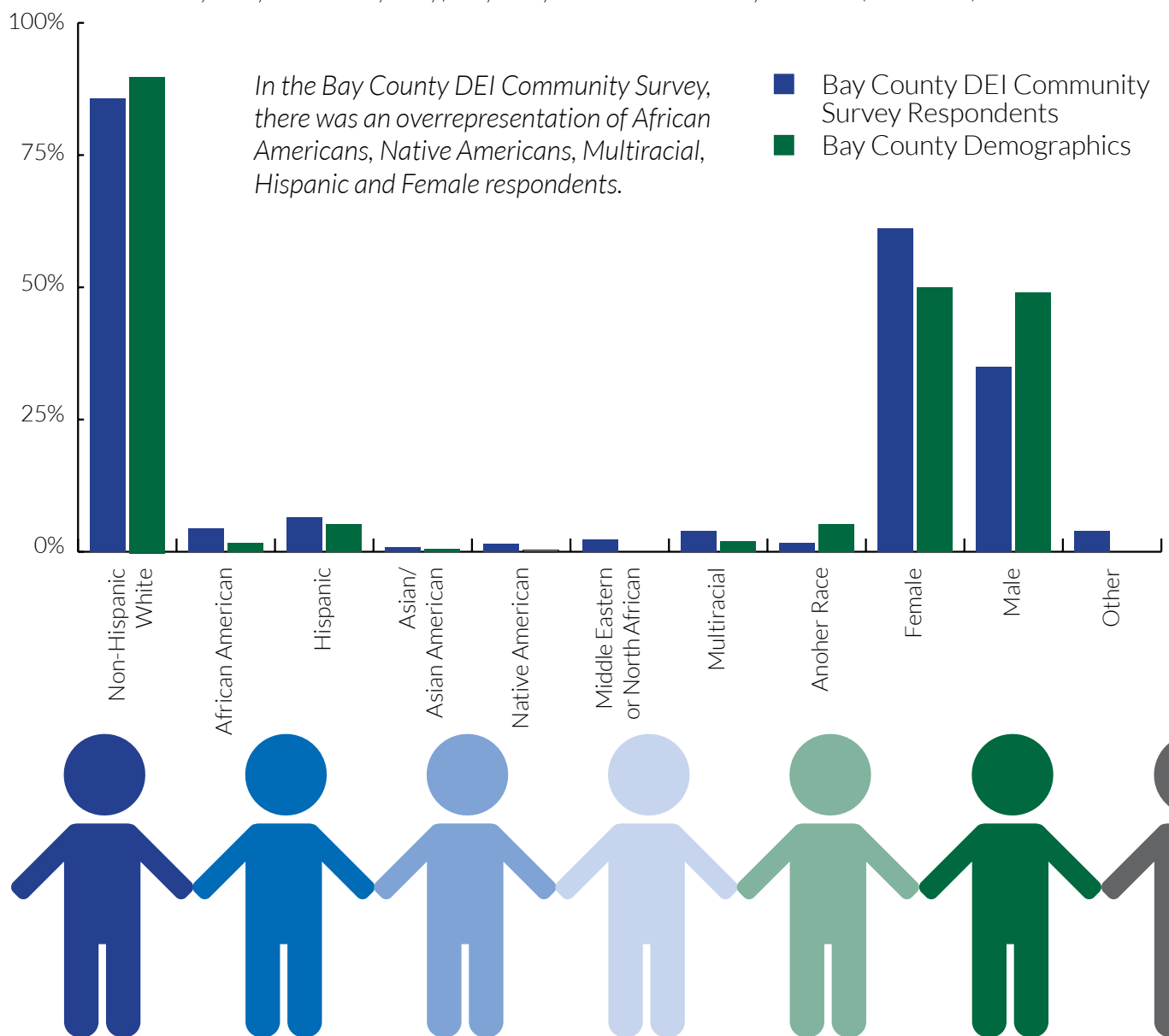
How can relationships be strengthened between police and residents in neighborhoods with higher crime rates?

BAY COUNTY DEI COMMUNITY SURVEY

The Bay County Diversity, Equity and Inclusion Community Survey was available to residents of Bay County from October 6, 2021 to October 26, 2021. There were 1,044 respondents to this survey. The DEI Survey was a convenience survey, meaning respondents were not randomly selected. This survey collected qualitative data regarding the perceptions of our community in the areas of racial/ethnic relations, housing, socioeconomics, education, and policing and criminal justice. Ultimately these voices will help direct the next steps to enhance equity and inclusion in our community.

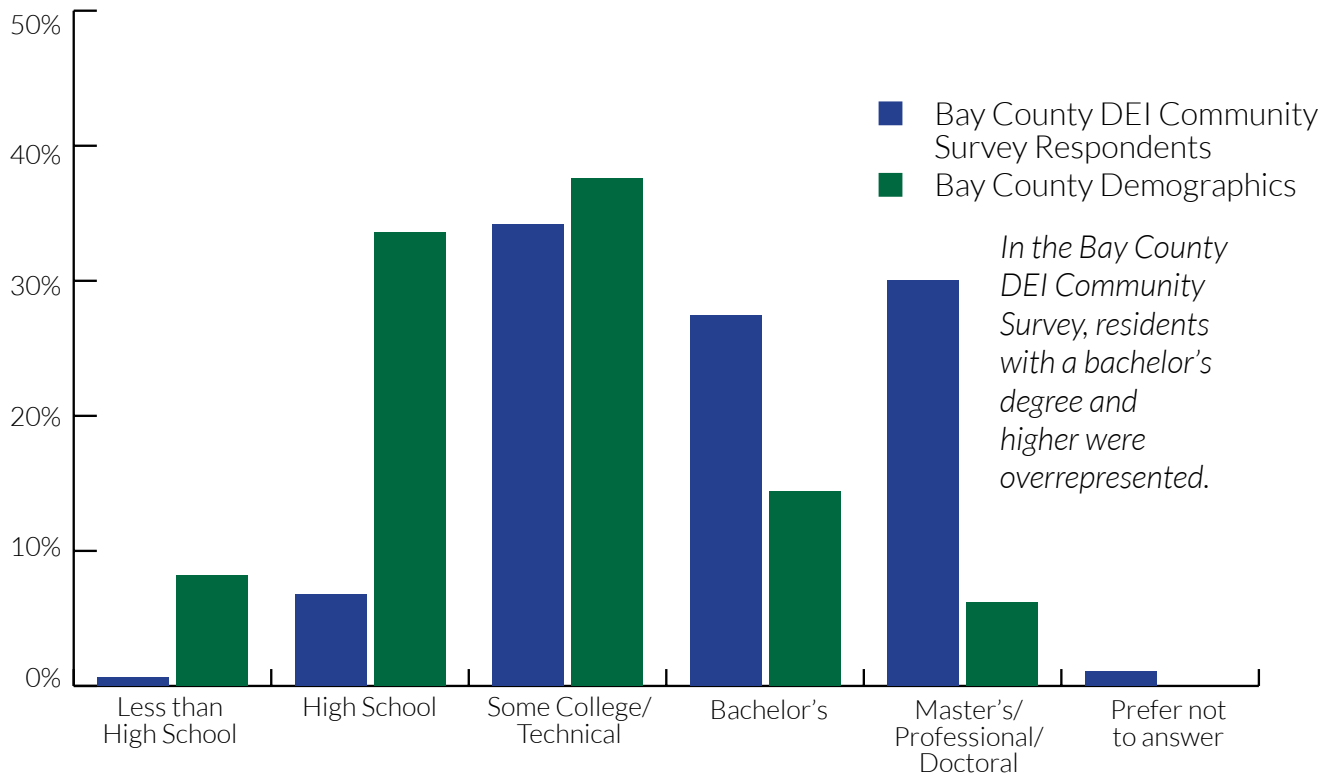
SURVEY RESPONDENTS VS. BAY COUNTY POPULATION

Source: 2021 Bay County DEI Community Survey for Bay County and U.S. Census 2019-one-year estimates (Table B03002).



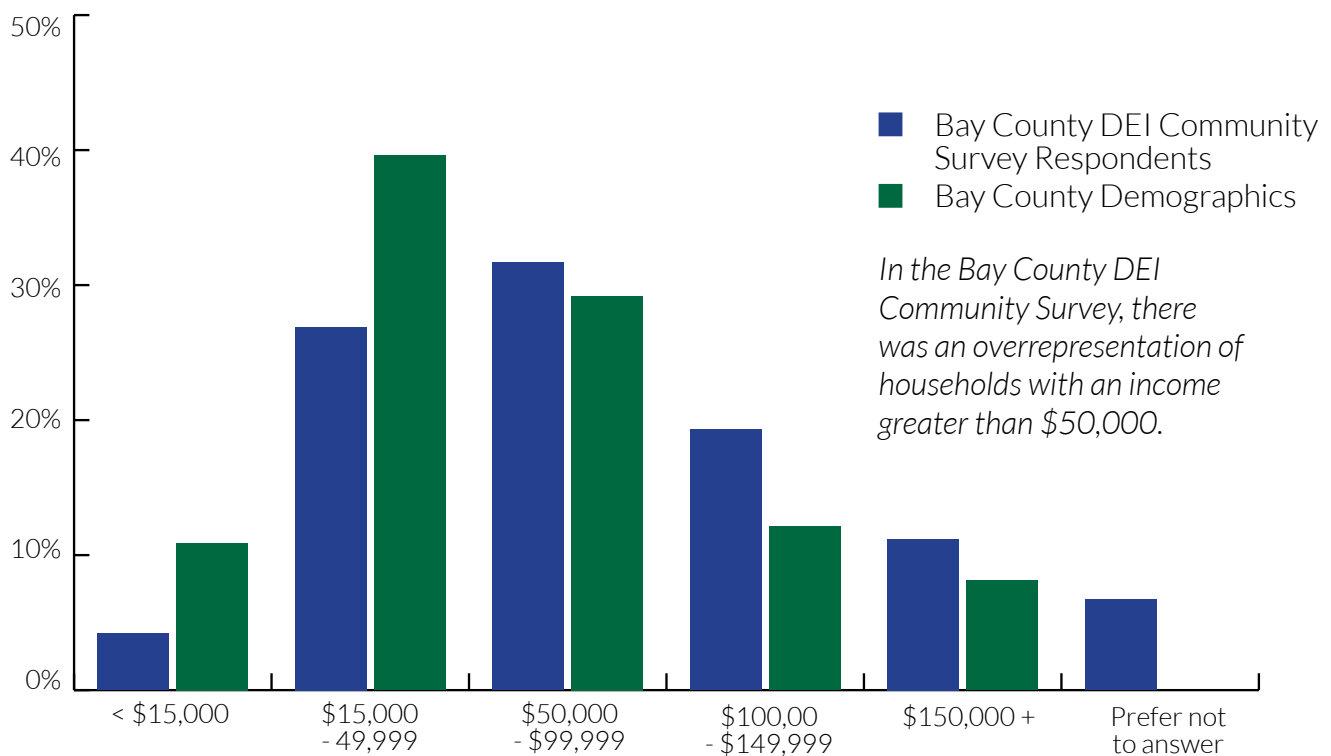
EDUCATION ATTAINMENT LEVELS OF SURVEY RESPONDENTS VS. BAY COUNTY POPULATION

Source: Bay County DEI Survey and U.S. Census 2019-one-year estimates (Table S1501).



MEDIAN HOUSEHOLD INCOME FOR SURVEY RESPONDENTS VS. BAY COUNTY POPULATION

Source: Bay County DEI Survey and U.S. Census 2019-one-year estimates (Table S1501).



MOVING FORWARD

The collection and analysis of data in these five areas is the first step within a much larger effort to promote equity, justice and inclusion in our community. The intention of analyzing each of these areas was to determine if the intersecting and systemic nature of inequity is present in Bay County, and if so, to what degree. The goal of this report is to identify areas of inequity or disparities to help guide the development of sustained action.

Our hope is that together we can live and work in a community where we care for our neighbors and the well-being of the community as a whole. Together we can be united, thriving and resilient. To see where we are going, we must look where we have been. We ask you to join us and share your thoughts on what that vision looks like to you.



BACF'S COMMITMENT

The Bay Area Community Foundation is committed to creating an environment where all feel a sense of belonging and have the opportunity to thrive. Readers of this report are encouraged to approach the data with an open mind and to consider the data within the context of your personal and professional experiences.

For the Community Foundation, this report is a first step toward building a community united, thriving and resilient. It provides a benchmark, informed by quantitative and qualitative data, for the state of diversity, equity and inclusion within our community.

The following is the start of our commitment to working internally and externally with community partners to bring about positive change.

Within our organization

We are collecting data and examining our structures, processes and funding decisions to ensure that we are an open, fair, accessible and equitable organization. Steps we have and are taking:

- All BACF staff complete the Intercultural Development Inventory assessment. Individual growth plans are developed and reviewed annually.
- Continual evaluation and monitoring of Board of Trustees composition and committee membership.
- Audit policies and procedures to uncover systemic biases.
- Incorporate inclusive practices into strategic decision-making, staff hiring and contracts with vendors.
- Examine BACF's development activities, grantmaking and scholarship awards in support of diverse communities and populations.
- Share what BACF is learning about diversity and inclusive practices.

We invite you to reach out to us with any questions, comments, concerns, or to get involved.



Lifting every voice

One of the key takeaways from the DEI Survey was that several groups were not adequately represented in the survey responses. We will seek those voices out.

- Because of Institutional Review Board (IRB) regulations, the DEI Survey was only available to participants over the age of 18. The voices and experiences of our youth matter. In 2023, BACF's Youth Advisory Committee (YAC) will conduct a survey among their peers to collect data on their perceptions and concerns regarding diversity, equity and inclusion as well as the most pressing youth-related needs.
- BACF will conduct targeted outreach to gather the input and perceptions from groups underrepresented in the DEI Survey.

Every person has the opportunity to thrive in our community – for all, for good

BACF's Board of Trustees will work toward aspirations established within key impact areas outlined in its strategic plan, Moving Forward with Vision, adopted in 2022. Each is imperative to building a community where all people are equally valued, welcomed and everyone can say, "I belong here." These aspirations are:

- Early Childhood Development – All children show up for kindergarten ready to learn at a developmentally appropriate level.

With a focus on (0-5) childcare and preschool, we will work with community partners to assess our current capacity, determine our future needs and provide support to put resources into place.

- Post-High School Training/Education with Emphasis on First Generation Students – The growing economy is supported by educational and training opportunities for students and community residents.

We will provide support and continue efforts to increase postsecondary education and training attainment through Bay Commitment, a college access program for first generation college students, and scholarships.

- Sense of Place – Our unique cultural, recreational and natural resources are a cornerstone of what makes our community a great place.

We will provide support and continue efforts to develop safe, welcoming communities in Bay County with amenities that meet the needs and improve the quality of life for both residents and visitors.

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