



COMMUNITY ACTION PARTNERSHIP OF NW MONTANA (CAPNM)

**2017 COMMUNITY NEEDS ASSESSMENT REPORT COVERING
WORK PLAN YEARS 2018-2019: EXECUTIVE SUMMARY**



“CAPNM provides services and advocacy to alleviate poverty, improve lives and strengthen our communities”

“This project is funded in whole or in part under a Contract with the Montana Department of Public Health and Human Services. The statements herein do not necessarily reflect the opinion of the Department.”

Between January and June 2017 CAPNM staff conducted an extensive community outreach and internal research effort to produce this Community Needs Assessment Report. This effort included both quantitative (survey data) and qualitative (focus group) community input to identify and evaluate demographic and socio-economic trends along with priority community service needs. In addition, CAPNM also conducted extensive secondary research from a wide variety of other local, regional and national sources in order to both better understand circumstances that impact the livability and prosperity of northwest Montana residents.

PLANNING PROCESS. This Needs Assessment Report and its methodology followed a **three-step process**. First we research and analyzed a large amount of local, regional and national socio-economic data. Findings from that phase then informed the development of our community needs assessment survey tool. Our third and final step was to directly engage partners and the general public in a series of 10 public input sessions to gather qualitative information beyond the massive quantitative information we'd gleamed from the first two steps.



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POPULATON	Total Pop 2015 (1)	Total Pop 2000 (2)	Pop Change 2000-2015 (1,2)	Percent Change 2000-2015 (1,2)		
Flathead	96,165	74,477	21,688	29.1%		
Lake	29,457	26,507	2,650	10.0%		
Lincoln	19,052	18,837	215	1.1%		
Sanders	11,346	10,227	1,119	10.9%		
INCOME	Median Household	Per Capita	White Per Capita	Native American Per Capita	Asian Per Capita	Multiple Race Per Capita
Flathead	\$58,670	\$26,387	\$26,869	\$16,367	\$16,291	\$13,381
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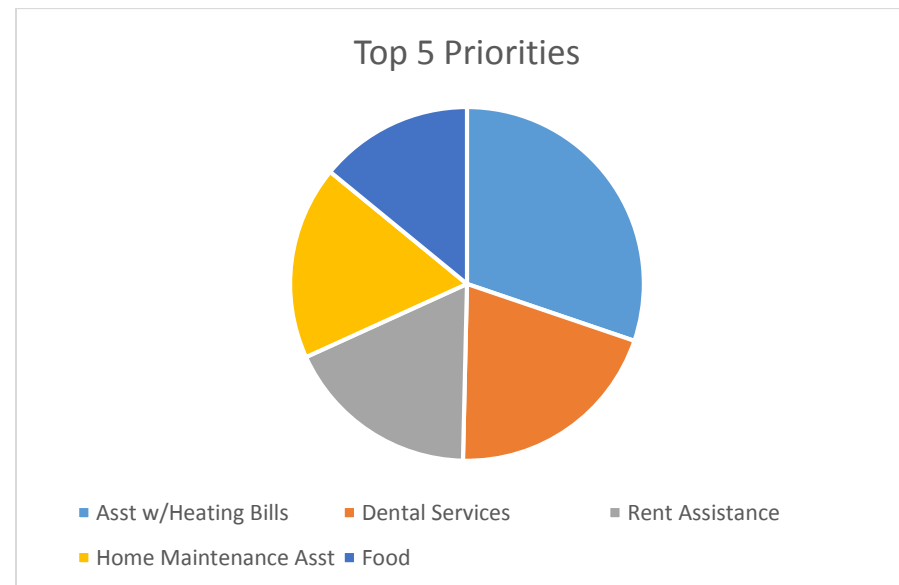
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Overall Survey Findings. The following Table presents survey findings by overall respondents along with county breakouts. The relative priority of the "need" is followed by the percentage of votes.

Overall 4 County Needs	Flathead County Needs	Lake County Needs	Lincoln County Needs	Sanders County Needs
1. Assistance with Heating Bills, (33.60%)	1. Assistance with Heating Bills, (29.18%)	1. Assistance with Heating Bills, (36.36%)	1. Assistance with Heating Bills, (42.31%)	1. Assistance with Heating Bills, (45.45%)
2. Dental Services, (22.40%)	2. Rent Assistance, (22.80%)	2. Rent Assistance, (24.68%)	2. Home Maintenance, (28.46%)	2. Dental Services, (31.17%)
3. Rent Assistance, (19.84%)	3. Dental Services, (22.49%)	3. Food, (20.13%)	3. Dental Services, (24.62%)	3. Home Maintenance, (22.08%)
			3. Weatherization, (24.62%)	3. Weatherization, (22.08%)
4. Home Maintenance, (19.70%)	4. I have no idea at this time, (17.93%)	4. Home Maintenance, (18.18%)	4. Vision Assistance, (22.31%)	3. I have no idea at this time, (22.08%)

5. I have no idea at this time, (18.22%)	5. Home Maintenance, (16.72%)	5. Weatherization, (17.53%)		
6. Food, (15.65%)	6. Transportation, (15.20%)	5. I have no idea at this time, (17.53%)	5. I have no idea at this time, (18.46%)	4. Vision Assistance, (18.18%)
7. Vision Assistance, (14.98%)	7. Food, (14.89%)	6. Dental Services, (16.88%)	6. Food, (15.38%)	5. Rent Assistance, (14.29%)
8. Weatherization, (14.84%)	8. Vision Assistance, (13.07%)	7. Transportation, (14.94%)	7. Transportation, (10.00%)	6. Transportation, (11.69%)
9. Transportation, (13.63%)	9. Down Payment Assistance, (12.16%)	8. Vision Assistance, (12.34%)	7. Employment, (10.00%)	
10. Employment, (9.85%)	10. Employment, (10.64%)	9. Employment, (9.74%)		7. Simple Home/Vehicle Repair Class, (7.79%)
			8. Simple Home/Vehicle Repair Class, (9.23%)	8. Prescription Drug Assistance, (6.49%)
11. Down Payment Assistance, (9.45%)	11. Weatherization, (8.81%)	10. Prescription Drug Assistance, (9.09%)	9. Rent Assistance, (7.69%)	8. Food, (6.49%)
12. Prescription Drug Assistance, (7.02%)	12. Affordable Child Care, (8.21%)	10. Down Payment Assistance, (9.09%)	9. Prescription Drug Assistance, (7.69%)	8. Employment, (6.49%)
12. Simple Home/Vehicle Repair Class, (7.02%)	13. Prescription Drug Assistance, (6.38%)	11. Simple Home/Vehicle Repair Class, (6.49%)	10. Down Payment Assistance, (5.38%)	9. Down Payment Assistance, (3.90%)
13. Affordable Child Care, (6.61%)	14. Financial Counseling, (6.08%)	12. Affordable Child Care, (5.19%)	10. Income Tax Prep Assistance, (5.38%)	10. After School Youth Programs, (2.60%)
14. Financial Counseling, (4.45%)	14. Simple Home/Vehicle Repair Class, (6.08%)	13. Financial Counseling, (4.55%)	11. Affordable Child Care, (2.31%)	10. Income Tax Prep Assistance, (2.60%)
15. More Education & Training, (3.78%)	15. More Education & Training, (5.17%)	13. Income Tax Prep Assistance, (4.55%)	12. Financial Counseling, (1.54%)	11. Affordable Child Care, (1.30%)
16. Income Tax Prep Assistance, (3.64%)	16. Income Tax Prep Assistance, (3.34%)	14. After School Youth Programs, (3.90%)	13. More Education & Training, (0.77%)	11. More Education & Training, (1.30%)
17. After School Youth Programs, (3.3%)	17. After School Youth Programs, (3.04%)	14. More Education & Training, (3.90%)	14. After School Youth Programs, (0%)	12. Financial Counseling, (0%)
18. Parenting Classes, (1.21%)	18. Tutoring/Literacy, (1.22%)	15. Parenting Classes, (2.60%)	14. Tutoring/Literacy, (0%)	12. Tutoring/Literacy, (0%)
19. Tutoring/Literacy, (0.81%)	19. Parenting Classes, (0.91%)	16. Tutoring/Literacy, (0.65%)	14. Parenting Classes, (0%)	12. Parenting Classes, (0%)

The following Chart presents the top 5 regional human service needs as expressed by our 2017 needs assessment participants:



Family Need Findings. The following needs were generally identified to correspond to “individual or family” circumstances:

Families Need:	Overall Rank Order Priority:	Corresponding NPIs:	Corresponding Possible Solutions/Initiatives:
Assistance Paying Heating Bills	1	1.2.J., 1.2.L., 6.2.B., 6.4.G., 6.4.I.,	LIEAP; Energy Share;
Assistance with Medical Services	2	1.2.G., 2.1.E., 2.2.C., 6.2.F., 6.4.E.,	Voucher program for dental and vision care and prescription medicine
Assistance Paying Rent and Deposits	3	1.2.H., 6.2.C.,	Rent, down payment and/or deposit assistance
Assistance with Home Maintenance	4		Post-purchase and home maintenance training; Self-help rehab; voucher for home repair;
Assistance with Access to Food	5	1.2.I., 6.2.A., 6.3.A.2., 6.4.F., 6.5.A., 6.5.B.,	Emergency food kits; Referrals to food banks and meal programs;
Assistance with Home Weatherization	7	1.2.K., 6.4.H., 6.4.I.,	Weatherization;
Assistance with Down Payments on a New Home	9	1.3.E., 1.3.I., 3.2.C., 6.4.E.,	Direct financial assistance; Silent seconds; Referrals to knowledgeable lenders;
Assistance Knowing How to Undertake Simple Home/Vehicle Repairs	11	6.2.D.,	Education class; Referrals to other community services
Assistance Managing Money/Finances	13	1.3.A.4., 1.3.B.1., 1.3.B.2., 1.3.F.1.,	Regular financial coaching from NeighborWorks trained staff; Referrals to other community services

Community Need Findings. The following needs were generally identified to correspond to “community level” circumstances:

The Community Needs:	Overall Rank Order Priority:	Corresponding NPIs:	Corresponding Possible Solutions/Initiatives:
Expanded Access to Dental Services	2	1.2.G., 2.1.E., 2.2.C., 6.2.F., 6.4.E.,	Voucher program;
Expanded Access to Vision Assistance	6	1.2.G., 2.1.E., 2.2.C., 6.2.F., 6.4.E.,	Voucher program;
Expanded Access to Public Transportation Services	8	1.2.F., 2.1.H., 6.2.I., 6.4.C., 6.5.D.,	Bus pass program/tokens;
Expanded Employment Opportunities for Full-Time Living Wage Jobs	10	1.1.A, 1.1.B., 1.1.C., 1.1.D., 1.3.G., 2.1.A., 2.1.B., 3.2.B.,	Business retention, expansion and relocation support services; municipal incentives; Chamber supports
Expanded Access to Prescription Drug Assistance	11	1.2.G., 2.1.E., 2.2.C., 6.2.F., 6.4.E.,	Voucher program; Referrals to other community services
Expanded Access to Affordable Child Care Services	12	2.1.F., 6.4.B.,	Voucher program; Referrals to other community services
Expanded Access to More Education/Training Programs and Support Services	14	1.2.A., 1.2.B., 1.2.C., 1.3.H., 2.1.I.,	
Expanded Access to Income Tax Preparation	15	1.3.A., 1.3.D.,	Expand AARP agents; reintroduce VITA program; offer expanded hours and locations;

Expanded Access to After School Youth Programs	16	1.2.D., 1.2.E., 2.1.G., 6.3.A.4., 6.3.B.1-5., 6.4.A.,	
Expanded Access to Parenting Classes	17	6.3.C.1-2.,	
Expanded Access to Tutoring/Literacy Programs	18	2.1.I.,	

CAPNM FY 2018-19 CSBG SUMMARY WORK PLAN

COMMUNITY SERVICE

Initiatives/Strategies:

Number of low-income households that achieve an increase in financial assets and/or financial skills as a result of CAPNM trainings

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CAPNM provides accessible transportation resources that are available to low-income people, including public or private transportation through vouchers or direct agency assistance

Through various housing programs offered at CAPNM, low-income people in CAPNMs service area will purchase their own home in their community

Through various services provided at CAPNM to Senior Citizens, they are able to maintain an independent living situation

CAPNM provides Emergency Rent Assistance and Security Deposits to assist individuals/families secure adequate housing and avoid transitioning into homelessness

CAPNM provides support services to seniors, disabled or their caregivers to promote mobility and independence

CAPNM provides services to Family Supports (Seniors, Disabled and Caregivers) to assist in the obtaining of health care services for themselves or family member to help supplement household income to provide other basic necessities

CAPNM provides services to Family Supports (Seniors, Disabled and Caregivers) to assist in obtaining or maintaining safe and affordable housing for themselves or family members to help supplement household income

EMPLOYMENT

CAPNM assists low-income participants get a job or become self-employed.

CAPNM assists clients to obtain skills and competencies required to reduce barriers required for employment

DEPARTMENT

CAPNM assists clients without high school diploma or equivalent in completing ABE/GED and receive certificate or diploma

Projected Outcomes:

80/100 or 80% of participants demonstrate the ability to complete and maintain a budget for over 90 days

10/100 or 10% of participants will self report increased savings at the end of the trainings

10/100 or 10% of participants will self report at least one financial change as a result of trainings

50 clients are provided transportation support services

150/200 or 75% of First Time Homebuyers and 710 or 70% of other CAPNM participants (like CLT) will purchase their own home

3000/3500 or 86% senior citizens receive services from CAPNM that help them maintain an independent lifestyle

300/400 or 75% applicant individuals or families in danger of losing housing will avoid homelessness

10/20 or 50% of clients or caregivers seeking support services will receive assistance

10/20 or 50% of clients needing health care support services will receive assistance; 100% of those needing referrals will receive them

100/150 or 67% of clients or caregivers will receive safe and affordable housing assistance

158/450, or 35% of the general and 26/32, or 81% of displaced home maker participants will obtain employment

400/450 or 89% of the general and 16/20 or 80% of displaced home maker participants obtain pre-employment skills/competencies required for employment

5/450 or 0.011% of individuals without high school diploma or equivalent complete ABE/GED and receive certificate or diploma

	CAPNM assists clients in completing post secondary education program	10/450 or 0.022% of individuals complete post-secondary program and obtain certificate or diploma
	CAPNM assists clients in obtaining care for child or other dependent in order to gain or maintain employment	5/450 or 0.011% of families/individuals receive child care assistance in support of employment
	CAPNM assists clients in obtaining access to reliable transportation and/or driver's license in order to gain or maintain employment	10/450 or 0.022% of individuals obtain transportation support services in support of employment
	CAPNM assists clients in obtaining health care services for themselves or a family member in support of family stability or gain/retain employment CAPNM assists clients in obtaining safe and affordable rental housing in support of family stability or gain/retain employment	10/50 or 20% individuals receive health care services for themselves or a family member 150/200 or 75% of Community Service clients and 100/150 or 67% of Housing clients obtain rental housing of choice
ENERGY DEPARTMENT	CAPNM assists clients in obtaining food assistance in support of family stability or gain/retain employment	20/50 or 40% of individuals seeking food assistance receive it
	CAPNM provides Clothing Units to low-income individuals and/or families to supplement household income for other basic necessities	100 Clothing Units provided to individuals and/or families by CAPNMs services
	CAPNM assists clients in obtaining energy assistance and thereby increases their disposable household income	3700/4300, or 86% of applicants that apply are found eligible and receive heat assistance
	CAPNM partners with utility companies to provide emergency assistance, fee waivers and discounts. CAPNM supports other basic necessities, such as food, by providing Emergency Utility Payments to ensure heat and power CAPNM assists clients in obtaining energy assistance, increasing their disposable household income in support of self-sufficiency	2775/3700, or 75% of participants receive energy bill assistance and/or fee waivers through partnerships with utility companies 3323/3778 or 88% of applicant individuals in danger of being without heat will receive assistance so that other basic necessities, such as food, can be secured 3400/4000, or 85% of applicants that apply are found eligible and receive heat assistance
HOUSING DEPARTMENT	Increase affordable/low-income housing opportunities in CAPNMs service area by building new communities and renovating existing homes	20 new or existing homes are renovated
	CAPNM assists the elderly maintain an independent living situation	4000/6000 or 67% of seniors are able to maintain an independent living situation
	The quality of life and assets in low-income neighborhoods are improved by CAPNM because it preserves neighborhood quality-of-life resources	10 new or existing homes are renovated which are occupied by a senior
	Through various services provided at CAPNM to Individuals with Disabilities, they are able to maintain an independent living situation	2500/3000 or 83% of individuals with disabilities receive services to maintain an independent lifestyle
WEATHERIZATION DEPARTMENT	CAPNM assists clients in obtaining non-emergency weatherization assistance, increasing their disposable income in support of self-sufficiency	Of those who qualify and are eligible 3% (125/3700) will receive WX energy assistance
	Safe and affordable housing units in the community preserved or improved through construction, weatherization, or rehabilitation achieved by CAPNM CAPNM provides services to Family Supports (Seniors, Disabled and Caregivers) to assist in the obtaining non-emergency WX energy assistance for themselves or family member to help supplement household income to provide other basic necessities	400/4500 or 0.089% of eligible weatherization units are preserved or improved Of those who qualify, 3% (150/4500) will receive non-emergency WX energy assistance



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**2017 COMMUNITY NEEDS ASSESSMENT
REPORT COVERING WORK PLAN YEARS
2018-2019: **PART A FINDINGS****



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ACKNOWLEDGEMENTS

CAPNM BOARD OF DIRECTORS

Robin Haidle, Lincoln County (Private Sector Rep)
Laura Burrows, Lake County (Private Sector Rep)
Danelle Whitten, Flathead County (Low Income Sector Rep)
Alan McCurry, Lincoln County (Public Sector Rep)
Chance Barrett, Flathead County (Private Sector Rep)
Commissioner Dave Stipe, Lake County (Public Sector Rep)
Kate Huntsberger, Lincoln County (Low Income Sector Rep)
Vince Rubino, Lake County (Low Income Sector Rep)
Commissioner Glen Magera, Sanders County (Public Sector Rep)
Holly Wagner, Flathead County (Public Sector Rep)

CAPNM STAFF (the following staff assumed lead responsibilities for the implementation of the survey and writing of this report)

Tracy Diaz, Executive Director
Patrick Malone, Deputy Director
Jackson Diaz, Community Collaboration Coordinator

COMMUNITY PARTNERS

Cities of Columbia Falls, Coram, Eureka, Hot Springs, Hungry Horse, Kalispell, Kila, Libby, Marion, Martin City, Polson, Thompson Falls, Troy
Community Management Teams from Flathead, Lake, Lincoln and Sanders Counties
Flathead County Best Beginnings Community Council
Flathead County Food Bank
Flathead County Head Start
Lake County Resource Round Table



Lincoln County



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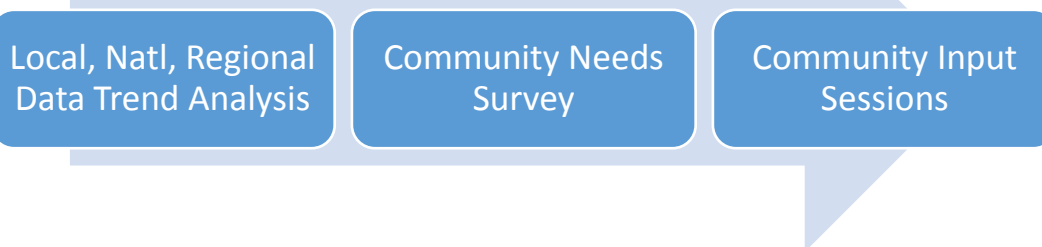
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Assistance Paying Rent and Deposits	3	1.2.H., 6.2.C.,	Rent, down payment and/or deposit assistance
Assistance with Home Maintenance	4		Post-purchase and home maintenance training; Self-help rehab; voucher for home repair;

Assistance with Access to Food	5	1.2.I., 6.2.A., 6.3.A.2., 6.4.F., 6.5.A., 6.5.B.,	Emergency food kits; Referrals to food banks and meal programs;
Assistance with Home Weatherization	7	1.2.K., 6.4.H., 6.4.I.,	Weatherization;
Assistance with Down Payments on a New Home	9	1.3.E., 1.3.I., 3.2.C., 6.4.E.,	Direct financial assistance; Silent seconds; Referrals to knowledgeable lenders;
Assistance Knowing How to Undertake Simple Home/Vehicle Repairs	11	6.2.D.,	Education class; Referrals to other community services
Assistance Managing Money/Finances	13	1.3.A.4., 1.3.B.1., 1.3.B.2., 1.3.F.1.,	Regular financial coaching from NeighborWorks trained staff; Referrals to other community services

Community Need Findings. The following needs were generally identified to correspond to “community level” circumstances:

The Community Needs:	Overall Rank Order Priority:	Corresponding NPIs:	Corresponding Possible Solutions/Initiatives:
Expanded Access to Dental Services	2	1.2.G., 2.1.E., 2.2.C., 6.2.F., 6.4.E.,	Voucher program;
Expanded Access to Vision Assistance	6	1.2.G., 2.1.E., 2.2.C., 6.2.F., 6.4.E.,	Voucher program;
Expanded Access to Public Transportation Services	8	1.2.F., 2.1.H., 6.2.I., 6.4.C., 6.5.D.,	Bus pass program/tokens;
Expanded Employment Opportunities for Full-Time Living Wage Jobs	10	1.1.A, 1.1.B., 1.1.C., 1.1.D., 1.3.G., 2.1.A., 2.1.B., 3.2.B.,	Business retention, expansion and relocation support services; municipal incentives; Chamber supports
Expanded Access to Prescription Drug Assistance	11	1.2.G., 2.1.E., 2.2.C., 6.2.F., 6.4.E.,	Voucher program; Referrals to other community services
Expanded Access to Affordable Child Care Services	12	2.1.F., 6.4.B.,	Voucher program; Referrals to other community services
Expanded Access to More Education/Training Programs and Support Services	14	1.2.A., 1.2.B., 1.2.C., 1.3.H., 2.1.I.,	
Expanded Access to Income Tax Preparation	15	1.3.A., 1.3.D.,	Expand AARP agents; reintroduce VITA program; offer expanded hours and locations;
Expanded Access to After School Youth Programs	16	1.2.D., 1.2.E., 2.1.G., 6.3.A.4., 6.3.B.1-5., 6.4.A.,	
Expanded Access to Parenting Classes	17	6.3.C.1-2.,	
Expanded Access to Tutoring/Literacy Programs	18	2.1.I.,	

INTRODUCTION

The Community Action Partnership of Northwest Montana was established in 1976 to serve Flathead, Lake, Lincoln and Sanders counties as a comprehensive anti-poverty/personal empowerment community-based private, nonprofit corporation. Lincoln and Sanders are frontier Counties (fewer than 6 people per square mile) with limited employment opportunities and low wages. Lake and Flathead are rural Counties. Unfortunately, wage levels are lagging far behind housing and health care costs, and area workers are struggling harder than ever to make ends meet, particularly in this economic downturn with high unemployment, rising foreclosures and widespread financial crises.

CAPNM's main office is located in the city of Kalispell in Flathead County with outreach offices in Libby (Lincoln County) and Polson (Lake County). Sanders County is served by staff from all three offices along with a special relationship CAPNM has with Job Services. CAPNM has a commitment to utilizing all programs and opportunities to their fullest and using them as a tool for developing additional resources for the low-income and disadvantaged individuals and communities of which it serves. CAPNM had an annual operating budget of approximately seven million dollars in 2016. By serving as the umbrella organization for various programs, CAPNM is able to reduce administration expenses for the entire agency and put more dollars into programs designed to meet specific needs in the communities. Programs administered by CAPNM are all geared towards supporting and empowering individuals and families who are economically and/or physically disadvantaged.

CAPNM's mission statement is to provide services and advocacy to alleviate poverty, improve lives and strengthen communities. We achieve this by developing resources; both human and financial, to help people of all ages and situations confront and overcome obstacles so that they can lead independent and productive lives. CAPNM focuses on five strategic community needs (and partners with other regional agencies and organizations on many others). They are: Community Services; Education and Training; Home Heating, Efficiency and Safety Assistance; Housing, and Weatherization. Through our programs and services, we foster sustainable results by way of practical yet comprehensive approaches to social and economic challenges.

Every three years CAPNM conducts a regional community needs assessment survey (see Appendix C in Part B beginning at page 9) to measure changes in community conditions which then leads into our multi-year community service block grant work plan as required by the Montana Department of Public Health and Human Services on behalf of the federal Office of Community Services. The survey is structured according to the requirements of the National Association for State Community Service Programs. This survey and associated needs assessment research is comprised of customer data, stakeholder data, partner focus groups and a series of Town Hall meetings. In addition to the four counties, CAPNM also conducted extensive outreach to the following communities within our service area: Columbia Falls, Coram, Eureka, Hot Springs, Hungry Horse, Kalispell, Kila, Libby, Marion, Martin City, Polson, Thompson Falls, Troy, and Whitefish.

In addition to this quantitative survey research and the accompanying qualitative public input sessions, CAPNM also conducted extensive secondary research from a wide variety of other local, regional and national sources in order to both better understand the larger socio-economic context of poverty and historic trends impacting the livability and prosperity of northwest Montana residents. Most of this analysis is presented in the Other Research Finding chapter beginning at page 20.

NEEDS ASSESSMENT METHODOLOGY

The material presented in this report comes from a wide variety of sources, including; our 26 question community needs survey, a series of structured “community partner” focus groups, a series of general community “Town Hall” meetings, and a review of other agency community needs assessment reports and studies.

This Needs Assessment Report and its methodology followed a **three-step process**. First we research and analyzed a large amount of local, regional and national socio-economic data. Findings from that phase then informed the development of our community needs assessment survey tool. Our third and final step was to directly engage partners and the general public in a series of 10 public input sessions to gather qualitative information beyond the massive quantitative information we’d gleaned from the first two steps.



STEP ONE: Local, Regional and National Socio-Economic Research and Data Trend Analysis (January-March 2017).

Prior to designing and conducting our community needs survey we conducted extensive research for each County using the most recent data from the U.S. Census Bureau (American Community Survey, Decennial Census) supplemented by housing data from the U.S. Department of Housing and Urban Development and a living wage calculator by the Massachusetts Institute of Technology faculty. Where available this data allowed us to compare changes and trends between 2010 and 2015 or at least 2000 and 2015. In limited cases more recent data were available. See next Chapter for a detailed presentation of these results. In Step One we also analyzed a wide range of demographic and socio-economic data. Some of this came directly from other partners like the Flathead Best Beginnings Council and Health District.

STEP TWO: Community Needs Survey (April-June 2017).

The survey was distributed three ways between March 2017 and June 2017: first, it was mailed to all 5,000 of our current enrolled home energy clients; it was distributed to community gathering spots (like CAPNM offices, businesses, community/senior centers, government buildings, gas stations, restaurants, etc. as well as emailed to as many community contacts as we have), and it was given to all participants at our focus group and town hall meetings. In total #768 individuals completed our survey.

Data from all the surveys were entered into Survey Monkey from which a series of reports were generated. Individual reports presenting the findings for all four counties may be found in Appendix D of Part B.

STEP THREE: Community Input Sessions (May-June 2017).

CAPNM staff and Board agreed upon a two-phase community input process to gain qualitative input: a series of community partner focus groups along with a series of general community “town hall” type input sessions.

Community Partner Focus Groups. CAPNM identified and developed a comprehensive list of community partners to engage in a 60-75 minute structured and facilitated focus group session. We intentionally went after a representative listing of partners that cover our five strategic program areas where available. In total we held 6 sessions which involved #96 individuals and #61 organizations who participated in our focus groups. Focus group write-ups can be found in Appendix D of Part B.

General Community Town Hall Meetings. CAPNM designed and conducted four sessions which involved #16 individuals who participated in our Town Hall meetings. Town Hall write-ups can be found in Appendix D of Part B.

REGIONAL and COMMUNITY-LEVEL RESEARCH FINDINGS

Socio-economic analysis, to provide us with a quick snapshot of community vitality along with historic trends, was conducted on two levels. First we compared the State of Montana against South Dakota and the United States. Secondly, we compared each of our four counties against one another to see what trends were emerging.

REGIONAL COMPARISONS.

The personal income data trends presented in Attachment A (page 41) generally shows Montana underperforming South Dakota and the United States not only in the near past but even farther back to the mid-1970s in terms of real per capita personal income growth. (South Dakota was selected for comparison purposes as being more representative than Idaho, North Dakota or Wyoming). One very telling trend line, through very disturbing, is Figure 4 which depicts state trends relative to the national per capita personal income which shows a dramatic switch between states since about 1985 when South Dakota takes a commanding position over Montana.

TREND ANALYSIS: Four County Comparisons.

Overall between 2000 and 2015 the region saw general improvements in most social and economic indicators. Some of this undoubtedly was tied to improvements in the national, state and regional economy 'post-recession.' In other cases some improvements were directly tied to human service program strategies and positive outcomes. Together they meant for better times for most residents.

That is not to say, however, that everyone is better off. Some trends and individual family circumstances require further support. Three areas stood out as concerns: childhood poverty, homeownership and prices, and family income. Childhood poverty remains very high and on average much higher than the state as a whole: Montana (0-4 = 22.3%; 5-17 = 18.6%; 65+ = 8.3%) in comparison to say Sanders at (0-4 = 42.6%; 5-17 = 38.0%; 65+ = 9.8%). Owner occupied homes (which includes second and vacation homes) saw a dramatic decline on a percentage basis dropping in Flathead County from 85.1% in 2000 to only 55.66% in 2015 (a 29.44% decline) whereas Montana as a state remained relatively stable over that same time period (86.9% in 2000 to 83.7% in 2015). One obvious consequence of this decline were lowered vacancy rates (to the point where Sanders County reported 0%, Flathead 1.2% and Lincoln at only 1.9% - this compares to the State at 6.2%). The combined result most certainly had to be higher rent and home purchase prices (leaving less discretionary income for all other life expenses). In terms of income, only Flathead and Lake exceeded state and national figures (\$58,670 and \$51,045 compared to \$47,169 (MT) and \$53,889 (US).

Here are some other highlights in comparing trends between Counties (in no particular priority):

- Flathead County experienced the greatest population growth between 2000 and 2015 (25.3%) and Lincoln the least (2.7%).
- Flathead County reported the highest median household and per capita income (\$58,670 and \$26,387) while Sanders reported the least (\$39,978 and \$20,169).
- Lincoln County reported the highest percentage of owner occupied residences (59.05%) with Lake the least (50.11%).
- Flathead County reported the highest fair market rent for a 1-bedroom apartment (\$589) and Sanders the least (\$543).
- Flathead County reported the lowest poverty rates for the general population (13.6%) and youth age 0-17 (18.9%) and Lake the highest poverty for the general population (22.7%) and Sanders for youth (30.3%).

POPULATION	Total Pop 2015 (1)	Total Pop 2000 (2)	Pop Change 2000-2015 (1,2)	Percent Change 2000-2015 (1,2)		
Flathead	96,165	74,477	21,688	29.1%		
Lake	29,457	26,507	2,650	10.0%		
Lincoln	19,052	18,837	215	1.1%		
Sanders	11,346	10,227	1,119	10.9%		
INCOME	Median Household	Per Capita	White Per Capita	Native American Per Capita	Asian Per Capita	Multiple Race Per Capita
Flathead	\$58,670	\$26,387	\$26,869	\$16,367	\$16,291	\$13,381
Lake	\$51,045	\$22,277	\$25,817	\$17,778	\$15,070	\$12,152
Lincoln	\$45,735	\$22,855	\$23,118	\$12,556	\$12,558	\$16,972
Sanders	\$38,978	\$20,169	\$20,749	\$9,555	\$12,558	\$15,578
HOUSING	Owner Occupied - Residential (2015)	Occupied housing units without plumbing/% (2015)	Fair Market Rent (3): Efficiency	Fair Market Rent (3):: One-Bedroom	Fair Market Rent (3):: Two Bedroom	Fair Market Rent (3):: Three Bedroom
Flathead	55.66%	170/0.46%	\$490	\$589	\$755	\$1,100
Lake	50.11%	49/0.41%	\$435	\$569	\$658	\$880
Lincoln	59.05%	199/1.38%	\$406	\$559	\$658	\$817
Sanders	55.84%	110/2.18%	\$481	\$543	\$658	\$858
POVERTY	All ages, # of people	All ages, Rate	Age 0-17, Persons	Age 0-17, Poverty Rate	Age 5-17, Persons	Age 5-17, Poverty Rate
Flathead	12,776	13.6%	3,958	18.9%	2,735	17.8%
Lake	6,541	22.7%	2,046	29.7%	1,344	27%
Lincoln	3,622	19.2%	1,024	30.1%	710	28.6%
Sanders	2,316	20.7%	606	30.3%	412	28.8%

Footnotes: US Census Bureau, American Community Survey. 2. US Census Bureau, Decennial Census. 3. HUD User, FY 2016, July 2016

Though much of the data utilized in this report is for program year 2013 it still paints a clear picture of change and challenge. While a County like Flathead is in most respects “economically and financially healthier” than our other counties, many individuals and households continue to struggle in this post-recession era. One indicator of this is how a single county compares to the state and national as a whole. So while Flathead residents might be better off than say Sanders, all of our Counties are generally still under-performing in several areas compared to the state and nation.

Flathead County.

Here are some highlights (in no particular priority):

- Nonwhite residents comprised 10% of the population statewide but only 4.3% in the Flathead
- Veterans over age 18 represent 12.35% in the Flathead compared to 12.23% statewide and 8.99% nationwide
- Poverty rates were similar with 16.7% in the Flathead and 16.1% statewide and 15.8% nationwide for all ages and comparable for youth ages 0-17 (Flathead 22.4%, state 20.8% and nation 22.2%). What’s more of interest are the trends. Flathead’s poverty grew by 5.15% between 2000 and 2013 while the state only grew by 2.8% (though the Flathead was lower at 13.3% for households in poverty when compared to the state at 14.1%). Comparisons of residents by gender in poverty between Flathead (16%), the state (16.24%) and the nation (16.57%) only varied slightly for females and men were lower in the Flathead. Poverty among seniors was less in the Flathead (7.2%) than the state (8.4%). The biggest shining light was that in nearly all race categories poverty rates in the Flathead were substantially lower than Montana overall (the only exception being Native Hawaiian/Pacific Islander (of which there were only 8 people)
- Unemployment rates are still high with Flathead at 6.8%, the state at 4.7% and the nation at 5.6%, but at least they are dropping (Flathead’s rate dropped 1.09% between March 2014 and March 2015 (the state only dropped 0.97% and the nation 1.22%))
- Income is another area where the Flathead performed well. Or, at least for median household income. - \$46,885 for the Flathead compared to \$46,893 for the state and \$52,250 for the nation. In terms of per capita it looks a little different (\$25,790 in Flathead, \$25,373 in the state and \$28,155 for the nation.

- Educational attainment continues to be an area where our region falls behind (especially the nation) – 8.6% of Flathead residents have a graduate degree compared to 10.8% for nation (but we have a far higher literacy rate, 92% compared to 85.4%)

POPULATION	Total Pop 2015 (1)	Total Pop 2000 (2)	Pop Change 2000-2015 (1,2)	Percent Change 2000-2015 (1,2)		
	96,165	74,477	21,688	29.1%		

INCOME	Median Household	\$47,851	Per Capita	\$26,388		
medicare	Persons 65+	17,021	Disabled Persons	5,040		
uninsured	# uninsured	12,988	% uninsured	16.70%		

HOUSING						
ownership	Owner Occupied (2015)	55.66%				
vacancy rates	Residential Addresses	Vacant Residential Addresses	Residential Vacancy Rate	Business Addresses	Vacant Business Addresses	Business Vacancy Rate
	55,495	681	1.2%	6,604	430	6.5%
conditions	Occupied housing units without plumbing (2015)	170	Percent without plumbing (2015)	0.46%		
fair market rents (3)	Efficiency Unit	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom	
	\$490	\$589	\$755	\$1,100	\$1,252	

POVERTY	All ages, # of people	All ages, Rate	Age 0-17, Poverty #	Age 0-17, Poverty Rate	Age 5-17, Poverty #	Age 5-17, Poverty Rate
	12,776	13.6%	3,958	18.9%	2,735	17.8%
persons	Persons in Poverty 2000	Poverty Rate 2000	Persons in Poverty 2015	Poverty Rate 2015	Poverty Rate Change 2000-2015	
	8,745	11.6%	12,776	13.6%	+2.0%	
households/families	Total Households	Households in Poverty	Percent Households in Poverty	Families with Married Couples	Families with Male Householder	Families with Female Householder
	37,106	4,844	13.1%	887	373	886
	Married Couples	Male Householder	Female Householder			
	41.3%	17.4%	41.3%			
gender	Total Male	Percent Male	Total Female	Percent Female		
	5,818	12.7%	6,489	14%		
race	White	Black	American Indian	Asian	Native Hawaiian	Multiple Race
	12.84%	18.73%	17.8%	8.94%	30.8%	34.4%
age	Ages 0-5 (2015)	Ages 5-17 (2015)	Senior Poverty Rate (2015)			
	16.5%	18.8%	7.6%			
free/reduced lunch	5,594	Percentage	40.69%			
SNAP payments	# of households	3,362	% of households	9.06%		

DEMOGRAPHICS						
age		Age 0 – 5 %	Age 5 – 19 %	Age 20 – 64 %	Age 65 & Over %	Total/%

	Male	6.3%	19.8%	58.2%	15.8%	46,583/49.9%
	Female	5.6%	18.1%	59.4%	17.1%	48,750/50.1%
veterans	Total	% Pop over 18	Vets Age 18-34	Vets Age 35-54	Vets Age 55-64	Vets Age 65 +
	8,367	11.6%	691	1,612	2,020	4,044
employment	Labor Force	Employed	Unemployed	Unemployment Rate (2016)		
	44,954	42,532	2,422	5.4%		
education	No HS Diploma	High School Only	Some College	Associates Degree	Bachelor's Degree	Graduate/Professional Degree
	5.72%	29.9%	26.1%	9.2%	20.4%	8.7%
literacy	% Lacking Literacy Skills	8.0%				

LIVING WAGE CALCULATION (4)	1 Adult/1 Child	2 Adults (1 working)	2 Adults (1 working), 2 kids
Hourly Wages/Living Wage	\$22.65	\$21.31	\$23.91
Hourly Wages/Poverty Wage	\$7.00	\$10.00	\$11.00
Annual Expenses			
Food	\$5,289	\$6,589	\$10,588
Child Care	\$6,858	\$0	\$0
Medical	\$6,009	\$4,787	\$5,778
Housing	\$9,924	\$8,016	\$9,924
Transportation	\$7,669	\$7,669	\$10,235
Other	\$4,059	\$4,059	\$5,514
Required Annual Income After Taxes	\$39,807	\$31,120	\$42,006
Required Annual Income Before Taxes	\$47,106	\$36,688	\$49,742

Lake County.

Here are some highlights (in no particular priority):

- Nonwhite residents comprised 10% of the population statewide but 42.0% in Lake (mostly due to American Indians)
- Veterans over age 18 represent 10.0% in Lake County compared to 12.23% statewide and 8.99% nationwide
- Poverty rates were similar with 20.3% in Lake and 16.1% statewide and 15.8% nationwide for all ages and comparable for youth ages 0-17 (Lake 30.7%, state 20.8% and nation 22.2%). What's more of interest are the trends. Lake's poverty grew by 2.1% between 2000 and 2013 while the state grew by 2.8% (Lake was however higher at 19.9% for households in poverty when compared to the state at 14.1%). Comparisons of residents by gender in poverty between Lake (23.35%), the state (16.24%) and the nation (16.57%) varied widely for females and men were also higher. Poverty among seniors was also higher in Lake County (8.9%) than the state (8.4%).
- Unemployment rates are still high with Lake at 5.6%, the state at 4.7% and the nation at 5.6%, but at least they are dropping (Lake's rate dropped 1.48% between March 2014 and March 2015 (the state only dropped 0.97% and the nation 1.22%))
- Income is another area where Lake County lags the state. For median household income. - \$38,019 for Lake County compared to \$46,893 for the state and \$52,250 for the nation. In terms of per capita it looks a little better (\$22,521 in Lake, \$25,373 in the state and \$28,155 for the nation).
- Educational attainment continues to be an area where improvement would be welcome – 8.4% of Lake County residents have a graduate degree compared to 10.8% for nation (but we have a higher literacy rate, 90% compared to 85.4%)

POPULATION	Total Pop 2015 (1)	Total Pop 2000 (2)	Pop Change 2000-2015 (1,2)	Percent Change 2000-2015 (1,2)		
	29,457	26,507	2,650	10.0%		

INCOME	Median Household	\$38,732	Per Capita	\$22,278		
medicare	Persons 65+	5,525	Disabled Persons	1,111	Total Persons	6,407
uninsured	# uninsured	5,800	% uninsured	25.20%		

HOUSING						
ownership	Owner Occupied (2015)	50.11%				
vacancy rates	Residential Addresses	Vacant Residential Addresses	Residential Vacancy Rate	Business Addresses	Vacant Business Addresses	Business Vacancy Rate
	14,119	566	4.0%	1,175	134	11.4%
conditions	Occupied housing units without plumbing (2015)	49	Percent without plumbing (2015)	0.41%		
fair market rents (3)	Efficiency Unit	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom	
	\$435	\$569	\$658	\$880	\$1,112	

POVERTY	All ages, # of people	All ages, Rate	Age 0-17, Poverty #	Age 0-17, Poverty Rate	Age 5-17, Poverty #	Age 5-17, Poverty Rate
	6,541	22.7%	2,046	29.7%	1,344	27%
persons	Persons in Poverty 2000	Poverty Rate 2000	Persons in Poverty 2015	Poverty Rate 2015	Poverty Rate Change 2000-2015	
	4,825	18.2%	6,541	22.7%	+4.5%	
households/families	Total Households	Households in Poverty	Percent Households in Poverty	Families with Married Couples	Families with Male Householder	Families with Female Householder
	11,978	2,526	21.1%	511	208	525
	Married Couples	Male Householder	Female Householder			
	41.1%	16.7%	42.2%			
gender	Total Male	Percent Male	Total Female	Percent Female		
	3,171	22.51%	3,338	22.71%		
race	White	Black	American Indian	Asian	Native Hawaiian	Multiple Race
	17.42%	14.29%	36.57%	12.84%	75%	27.2%
age	Ages 0-4 (2015)	Ages 5-17 (2015)	Senior Poverty Rate (2015)			
	43%	29%	9.9%			
free/reduced lunch	4,442	Percentage	58.44%			
SNAP payments	# of households	1,949	% of households	16.27%		

DEMOGRAPHICS						
age		Age 0 - 4	Age 5 - 17	Age 18 - 64	Age 64 & Over	Total/%
	Male	1,026	2,640	8,104	2,316	14,086/49.0%
	Female	997	2,499	8,536	2,610	14,642/51.0%
	Total/%	2,023/7%	5,089/18%	16,640/58%	4,926/17%	28,728/100%
veterans	Total	% Pop over 18	Vets Age 18-34	Vets Age 35-54	Vets Age 55-64	Vets Age 65 +
	2,711	12.35%	157	470	627	1,457
employment	Labor Force	Employed	Unemployed	Unemployment Rate (2016)		
	12,891	12,347	544	4.2%		

education	No HS Diploma	High School Only	Some College	Associates Degree	Bachelor's Degree	Graduate/Professional Degree
	9.2%	31.4%	26%	9%	15.6%	8.8%
literacy	% Lacking Literacy Skills	10.0%				

LIVING WAGE CALCULATION (4)	1 Adult/1 Child	2 Adults (1 working)	2 Adults (1 working), 2 kids
Hourly Wages/Living Wage	\$21.66	\$20.32	\$22.92
Hourly Wages/Poverty Wage	\$7.00	\$10.00	\$11.00
Annual Expenses			
Food	\$5,289	\$8,193	\$10,556
Child Care	\$6,858	\$0	\$0
Medical	\$6,009	\$5,810	\$5,778
Housing	\$8,100	\$8,100	\$8,100
Transportation	\$7,669	\$8,690	\$10,235
Other	\$4,059	\$4,880	\$5,514
Required Annual Income After Taxes	\$37,983	\$35,672	\$40,182
Required Annual Income Before Taxes	\$45,045	\$42,273	\$47,681

Lincoln County.

Here are some highlights (in no particular priority):

- Nonwhite residents comprised 10% of the population statewide but only 4.0% in Lincoln County
- Veterans over age 18 represent 12.8% in Lincoln County compared to 12.23% statewide and 8.99% nationwide
- Poverty rates were somewhat close with 17.6% in Lincoln and 16.1% statewide and 15.8% nationwide for all ages but much worse off for youth ages 0-17 (Lincoln 31.1%, state 20.8% and nation 22.2%). One positive note was that Lincoln County's poverty rate grew by only 0.6% between 2000 and 2013 while the state grew by 2.8% (yet Lincoln County remained higher at 18.5% for households in poverty when compared to the state at 14.1%). Comparisons of residents by female gender in poverty between Lincoln (18.39%), the state (16.24%) and the nation (16.57%) varied about the same for males with Lincoln higher than state and national averages. Poverty among seniors was also higher in Lincoln County (10.3%) than the state (8.4%).
- Unemployment rates are still high with Lincoln at 12.1%, the state at 4.7% and the nation at 5.6%, but at least they are dropping (Lincoln's rate dropped 1.65% between March 2014 and March 2015 (the state only dropped 0.97% and the nation 1.22%))
- Income is another area where Lincoln County is under-performing. Median household income of \$33,333 for Lincoln compared to \$46,893 for the state and \$52,250 for the nation. In terms of per capita it looks much the same (\$21,719 in Lincoln, \$25,373 in the state and \$28,155 for the nation.
- Educational attainment continues to be an area where our region falls behind (especially the nation) – 5.8% of Lincoln County residents have a graduate degree compared to 10.8% for nation (but we have a slightly higher literacy rate, 88% compared to 85.4%)
- We have a similar age housing stock (35 years compared to 37 for the state and nation, along with a higher owner occupancy rate (60.58% compared to 57.71% for the state and 57.34% for the nation). Vacancy rates as we all know are a challenge when Lincoln only has 1.9% compared to state at 2.4% and the nation at 3.1%

POPULATION	Total Pop 2015 (1)	Total Pop 2000 (2)	Pop Change 2000-2015 (1,2)	Percent Change 2000-2015 (1,2)		
	19,052	18,837	215	1.1%		

INCOME	Median Household	\$35,275	Per Capita	\$22,856		
medicare	Persons 65+	4,915	Disabled Persons	1,787	Total Persons	6,227

uninsured	# uninsured	2,832	% uninsured	19.90%		
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HOUSING						
ownership	Owner Occupied (2015)	59.05%				
vacancy rates	Residential Addresses	Vacant Residential Addresses	Residential Vacancy Rate	Business Addresses	Vacant Business Addresses	Business Vacancy Rate
	7,754	148	1.9%	611	134	11.4%
conditions	Occupied housing units without plumbing (2015)	199	Percent without plumbing (2015)	1.38%		
fair market rents (3)	Efficiency Unit	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom	
	\$406	\$559	\$658	\$817	\$1,149	

POVERTY	All ages, # of people	All ages, Rate	Age 0-17, Persons	Age 0-17, Poverty Rate	Age 5-17, Persons	Age 5-17, Poverty Rate
	3,622	19.2%	1,024	30.1%	710	28.6%
persons	Persons in Poverty 2000	Poverty Rate 2000	Persons in Poverty 2015	Poverty Rate 2015	Poverty Rate Change 2000-2015	
	3,140	17%	3,622	19.2%	-2.2%	
households/families	Total Households	Households in Poverty	Percent Households in Poverty	Families with Married Couples	Families with Male Householder	Families with Female Householder
	8,645	1,524	17.6%	407	41	191
	Married Couples	Male Householder	Female Householder			
	63.7%	6.4%	29.9%			
gender	Total Male	Percent Male	Total Female	Percent Female		
	1,627	16.9%	1,927	20.3%		
race	White	Black	American Indian	Asian	Native Hawaiian	Multiple Race
	18.58%	70.0%	22.61%	0%	0%	20.91%
age	Ages 0-4 (2015)	Ages 5-17 (2015)	Senior Poverty Rate (2015)			
	32.6%	20.9%	10%			
free/reduced lunch	2,391	Percentage	55.92%			
SNAP payments	# of households	1,348	% of households	15.59%		

DEMOGRAPHICS						
age		Age 0 - 4	Age 5 - 17	Age 18 - 64	Age 64 & Over	Total/%
	Male	449	1,421	5,885	1,990	9,745/50.2%
	Female	431	1,388	5,755	2,107	9,681/49.8%
	Total/%	880/5%	2,809/15%	11,640/60%	4,097/21%	19,426/100%
veterans	Total	% Pop over 18	Vets Age 18-34	Vets Age 35-54	Vets Age 55-64	Vets Age 65 +
	2,529	16.08%	84	469	630	1,346
employment	Labor Force	Employed	Unemployed	Unemployment Rate (2016)		
	7,853	7,185	668	8.5%		
education	No HS Diploma	High School Only	Some College	Associates Degree	Bachelor's Degree	Graduate/Professional Degree
	10.92%	33.6%	25.9%	10.2%	12.9%	6.5%

literacy	% Lacking Literacy Skills	12.0%				
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LIVING WAGE CALCULATION (4)	1 Adult/1 Child	2 Adults (1 working)	2 Adults (1 working), 2 kids
Hourly Wages/Living Wage	\$21.45	\$20.12	\$22.71
Hourly Wages/Poverty Wage	\$7.00	\$10.00	\$11.00
Annual Expenses			
Food	\$5,289	\$8,193	\$10,556
Child Care	\$6,858	\$0	\$0
Medical	\$6,009	\$5,810	\$5,778
Housing	\$7,716	\$7,716	\$7,716
Transportation	\$7,669	\$8,690	\$10,235
Other	\$4,059	\$4,880	\$5,514
Required Annual Income After Taxes	\$37,599	\$35,288	\$39,798
Required Annual Income Before Taxes	\$44,611	\$41,839	\$47,247

Sanders County.

Here are some highlights (in no particular priority):

- Nonwhite residents comprised 10% of the population statewide but only 8.0% in Sanders County
- Veterans over age 18 represent 13.5% in Sanders County compared to 12.23% statewide and 8.99% nationwide
- Poverty rates remained higher in Sanders with 12.9% then the 16.1% statewide and 15.8% nationwide for all ages and also higher for youth ages 0-17 (Sanders 31.6%, state 20.8% and nation 22.2%). What's more concerning are the trends. Sanders poverty grew by 3.7% between 2000 and 2013 while the state only grew by 2.8% (though Sanders was lower at 18.4% for households in poverty when compared to the state at 14.1%). Comparisons of residents by gender in poverty between Sanders (25.19%), the state (16.24%) and the nation (16.57%) varied wildly for females. Poverty among seniors was unfortunately higher in Sanders (9.8%) than the state (8.4%).
- Unemployment rates are still high with Sanders at 10.0%, the state at 4.7% and the nation at 5.6%, but at least they are dropping (Sander's rate dropped 2.26% between March 2014 and March 2015 (the state only dropped 0.97% and the nation 1.22%))
- Income is another area where Sanders did not perform well. Or, at least for median household income. - \$32,881 for Sanders compared to \$46,893 for the state and \$52,250 for the nation. In terms of per capita it looks about the same (\$19,188 in Sanders, \$25,373 in the state and \$28,155 for the nation).
- Educational attainment continues to be an area where our region falls behind (especially the nation) – 3.9% of Sanders residents have a graduate degree compared to 10.8% for nation (but we have a higher literacy rate, 89% compared to 85.4%)
- We have a younger housing stock (32 years compared to 37 for the state and nation, along with a higher owner occupancy rate (60.86% compared to 57.71% for the state and 57.34% for the nation). Vacancy rates as we all know is a huge challenge when Sanders has zero (0%) compared to the state at 2.4% and the nation at 3.1%

POPULATON	Total Pop 2015 (1)	Total Pop 2000 (2)	Pop Change 2000-2015 (1,2)	Percent Change 2000-2015 (1,2)		
	11,346	10,227	1,119	10.9%		

INCOME	Median Household	\$32,257	Per Capita	\$20,169		
Medicare	Persons 65+	2,840	Disabled Persons	685	Total Persons	3,459
uninsured	# uninsured	2,141	% uninsured	26.0%		

HOUSING						
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ownership	Owner Occupied (2015)	55.84%				
vacancy rates	Residential Addresses	Vacant Residential Addresses	Residential Vacancy Rate	Business Addresses	Vacant Business Addresses	Business Vacancy Rate
	3,137	0	0%	149	0	0%
conditions	Occupied housing units without plumbing (2015)	110	Percent without plumbing (2015)	2.18%		
fair market rents (3)	Efficiency Unit	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom	
	\$481	\$543	\$658	\$858	\$1,068	

POVERTY	All ages, # of people	All ages, Rate	Age 0-17, Persons	Age 0-17, Poverty Rate	Age 5-17, Persons	Age 5-17, Poverty Rate
	2,316	20.7%	606	30.3%	412	28.8%
persons	Persons in Poverty 2000	Poverty Rate 2000	Persons in Poverty 2015	Poverty Rate 2015	Poverty Rate Change 2000-2015	
	1,873	18.2%	2,316	20.7%	+2.5%	
households/families	Total Households	Households in Poverty	Percent Households in Poverty	Families with Married Couples	Families with Male Householder	Families with Female Householder
	5,038	951	18.9%	379	27	116
	Married Couples	Male Householder	Female Householder			
	72.6%	5.2%	22.2%			
gender	Total Male	Percent Male	Total Female	Percent Female		
	1,104	19.41%	1,393	25.5%		
race	White	Black	American Indian	Asian	Native Hawaiian	Multiple Race
	21.84%	41.18%	35.91%	32.26%	NA%	19.42%
age	Ages 0-4 (2015)	Ages 5-17 (2014)	Senior Poverty Rate (2015)			
	42.6%	38.0%	9.8%			
free/reduced lunch	1,367	Percentage	63.94%			
SNAP payments	# of households	796	% of households	15.8%		

DEMOGRAPHICS						
age		Age 0 - 4	Age 5 - 17	Age 18 - 64	Age 64 & Over	Total/%
	Male	257	920	3,240	1,296	5,713/50.9%
	Female	272	784	3,324	1,126	5,506/49.1%
	Total/%	529/5%	1,684/15%	6,564/59%	2,422/22%	11,219/100%
veterans	Total	% Pop over 18	Vets Age 18-34	Vets Age 35-54	Vets Age 55-64	Vets Age 65 +
	1,470	15.96%	19	208	321	922
employment	Labor Force	Employed	Unemployed	Unemployment Rate (2016)		
	4,782	4,459	323	6.8%		
education	No HS Diploma	High School Only	Some College	Associates Degree	Bachelor's Degree	Graduate/Professional Degree
	11.6%	41.9%	23.2%	6.8%	12.9%	3.6%
literacy	% Lacking Literacy Skills	12.0%				

LIVING WAGE CALCULATION (4)	1 Adult/1 Child	2 Adults (1 working)	2 Adults (1 working), 2 kids
Hourly Wages/Living Wage	\$21.45	\$20.12	\$22.71
Hourly Wages/Poverty Wage	\$7.00	\$10.00	\$11.00
Annual Expenses			
Food	\$5,289	\$8,193	\$10,556
Child Care	\$6,858	\$0	\$0
Medical	\$6,009	\$5,810	\$5,778
Housing	\$7,716	\$7,716	\$7,716
Transportation	\$7,669	\$8,690	\$10,235
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Required Annual Income After Taxes	\$37,599	\$35,288	\$39,798
Required Annual Income Before Taxes	\$44,611	\$41,839	\$47,247

Footnotes:

1. US Census Bureau, American Community Survey.
2. US Census Bureau, Decennial Census
3. HUD User, FY 2016, July 2016
4. Living Wage Calculator, MIT, 2017 by Dr. Amy K. Glasmeir (<http://livingwage.mit.edu/counties/30029>)
5. FY January 1, 2016 – December 31, 2016 counts

OTHER COMMUNITY NEED ASSESSMENT FINDINGS

Perhaps like many rural communities, Northwest Montana has a limited number of regular and ongoing community needs assessment projects. Our research in fact was only able to locate three documents of recent vintage to review: the Montana Poverty Report Card (2016), the Flathead County Community Health Needs Assessment (2015) and the Flathead Best Beginnings Needs Assessment (2012). Here then are the major findings from these reports as they affect the lives of northwest Montana and CAPNM service area residents.

MONTANA POVERTY REPORT.

The report paints a pretty challenging picture for the task of ending poverty in Montana when it presents the following findings:

- Montana has had a higher poverty rate than any of the adjacent states (Idaho, North Dakota, South Dakota and Wyoming) in all years between 2005 and 2013 except from 2005 through 2011
- From 2010 to 2013 the poverty rate increased by over 2 percentage points in 12 counties (including Flathead)
- For counties with a poverty rate of between 20 and 25 percent Lake and Sanders Counties were found
- The poverty rate for individuals between 18 and 64 was higher in Montana than in the U.S. with 10 counties over 20 percent (including Lake, Lincoln and Sanders)
- Of the counties with the highest unemployment rates (greater than 10%), Lincoln County was 1 of 3
- Of the 13 counties that saw the greatest increase in median household income in Montana between 2010 and 2014, none were in northwest Montana – our service area. Sanders County had the lowest median household income at \$32,815.
- A major portion of personal income was derived from “transfer payments” (such as SSI/SSID, welfare, unemployment, VA, retirement, etc.) with Lincoln (35.7%) and Sanders (34.9% being two of the top three in terms of percent of earnings. Lake was fourth highest.
- LIEAP participation rates increases were greatest in 4 counties including Lincoln (0.38%); while Lincoln (3.56%) and Sanders (2.73%) showed some of the highest per capita participation rates in State. Lincoln’s per capita expenditure rate exceeded \$20.

FLATHEAD COUNTY COMMUNITY HEALTH NEEDS ASSESSMENT.

This report described and prioritized Flathead County health issues and needs and presented primary and secondary data findings into three broad health care issues and target indicators:

- Behavioral Health Education and Services
 - Need for increased number of providers overall
 - Need for increased prevention/treatment of substance abuse
 - Need for increased prevention/treatment of suicide and depression
 - Need for increased care coordination, advocacy and integration with other healthcare services
 - Need for increased public transportation services to access care
- Access to Medicine and Oral Health Care
 - Need for more affordable health care
 - Need for increased care coordination and advocacy
 - Need for increased public transportation to access care
- Healthy Lifestyles
 - Need for increased health prevention, wellness education and access
 - Need for increased coordination and advocacy

- Need for increased public transportation

BEST BEGINNINGS COUNTY NEEDS ASSESSMENT FOR FLATHEAD COUNTY.

This report set-forth five broad outcomes relative to the existing service delivery systems for early childhood education in place at the time:

- Children have access to high quality Early Childhood programs.
 - Families expressed need for child care that is available outside traditional working hours.
 - Drop-in care is a gap in most areas of the Flathead. Parents desire high quality, flexible, fun and affordable for short-term care. The state of Montana does not currently regulate drop-in care.
 - Respite care for families of children with special needs is a gap in service.
 - Families struggle to pay the cost of quality child care. There is a gap between families' desire for high quality early care, and families' willingness or ability to pay the true costs of high quality child care.
 - Low wages present challenges in attracting and retaining qualified caregivers in the field. There are many committed people in the field but child care is typically one of the lowest paid careers
- Families with young children are supported in their community.
 - Access to public transportation is limited, especially in outlying areas. More people live outside the incorporated cities than live in the boundaries, meaning people are more dispersed than in urban areas.
 - Transportation to and from schools is often a challenge, especially in outlying rural areas where funding may not be adequate to provide bus service.
 - Even where public transportation is available, people don't always know that it is available. Bus stops, where structures exist, don't often have schedules posted.
 - Available housing options are sometimes too costly, squeezing family budgets. Families often seek more affordable housing in outlying areas of the County (Canyon, West Valley), putting- them further away from public transportation, jobs, and community resources.
 - There is a long waiting list for available housing vouchers and other affordable housing options. For example, the waiting list for Section 8 vouchers is approximately two years long.
 - Pregnant minors cannot find emergency shelter due to rules restricting access for those under 18 years old.
- Children have access to a medical home and health insurance.
 - Some pregnant mothers, especially teens, are unaware about the availability of free or low-cost prenatal education and health screenings.
 - Preventive and emergency dental care for children and families without private insurance, or with Medicaid, is very limited. The number of dentists accepting Medicaid in Flathead County is very limited.
- Social, emotional and mental health needs of young children and families are supported.
 - Families of all income levels expressed a desire for more diverse recreational and cultural opportunities that are low-cost or free, accessible geographically, open year-round, and "fun."
 - There is a gap in awareness about the importance of safety for children, including bike helmets, car seats, traffic laws, and other safety measures.
 - The need for increased accessibility to mental health services throughout the county, and especially in outlying areas, was a common theme.
 - For many families, it is frequently difficult to afford mental health services.
 - Medicaid is not accepted by many therapists currently due to low reimbursement rates and administrative burdens.

- Parents who are leaving abuse situations are often unaware of the effects of trauma on a young child's developing brain. The effects of witnessing violence last well beyond removal from the abusive situation.
- Strategic communication, outreach and alignment/collaboration among community agencies are supported and effective.
 - Increasing collaboration among mental health providers and schools was noted as an important need to address in order to bridge barriers between mental health and schools.
 - Increased opportunities for cultural competency development was noted by numerous providers as a high need, especially for increased sensitivity in serving at-risk populations, homeless teens, individuals with mental health issues, and poverty.
 - Increased training opportunities that encompass a broad range of needs including development of social skills, emotional intelligence, conflict resolution, cognitive restructuring, and anger- management programs for kids and parents are needed.
 - Increased outreach to parents was expressed as a need so parents are aware of important factors concerning enrollment and learning in schools.
 - Increased training opportunities for families, couples, single parents, and grandparents using different parenting models were also cited as needs (e.g. "tough love").
 - Practical training opportunities for parents that would provide them with "tools" for parenting such as internet safety was also noted as a need.

KEY CAPNM C.N.A. SURVEY FINDINGS

With input provided by nearly 1,000 area residents through both quantitative and qualitative methods it can be a challenge to discern the specific program, demographic and geographic needs of respondents. There is a fear of over generalizing needs by aggregating results into only a few categories, therefore survey and research results will be presented at all three levels – program, demographic and geographic. All findings will contain a sprinkling of both quantitative and qualitative input.

MAJOR PROGRAM FINDINGS.

In this section, key findings from the Survey associated with Employment, Energy, Financial, Food, Health Care, Housing, and Transportation are presented.

Employment Level. Full-time jobs that pay a living wage with benefits are few and hard to find in a primarily tourist based economy. Employment was the ninth greatest need among the eighteen options. Yet respondents want more education and training (5.17%) and when asked what barriers they face in leaving poverty 33.47% stated a “lack of living wage employment opportunities” (tied for highest with alcohol and drug abuse). 21.81% stated they worked full-time with benefits, 8.41% stated they worked full-time without benefits, 0.93% part-time with benefits and 15.89% part-time without benefits. Only 3.86% of respondents were currently participating in an employment and training program. Over half (56.22%) stated they were familiar with the services available through Job Service and 88.35% from CAPNM. When asked what programs respondents participate in only 1.51% stated employment and training. 44.98% of respondents earned under \$13,000 annually – only 15.8% made over \$34,000 annually.

Energy Level. Home heating, home repair/conservation and weatherization were overall the greatest needs expressed by our respondents. (Whether that is because there are the most accessed and utilized of all of CAPNMs programs and services is unclear). 29.18% stated that assistance with heating bills was their great need (followed by home maintenance (16.72%) and weatherization (15.20%). 43.08% of respondents owned their own home. 54.52% stated their home needed major or minor repairs. 5.05% stated their home was not ADA compliant. 23.32% stated they had no budget and 73.40% had no emergency savings fund – meaning that long, cold winters when heating bills rise will force most to choose between heat and rent or food or medicine. 41.09% of respondents currently participate in some form of energy assistance program. 5.86% currently utilize CAPNMs home repair services, while 40.74% use our energy assistance services (especially LIEAP). When asked what programs respondents had an “immediate need” for 30.57% responded energy assistance (third only to vision/dental and housing repairs).

Financial Level. A relatively small number of people indicated finance services as one of their most important needs (Financial Counseling-4.5%, Tutoring/Literacy-0.8%, Income Tax Preparation Assistance-3.7%). When it comes to monthly budgeting 72% indicated they budget monthly (9.78% stick to their budget a little bit, 56.26% stick to their budget very closely, 6.33% don’t stick close to it at all), and 27.63% don’t monthly budget at all. When it comes to bank accounts 41.05% indicated they have a savings and checking account, 7.53% only have a savings account, 42.61% only have a checking account, and 8.81% have neither. When it comes to respondents having an emergency fund, 74.93% don’t have one at all, 4.69% equals one week housing expenses, 2.35% equals two week housing expenses, and 18.04% equals one month housing expenses. Almost no respondents currently participate in any financial classes in the area or participated in a class that CAPNM offers (Financial Education-0.54%, Budget Counseling-0.54%, CAPNM Financial Counseling/Homebuyer Education-1.41%).

Food Level. Nutritious food is not readily available at affordable prices for many families living on low incomes. Market selection is limited and prices are high forcing many to rely upon food banks, pantries and commodity programs. Food was the sixth greatest need among the eighteen options. When asked what programs respondents participate in, food stamps (SNAP) scored the third highest with 43.91% (just behind Medicaid/Medicare and LIEAP) of all respondents participating and 33.07% stating they regularly rely upon food banks and commodity programs. 4.02% also use Women, Infant, Children (WIC) support. When asked which service they had an “immediate need” for, 25.15% responded food scoring fifth highest against thirteen options.

Health Care Level. Access to health care and especially affordable health care continues to be a challenge. Most rural communities still have no or few primary care physicians let alone specialists. Many patients must commute often several times a week to Kalispell or Missoula for life-giving health care services. Dental (22.49%), vision (14.07%) and prescription drug (6.38%) combined for the single greatest need among our respondents. When asked about what “keeps you in poverty” 6.20% responded an unhealthy family environment (the fourth highest score among ten choices. 37.92% of respondents reported a physical disability, while 18.35% reported a mental disability (nearly half of all respondents). 47.98% stated their primary source of income was through SSI or SSID. 56.19% participate in Medicaid or Medicare. 3.63% use public health services. 5.14% utilize veterans benefits. 6.17% of respondents had utilized our medical prescription program. When asked which service they had an “immediate need” for, 39.90% stated vision/dental and 14.51% stated medical prescriptions.

Housing Level. Our region has one of the lowest vacancy rates for rental and homeowner housing in the State of Montana making choice and affordability a real challenge (especially if any barriers are present). Respondents are paying an unsustainable portion of their income toward housing and many are priced out of the American dream of homeownership. Combined with energy/home heating discussed above, affordable housing was the greatest overall need present. 22.80% of respondents rated rental assistance as their greatest need (second only to assistance with heating bills) and 12.16% stated they needed down payment assistance on a first-time home. Nearly 57% of respondents either rented their home, lived with family or a friend, were homeless or living in a shelter or assisted living. Nearly 56% stated their residence was either poorly insulated, in need of major or minor repairs, was not ADA compliant, was unsafe or was uninhabitable. 9.06% participate in rental assistance and 8.46% in Section 8/811 programs. 9.57% currently utilize our Section 8/811, 7.41% our rental assistance, 5.86% our home repair, 3.09% our housing assistance and 2.16% our financial counseling/homebuyer education programs and services. Relative to “greatest immediate need” 32.64% stated housing repairs, 27.98% rental assistance, 6.74% emergency shelter and 7.25% financial counseling and/or homebuyer education. Nearly 30% of respondents had had to move at least once in the past 12 months. In terms of housing status;

Single with children	16.05%
Single without children	46.30%
Married with children	23.77%
Married without children	13.89%

Transportation Level. For such a rural area, most respondents are tied to private cars as their sole source of transportation. While limited bus service does exist in all four counties, its hours of operation, routes and pricing were barriers. Cars are closely tied therefore to employment security and some people can only get to their lower paying jobs by paying a premium for gas, insurance and upkeep. 15.20% of our respondents indicated that transportation was their greatest need. 6.08% would like to see some type of vehicle repair class. Of the greatest barriers to transportation we found;

Don't qualify for car insurance	3.96%
Don't have a valid driver's license	8.99%
No bus service in my community	10.79%
Bus service is not available during hours I need it	11.51%
My car needs minor repairs	22.66%
My car needs major repairs	16.19%
My car is unsafe on the road	2.16%
Cost of fuel is too high	18.35%
Cannot afford owning/maintaining a car	14.39%

MAJOR DEMOGRAPHIC FINDINGS.

In this section, key findings associated with Gender, Income, Age, Marital Status and Disability are discussed.

Gender Level. For respondents who were Women we found their five greatest needs were: assistance with home heating, dental services, rent assistance, home maintenance assistance, and vision assistance.

Assistance with home heating	33.40%
Dental services	20.49%
Rent assistance	19.88%
Home maintenance assistance	19.47%
Vision assistance	14.55%

The top 3 greatest barriers these same respondents stated in terms of “barriers” to seeing themselves and their neighbors being kept in poverty were: lack of living wage jobs, alcohol/drug abuse and general economic ups and downs. When asked about their familiarity with human services, they were familiar with CAPNM (81.86%), but only 11.84% knew about the Montana 211 Help line. Many indicated they already accessed the following services Medicaid/Medicare (60.65%), energy assistance (48.07%), SNAP (45.03%), food bank/food commodities (30.83%) and SSI/D (16.63%). When asked about CAPs service utilization during 2016 we found the following:

Energy assistance/LIEAP	44.97%
Section 8 or Section 811	6.64%
Housing repairs	6.00%
Medical prescriptions	6.00%

44.33% stated they did not utilize any assistance. Though when asked what they had an immediate need for, this was the response:

Vision/Dental	38.86%
Housing repairs	32.83%
Energy assistance	30.12%
Rental assistance	22.29%
Food	19.28%

Demographically speaking most of these respondents lived in Flathead County (54.92%), own their home/apartment (51.53% - which is either in need of repairs 58.51% or is well maintained 40.61%), possess a disability (57.08%), receive most of their income from Social Security (52.25%), are not involved in any type of employment and training program (97.19%), do manage to stay on a monthly spending plan (74.03%), have a traditional bank account (90.42%), but no emergency savings plan (75.05%), are a current client (47.34%), are older (32.87% were 65+ and another 32.87% were 45-64), were Caucasian (89.20%), were a non-veteran (97.60%), and were single without children (45.10%).

For respondents who were Men we found their five greatest needs were: assistance with home heating, dental services, home maintenance assistance, rent assistance, and food/weatherization.

Assistance with home heating	33.77%
Dental services	25.54%
Home maintenance assistance	21.21%
Rent assistance	19.91%
Food/Weatherization	18.61%

The top 3 greatest barriers these same respondents stated in terms of “barriers” to seeing themselves and their neighbors being kept in poverty were: lack of living wage jobs, alcohol/drug abuse and general economic ups and downs. When asked about their familiarity with human services, they were familiar with CAPNM (83.15%), but only 21.74% knew about United Way. Many indicated they already accessed the following services Medicaid/Medicare (52.14%), energy assistance (44.02%), SNAP (40.60%), food bank/food commodities (37.18%) and SSI/D (17.09%). When asked about CAPs service utilization during 2016 we found the following:

Energy assistance/LIEAP	49.11%
Section 8 or Section 811	8.04%
Housing repairs	7.59%
Rental assistance	5.80%

40.63% stated they did not utilize any assistance. Though when asked what they had an immediate need for, this was the response:

Vision/Dental	50.00%
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Housing repairs	40.38%
Energy assistance	37.18%
Food	35.90%
Rental assistance	27.56%

Demographically speaking most of these respondents lived in Flathead County (42.86%), own their home/apartment (50.65% - which is either in need of repairs 61.84% or is well maintained 32.85%), possess a disability (69.73%), receive most of their income from Social Security (64.13%), are not involved in any type of employment and training program (95.37%), do manage to stay on a monthly spending plan (68.55%), have a traditional bank account (92.06%), but no emergency savings plan (75.12%), are a current client (61.81%), are older (41.60% were 65+ and another 32.35% were 45-64), were Caucasian (88.65%), were a non-veteran (65.09%), and were single without children (50.44%).

Income Level. For respondents with incomes less than \$13,000 annually we found their five greatest needs were: assistance with home heating, rent assistance, food, dental services and transportation.

Assistance with home heating	35.76%
Rent assistance	25.45%
Food	22.73%
Dental services	22.12%
Transportation	20.61%

The top 3 greatest barriers these same respondents stated in terms of “barriers” to seeing themselves and their neighbors being kept in poverty were: lack of living wage jobs, alcohol/drug abuse and general economic ups and downs. When asked about their familiarity with human services, they were familiar with CAPNM (83.46%), but only 14.71% knew about United Way. Many indicated they already accessed the following services Medicaid/Medicare (73.31%), energy assistance (61.58%), SNAP (69.50%), food bank/food commodities (43.40%) and SSI/D (27.27%). When asked about CAPs service utilization during 2016 we found the following:

Energy assistance/LIEAP	61.71%
Section 8 or Section 811	12.34%
Rental assistance	9.49%
Medical prescriptions	7.59%

25.32% stated they did not utilize any assistance. Though when asked what they had an immediate need for, this was the response:

Vision/Dental	40.32%
Housing repairs	33.99%
Energy assistance	32.41%
Food	29.25%
Rental assistance	27.27%

Demographically speaking most of these respondents lived in Flathead County (50.29%), rent their home/apartment (44.04% - which is either in need of repairs 66.56% or is poorly insulated 28.09%), possess a disability (74.61%), receive most of their income from Social Security (69.21%), are not involved in any type of employment and training program (93.97%), do manage to stay on a monthly spending plan (57.19%), have a traditional bank account (85.76%), but no emergency savings plan (90.58%), are a current client (65.12%), are older (37.35% were 65+ and another 34.41% were 45-64), were female (68.45%), were Caucasian (87.39%), were a non-veteran (88.06%), and were single without children (66.87%).

For respondents with annual incomes between \$22,000 and \$34,000 we found their five greatest needs were: assistance with home heating, dental services, home maintenance, rent assistance, and vision services.

Assistance with home heating	29.35%
Dental services	26.09%
Home maintenance assistance	25.00%
Rent assistance	20.65%
Vision services	14.13%

The top 3 greatest barriers these same respondents stated in terms of “barriers” to seeing themselves and their neighbors being kept in poverty were: lack of living wage jobs, alcohol/drug abuse and general economic ups and downs. When asked about their familiarity with human services, they were familiar with CAPNM (80.60%), but only 13.43% knew about the Montana 211 help-line. Many indicated they already accessed the following services

Medicaid/Medicare (42.53%), energy assistance/LIEAP (24.14%), food bank/food commodities (22.99%), SNAP (12.64%) and Veterans benefits (12.64%). When asked about CAPs service utilization during 2016 we found the following:

Energy assistance-LIEAP	20.93%
Medical prescriptions	5.81%
Financial counseling/education	4.65%
Housing repairs/Weatherization	4.65%

67.44% stated they did not utilize any assistance. Though when asked what they had an immediate need for, this was the response:

Vision/Dental	39.62%
Energy assistance	37.74%
Housing repairs	33.96%
Rental assistance	28.30%
Medical prescriptions	22.64%

Demographically speaking most of these respondents lived in Flathead County (66.30%), own their home (57.14% - which is either in need of repairs however 55.00%), possess a disability (51.65%), receive most of their income from Full-time employment with benefits (38.82%, though 37.65% do receive SSI or SSID), are not involved in any type of employment and training program (97.59%), do manage to stay on a monthly spending plan (64.20%), have a traditional bank account (96.34%), but no emergency savings plan (67.07%), are a current client (22.22%), are older (26.67% were 65+ and another 30.00% were 45-64), were female (73.86%), were Caucasian (93.15%), were a non-veteran (86.52%), and were married with children (34.83%).

Age Level. For respondents Aged 25-44 we found their five greatest needs were: rent assistance, assistance with home heating, down payment assistance on a new home, transportation, and food.

Rent assistance	30.24%
Assistance with home heating	25.37%
Down payment assistance on a new home	19.51%
Transportation	18.05%
Food	17.56%

The top 3 greatest barriers these same respondents stated in terms of “barriers” to seeing themselves and their neighbors being kept in poverty were: lack of living wage jobs, alcohol/drug abuse and unhealthy family environment. When asked about their familiarity with human services, they were familiar with CAPNM (76.83%), but only 10.98% knew about the Montana 211 help line. Many indicated they already accessed the following services Medicaid/Medicare (49.26%), SNAP (41.87%), food bank/food commodities (31.53%), and energy assistance (25.62%). When asked about CAPs service utilization during 2016 we found the following:

Energy assistance/LIEAP	23.40%
Section 8 or Section 811	6.91%
Rental assistance	6.38%
Medical prescriptions	4.79%

59.04% stated they did not utilize any assistance. Though when asked what they had an immediate need for, this was the response:

Rental assistance	38.17%
Food	36.64%
Energy assistance	26.72%
Clothing	26.72%
Vision/Dental	24.43%

Demographically speaking most of these respondents lived in Flathead County (60.58%), rent their home/apartment (43.07% - which is either in need of repairs 55.30% or is well maintained 43.53%), possess a disability (47.81%), receive most of their income from Full-time employment with benefits (35.00%), are not involved in any type of employment and training program (93.85%), do manage to stay on a monthly spending plan (64.60%), have a traditional bank account (78.33%), but no emergency savings plan (72.63%), are a current client (35.36%), were female (74.40%), were Caucasian (83.01%), were a non-veteran (95.59%), and were married with children (44.33%).

For respondents Aged 45-64 we found their five greatest needs were: assistance with home heating, dental services, food, home maintenance assistance, and rent assistance.

Assistance with home heating	30.83%
Dental services	23.33%
Food	20.42%
Home maintenance assistance	20.00%
Rent assistance	18.33%

The top 3 greatest barriers these same respondents stated in terms of “barriers” to seeing themselves and their neighbors being kept in poverty were: lack of living wage jobs, alcohol/drug abuse and economic ups and downs. When asked about their familiarity with human services, they were familiar with CAPNM (82.23%), but only 10.15% knew about the Montana 211 help line. Many indicated they already accessed the following services Medicaid/Medicare (52.07%), SNAP (50.00%), energy assistance (46.28%), food bank/food commodities (31.40%), and SSI (24.38%). When asked about CAPs service utilization during 2016 we found the following:

Energy assistance/LIEAP	49.36%
Section 8 or Section 811	7.73%
Housing repairs	7.30%
Medical prescriptions	6.44%

42.06% stated they did not utilize any assistance. Though when asked what they had an immediate need for, this was the response:

Vision/Dental	48.77%
Housing repairs	42.59%
Energy assistance	33.95%
Food	25.93%
Rental assistance	19.75%

Demographically speaking most of these respondents lived in Flathead County (56.00%), own their home/apartment (56.49% - which is either in need of repairs 68.72% or is well maintained 32.60%), possess a disability (75.52%), receive most of their income from Social security (51.49%), are not involved in any type of employment and training program (97.83%), do manage to stay on a monthly spending plan (75.44%), have a traditional bank account (93.88%), but no emergency savings plan (73.45%), are a current client (47.85%), were female (68.31%), were Caucasian (92.86%), were a non-veteran (90.20%), and were single without children (47.95%).

For respondents Aged 65+ we found their five greatest needs were: assistance with home heating, dental services, home maintenance assistance, vision assistance, and weatherization.

Assistance with home heating	46.30%
Dental services	32.30%
Home maintenance assistance	26.46%
Vision assistance	22.96%
Weatherization	21.79%

The top 3 greatest barriers these same respondents stated in terms of “barriers” to seeing themselves and their neighbors being kept in poverty were: lack of living wage jobs, alcohol/drug abuse and economic ups and downs. When asked about their familiarity with human services, they were familiar with CAPNM (90.52%), but only 6.16% knew about the Montana 211 help line. Many indicated they already accessed the following services Medicaid/Medicare (70.90%), energy assistance (69.40%), SNAP (39.93%), food bank/food commodities (38.06%), and SSI (15.30%). When asked about CAPs service utilization during 2016 we found the following:

Energy assistance/LIEAP	64.98%
Housing repairs	9.73%
Section 8/811	6.61%
Medical prescriptions	6.61%

28.02% stated they did not utilize any assistance. Though when asked what they had an immediate need for, this was the response:

Vision/Dental	54.64%
Housing repairs	42.08%
Energy assistance	38.80%
Medical prescriptions	19.13%
Food	15.30%

Demographically speaking most of these respondents lived in Flathead County (36.53%), own their home/apartment (65.78% - which is either in need of repairs 56.98% or is well maintained 36.82%), possess a disability (64.82%), receive most of their income from Social security (98.46%), are not involved in any type of employment and training program (98.06%), do manage to stay on a monthly spending plan (76.56%), have a traditional bank account (98.10%), but no emergency savings plan (77.82%), are a current client (73.25%), were female (62.64%), were Caucasian (92.51%), were a non-veteran (75.28%), and were single without children (64.31%).

Marital Status Level. For respondents who were Single with Children we found their five greatest needs were: rent assistance, assistance with heating bills, home maintenance assistance, food, and transportation.

Rent assistance	34.62%
Assistance with heating bills	28.85%
Home maintenance assistance	22.12%
Food	22.12%
Transportation	22.12%

The top 3 greatest barriers these same respondents stated in terms of “barriers” to seeing themselves and their neighbors being kept in poverty were: lack of living wage jobs, alcohol/drug abuse and unhealthy family environment. When asked about their familiarity with human services, they were familiar with CAPNM (85.88%), but only 16.47% knew about United Way. Many indicated they already accessed the following services Medicaid/Medicare (57.43%), SNAP (48.51%), energy assistance/LIEAP (42.57%), food bank/food commodities (33.66%), and temporary assistance for needy families/TANF (17.82%). When asked about CAPs service utilization during 2016 we found the following:

Energy assistance/LIEAP	42.00%
Section 8/811	9.00%
Medical prescriptions	5.00%
Rental assistance	4.00%

49% stated they did not utilize any assistance. Though when asked what they had an immediate need for, this was the response:

Rental assistance	40.00%
Housing repairs	32.94%
Energy assistance	31.76%
Food	30.59%
Vision/Dental	29.41%

Demographically speaking most of these respondents lived in Flathead County (54.81%), rent their home (53.06% - which is either in need of repairs 74.19% or is poorly insulated 38.71%), possess a disability (55.34%), receive most of their income from Social Security (25.74%), though 20.79% do work part time without benefits, are not involved in any type of employment and training program (91.67%), do manage to stay on a monthly spending plan (73.68%), have a traditional bank account (82.30%), but no emergency savings plan (79.38%), are a current client (44.44%), are middle aged (54.81% were 25-44 and another 28.85% were 45-64), were female (81.73%), were Caucasian (81.19%), and were a non-veteran (93.14%).

For respondents who were Married with Children we found their five greatest needs were: assistance with heating bills, rent assistance, home maintenance assistance, affordable childcare services, and dental services.

Assistance with heating bills	26.85%
Rent assistance	19.46%
Home maintenance assistance	15.44%
Affordable childcare services	14.09%
Dental services	14.09%

The top 3 greatest barriers these same respondents stated in terms of “barriers” to seeing themselves and their neighbors being kept in poverty were: lack of living wage jobs, alcohol/drug abuse and economic ups and downs. When asked about their familiarity with human services, they were familiar with CAPNM (75.21%), but only 16.53% knew about the Montana 211 help line. Many indicated they already accessed the following services Medicaid/Medicare (50.68%), SNAP (29.05%), food bank/food commodities (25.68%), and energy assistance/LIEAP (20.27%). When asked about CAPs service utilization during 2016 we found the following:

Energy assistance-LIEAP	22.96%
Housing repairs	7.41%

Section 8/811	5.19%
Rental assistance/Medical prescriptions	5.19%

60.74% stated they did not utilize any assistance. Though when asked what they had an immediate need for, this was the response:

Vision/Dental	36.14%
Food	26.51%
Rental assistance	25.30%
Energy assistance	24.10%
Youth programs	20.48%

Demographically speaking most of these respondents lived in Flathead County (59.35%), own their home (63.16% - which is either well maintained 52.31% or is need of repairs 48.46%), possess a disability (45.64%), receive most of their income from Full time employment with benefits (42.76%), though 23.68% do claim SSI, are not involved in any type of employment and training program (95.59%), do manage to stay on a monthly spending plan (67.91%), have a traditional bank account (90.51%), but no emergency savings plan (65.41%), are a current client (30.16%), are middle aged (58.06% were 25-44 and another 28.39% were 45-64), were female (74.17%), were Caucasian (87.50%), and were a non-veteran (87.66%).

Disability Level. For respondents with a Physical Disability we found their five greatest needs were: assistance with home heating, dental services, home maintenance assistance, weatherization and vision assistance.

Assistance with home heating	45.70%
Dental Services	30.46%
Home Maintenance Assistance	24.50%
Weatherization	20.53%
Vision Assistance	20.61%

The top 3 greatest barriers these same respondents stated in terms of “barriers” to seeing themselves and their neighbors being kept in poverty were: lack of living wage jobs, alcohol/drug abuse and general economic ups and downs. When asked about their familiarity with human services, they were familiar with CAPNM (83.46%) and Job Service (40.15%), but only 19.31% knew about United Way. Many indicated they already accessed the following services Medicaid/Medicare (74.84%), energy assistance (62.75%), SNAP (58.82%), food bank/food commodities (46.73%) and SSI/D (26.47%). When asked about CAPs service utilization during 2016 we found the following:

Energy assistance/LIEAP	62.12%
Housing Repairs	9.90%
Medical prescriptions	7.17%
Section 8/811	6.83%

27.99% stated they did not utilize any assistance. Though when asked what they had an immediate need for, this was the response:

Vision/Dental	48.25%
Housing repairs	43.19%
Energy assistance	40.86%
Food	26.46%
Rental assistance	24.12%

Demographically speaking most of these respondents lived in Flathead County (43.63%) (own their home/apartment 51.49%- which is either in need of repairs 69.49% or is poorly insulated 33.56%), receive most of their income from Social Security (80.92%), are not involved in any type of employment and training program (97.04%), do manage to stay on a monthly spending plan (79%), have a traditional bank account (91.78%), but no emergency savings plan (84.47%), are a current client (64.98%), are older (45.63% were 65+ and another 38.19% were 45-64), were female (64.98%), were Caucasian (92.93%), were a non-veteran (83.06%), and were single without children (55.18%).

For respondents with a Mental Disability we found their five greatest needs were: assistance with home heating, food, rent assistance, transportation, and home maintenance.

Assistance with home heating	37.32%
Food	30.28%
Rent Assistance	24.50%
Transportation	28.87%
Home Maintenance	19.72%

The top 3 greatest barriers these same respondents stated in terms of “barriers” to seeing themselves and their neighbors being kept in poverty were: lack of living wage jobs, alcohol/drug abuse and general economic ups and downs. When asked about their familiarity with human services, they were familiar with CAPNM (86.51%) and Job Service (53.97%), but only 8.73% knew about the Montana 211 help line. Many indicated they already accessed the following services Medicaid/Medicare (70.92%), energy assistance (55.32%), SNAP (60.28%), food bank/food commodities (43.26%) and SSI/D (34.75%). When asked about CAPs service utilization during 2016 we found the following:

Energy assistance/LIEAP	56.06%
Section 8/811	17.42%
Housing Repairs	7.58%
Rental Assistance	6.82%

34.09% stated they did not utilize any assistance. Though when asked what they had an immediate need for, this was the response:

Vision/Dental	41.67%
Food	40.83%
Energy assistance	35.83%
Housing Repairs	35.00%
Rental assistance	30.83%

Demographically speaking most of these respondents lived in Flathead County (45.21%) (rent their home/apartment 44.68%- which is either in need of repairs 66.17% or is poorly insulated 33.09%), receive most of their income from Social Security (66.91%), are not involved in any type of employment and training program (95.04%), do manage to stay on a monthly spending plan (77.86%), have a traditional bank account (88.48%), but no emergency savings plan (85.61%), are a current client (58.78%), are older (44.44% were 45-64 and another 38.19% were 25-44), were female (60.71%), were Caucasian (85.82%), were a non-veteran (85.92%), and were single without children (48.57%).

MAJOR GEOGRAPHIC FINDINGS.

In this section key findings associated with place of residency are discussed.

All Respondents.

According to our 2017 C.N.A. survey the following are general overall findings for all respondents (see Appendix F at page 26 in Part B for complete survey results):

- Our typical respondent was someone from Flathead County (50.78% - our administrative center and 61.6% of our service area population) who is a senior citizen (35.80%), Caucasian (89.19%), female (68.10%), single with children (46.10%), a non-veteran (86.61%), have an income under \$13,000 (46.32%), have no emergency savings fund (74.93%), is relatively permanent in terms of residency (51.82% own their own home which is need of repair (58.88%)), experience a hard time in paying for pain relieving prescriptions (71.20%), have at least one disability (62.42%), have SSI or SSDI (56.69%) as their major source of income and 58.32% are on Medicaid or Medicare.
- In terms of community program/service utilization, home heating assistance topped the list (with 33.60%), 22.40% stated they needed dental, 19.84% needing rent assistance, 19.70% home maintenance assistance, 15.56% food, 14.84% weatherization, 14.98% vision assistance, 13.86% transportation, 9.85% employment and 9.45% down payment assistance on a new home.
- In terms of accessing CAPNM programs and services, 46.54% stated they use LIEAP, 7.05% Section 8 or Section 811, 6.91% home repair/weatherization, 5.78% medical prescription support, and 5.36% rental assistance.

County Level.

According to our 2017 C.N.A. survey the following county-level findings were reported:

Flathead County.

- Our typical respondent was middle-aged (37.61%), Caucasian (94.24%), female (72.67%), single without children (46.30%), a non-veteran (91.54%), have a physical disability (37.92%), have an income under \$13,000 (44.98%),

have no emergency savings fund (73.40%), is relatively permanent in terms of residency (43.08% own their own home which is need of repair (74.01%), have at least one disability (56.27%), have SSI or SSDI (47.98%) as their major source of income and 56.19% are on Medicaid or Medicare.

- The greatest important needs that were expressed were assistance with heating bills (29.18%) followed by dental services (22.49%), rent assistance (22.80%), home maintenance assistance (16.72%), transportation (15.20%), food (14.89%), vision assistance (13.07%), down payment assistance (12.16%), employment (10.64%), weatherization (8.81%), affordable childcare services (8.21%), prescription drug assistance (6.38%), home/vehicle repair class (6.08%) and financial counseling (6.08%). In terms of community program/service utilization Medicare/Medicaid topped the list (with 56.19%), followed by food stamps (44.71%), home heating assistance (41.09%), food banks (30.82%), SSI (15.11%), rental assistance (9.06%), Section 8/811 (8.46%), TANF (5.14%), Veteran benefits (5.14%), WIC (5.14%), public health (3.63%), Head Start (3.32%), employment and training (1.51%), budget counseling (0.69%) and financial education (0.30%). When asked about barriers to exiting poverty, respondents cited lack of living wage jobs (33.47%), alcohol/drug abuse (33.47%), economic ups and downs (14.88%) and unhealthy family environment (6.20%) as the top four barriers.
- In terms of accessing CAPNM programs and services home heating assistance topped the list (with 40.74%), followed by Section 8/811 (9.57%), rental assistance (7.41%), medical prescriptions (6.17%), housing repairs (5.86%), housing assistance (3.09%), financial counseling and homebuyer education (2.18%), clothing (1.54%), employment and training (1.23%), and emergency shelter (0.62%).

Lake County.

- Our typical respondent was older (33.55%), Caucasian (71.71%), female (65.13%), single without children (42.95%), a non-veteran (84.21%), have a physical disability (40.94%), have an income under \$13,000 (45.75%), have no emergency savings fund (76.03%), is relatively permanent in terms of residency (49.35% own their own home which is need of repair (88.36%), have at least one disability (66.44%), have SSI or SSDI (52.35%) as their major source of income and 53.59% are on Medicaid or Medicare.
- The greatest important needs that were expressed were assistance with heating bills (36.36%) followed by rent assistance (24.68%), food (20.13%), home maintenance assistance (18.18%), weatherization (17.53%), dental services (16.88%), transportation (14.94%), vision assistance (12.34%), employment (9.74%), prescription drug assistance (9.09%), down payment assistance on a new home (9.09%), home/vehicle repair class (6.49%), affordable childcare services (5.19%) and financial counseling/income tax preparation assistance (4.55%). In terms of community program/service utilization Medicare/Medicaid topped the list (with 53.59%), followed by home heating assistance (51.63%), food stamps (43.14%), food banks (33.33%), SSI (20.26%), Section 8/811 (9.80%), Veteran benefits (7.84%), rental assistance (5.88%), WIC (5.23%), TANF (4.58%), public health (3.92%), Head Start (2.61%), employment and training (1.96%), financial education (1.31%) and budget counseling (0.65%). When asked about barriers to exiting poverty, respondents cited alcohol/drug abuse (33.41%), lack of living wage jobs (30.33%), unhealthy family environment (8.20%), and lack of poverty reducing programs (6.56%) as the top four barriers.
- In terms of accessing CAPNM programs and services home heating assistance topped the list (with 49.32%), followed by Section 8/811 (8.11%), housing repairs (6.08%), rental assistance (4.73%), medical prescriptions (3.38%), housing assistance (0.68%), financial counseling and homebuyer education (0.68%), and employment and training (0.68%).

Lincoln County.

- Our typical respondent was older (46.76%), Caucasian (95.56%), female (69.70%), single without children (49.63%), a non-veteran (85.40%), have a physical disability (54.89%), have an income under \$13,000 (44.36%), have no emergency savings fund (76.74%), is pretty permanent in terms of residency (67.16% own their own home which is need of repair (88.98%), have at least one disability (78.20%), have SSI or SSDI (72.39%) as their major source of income and 65.44% are on Medicaid or Medicare.

- The greatest important needs that were expressed were assistance with heating bills (42.31%) followed by home maintenance assistance (28.46%), dental services (24.62%), weatherization (24.62%), vision assistance (22.31%), food (15.38%), transportation (10.00%), employment (10.00%), home/vehicle repair class (9.23%), rent assistance (7.69%), prescription drug assistance (7.69%), down payment assistance (5.38%), income tax preparation assistance (5.38%). In terms of community program/service utilization Medicare/Medicaid topped the list (with 65.44%), followed by home heating assistance (58.82%), food stamps (46.32%), food banks (37.50%), SSI (19.12%), Veteran benefits (11.03%), rent assistance (7.35%), TANF (5.15%), public health (4.41%), section 8/11 (2.94%), Head Start (2.94%), WIC (2.21%), budget counseling (0.74%) and financial education (0.74%). When asked about barriers to exiting poverty, respondents cited lack of living wage jobs (39.05%), alcohol/drug abuse (20.95%), unhealthy family environment (12.38%) and economy ups and downs (10.48%) as the top four barriers.
- In terms of accessing CAPNM programs and services home heating assistance topped the list (with 59.35%), followed by housing repairs (13.82%), medical prescriptions (9.76%), rental assistance (2.44%), section 8/811 (1.63), financial counseling and homebuyer education (0.81%), and clothing (0.81%).

Sanders County.

- Our typical respondent was older (70.51%), Caucasian (89.19%), male (52.56%), single without children (52.00%), a non-veteran (67.95%), have a physical disability (53.25%), have an income under \$13,000 (51.95%), have no emergency savings fund (77.63%), is pretty permanent in terms of residency (70.13% own their own home which is need of repair (75.64%), have at least one disability (67.54%), have SSI or SSDI (87.01%) as their major source of income and 70.89% are on Medicaid or Medicare.
- The greatest important needs that were expressed were assistance with heating bills (45.45%) followed by dental services (31.17%), weatherization (22.08%), home maintenance assistance (22.08%), vision assistance (18.18%), rent assistance (14.29%), transportation (11.69%), home/vehicle repair class (7.79%), prescription drug assistance (6.49%), employment (6.49%) and food (6.49%). In terms of community program/service utilization Medicare/Medicaid topped the list (with 70.89%), followed by home heating assistance (63.29%), food stamps (40.51%), food banks (35.44%), SSI (18.99%), Veteran benefits (16.46%), Section 8/811 (2.53%), public health (2.53%), TANF (1.27%), Head Start (1.27%), employment and training (1.27%). When asked about barriers to exiting poverty, respondents cited lack of living wage jobs (53.03%), alcohol/drug abuse (16.67%), economic ups and downs (12.12%) and lack of poverty reducing programs (6.06%) as the top four barriers.
- In terms of accessing CAPNM programs and services home heating assistance topped the list (with 63.51%), followed by housing repairs (5.41%), Section 8/811 (2.70%), medical prescriptions (2.70%), rental assistance (1.35%), and housing assistance (1.35%).

KEY CAPNM C.N.A. COMMUNITY INPUT FINDINGS

In addition to the Survey findings presented above, CAPNM also conducted a series of community input sessions with key program partners as well as the general public. Invitations to clients and elected officials, press releases, social media posts and an extensive flyering effort consisted of our marketing approach. In total we conducted 4 Town Hall meetings engaging 15 people and 6 Focus Groups engaging another 96 people. The **qualitative** information gleamed from these meetings is presented below around 5 key program or service areas (see Appendix E at page 15 in Part B for complete meeting results):

COMMUNITY SERVICES. Concerns over a growing and more permanent homeless population dominated many conversations. Participants felt that Montana lacked an effective partnership between local nonprofits and the State and Federal governments in terms of support for homeless services. A lack of shelters and/or shelter beds was an often cited concern, especially among small and more rural communities. One new initiative that was mentioned was refurbishing older campers and/or trailers for the homeless. Establishing a common address point and maybe phone number for homeless folks was also cited as a need. Family Promise in Helena was mentioned as a good community model.

Other areas of concern were the prevalent use of alcohol and drug abuse and a high suicide rate.

EMPLOYMENT & TRAINING. Job wage levels and the lack of employment which is either part-time seasonal or exclusively oriented toward a tourism based economy were the most cited needs. Some participants also stated there was a need for a better work ethic. Jobs might be available but too many workers, especially younger people feel the work is beneath them or they lack the basic skills and drive to success. Another area of concern was the lack of basic life skills – including financial literacy – among younger workers.

The lack of affordable housing was also cited as the greatest challenge faced by area workers. Improved soft skills for workers and more training for employers to employee “hard to employ” workers (handicapped, addicted, felons, etc.) were also cited. Expanded apprenticeships and OJT opportunities was frequently mentioned.

HEALTH CARE. Access to vision and dental care and prescription drugs were the most cited needs. Tribal Health Services In Lake County was often mentioned as a valuable resource, while the lack of specialized services outside of Kalispell and/or Missoula meant that many people, especially seniors and vets, had to regularly travel long distances for care.

HOME HEATING. Almost universally, participants praised the LEAP and Energy Share home heating assistance programs. Though many felt the application was too long and too intrusive or personal information. Greater local flexibility in interpreting or applying state and/or federal rules was also recommended. Many participations said they would apply and find they were only slightly above a qualifying threshold and then get into a far worst financial position then if they had been able to access some services and avoid accruing more debt or forgo medical needs for housing which then only resulted in a costly ER visit. There seemed to be a lot of confusion about “shut off” rules by various public, private and cooperative utilities. Most participants felt there should be one standard.

Many participants indicated that more should be done to promote long-term energy savings. That LIEAP and energy discounts or supports were very short-term assists and what is needed are more weatherized homes to bring about long-term energy savings.

HOUSING. Housing by far was the most often cited community need. And, specifically affordable housing in all forms: rental and homeownership, workforce and resident, senior and assisted, high deposit rates, the overall quality of

especially rental housing and more affordable housing were the most cited needs. There was general consensus that rent levels were too high for most jobs for more entry level workers. It was suggested that CAPNM convene meetings with landlords, real estate management companies, utility companies and others to discuss some relief or alternative strategies for expensive deposits. Rules and policies by some landlords (no pets, etc.) also constrict the housing market or practices to turn over resident rental housing for tourist rental housing in summer months also causes large disruptions in family stability. CAPNM should also work with local governments to see what “concessions” they can give to promote more affordable housing. Developers need incentives to be lured away from higher-end construction. Another area of advocacy was working with landlords to become more code compliant and to reinvest in their property without increasing rents (often cited among Section 8 participants).

Bozeman and Butte were both cited as good examples of successful and collaborative affordable housing efforts. Exploring or implementing programs that attract police, fireman and teachers into disadvantaged neighborhoods as homeowners was also promoted. Land banking was mentioned as a viable strategy. Other strategies included: pulling credit reports to show clients potential problems, requiring more tenants to complete responsible renters type trainings, expanded financial education, innovative approaches like tiny homes, jail release programs/services,

OTHER. A number of additional community needs were cited, but generally at a lower priority or of less importance. Because they were at least mentioned once by a Focus Group or Town Hall participant, they are presented here:

- Lack of affordable child care
- Lack of affordable child and senior respite care
- Lack of discretionary dollars to fill gaps in services (too many funders too tightly restrict the use of funds)
- Lack of certified foster parents
- Continuing generational poverty (unique challenges facing youth raised in multi-generational poverty settings)
- Lack of parenting skills
- Lack of public transportation

RESOURCE IDENTIFICATION and GAP ASSESSMENT

Our service delivery model is collaborative, not competitive. By that we mean we partner when and where we can in the design and deliver of programs and services we provide. Our efforts in Flathead County (as our most urban county) benefit from the active involvement of a wide variety of human service providers as opposed to Lake, Lincoln and especially Sanders which are far more rural.

Three specific networks cross all County lines and afford us the greatest opportunity to link services, identify additional community resources or simply brainstorm ideas; they are:

COMMUNITY MANAGEMENT TEAMS. These teams are a statutory requirement under the new federal Workforce Innovation and Opportunity Act (WIOA), though they have existed and functioned for years. CAPNM actively participates in all four counties. While the membership and focus is clearly on employment and training related matters, membership, participation and discussions typically span a wide range of human services topics as successful, full-time employment is often tied to child care, health care, housing and transportation.

CONTINUUMS of CARE (CoCs). Another network CAPNM actively participates with are our local CoCs, also established under Federal rule, in this case with the goal of ending homelessness. CoCs are the primary organizing structure behind all homelessness prevention and intervention strategies for individuals, families and communities and an important resource funding partner.

UNITED WAY. Our final major regional network is our local United Way, which serves the same four counties we do (in addition to Glacier County to our east). In addition to serving as a regional information and referral clearinghouse, our United Way also facilitates, provides or helps manage a variety of direct services – including, 211, AARP tax aide, our Point-In-Time count, Project Homeless Connect, Winter Warm-Up and Emergency Food and Shelter funding. CAPNM is a local affiliate member.

Outside of these major regional networks, CAPNM Board and Staff exercise ongoing knowledge and insight into the overall capacity (human, financial, administrative, etc.) of a wide number of other human service partner organizations. Our selection of priority programs and services, as presented below, only occurs after careful assessment and analysis as to our own internal capacity against the capacity of all other partner organizations. In many instances, while we may take a lead role as the primary service provider our work is carried out in partnership with one or more other local, regional or even statewide partner organizations. (In 2016 we had formal or informal partnership relations with over 300 public, private, nonprofit, educational, business, civic and faith-based organizations).

PROGRAMMATIC STRATEGIES

Now that we have a much clearer idea of what the needs of the community are, what the existing service delivery network, the capacity of our human service partner providers are, and our own internal organizational capacity is, we can now refine and prioritize these broad needs into more strategic program initiatives that best fits our mission. This Chapter presents, in broad terms, the general categories of programs and services CAPNM intends to create and/or continue in our PY 2018-19 CSBG Work Plan (organized by all ROMA domains). A projected outcome and listing of possible service strategies are presented which correspond to each community need.

FAMILY.

Families Need:	Projected Outcome:	Possible Services/Initiatives:
Assistance Paying Heating Bills	Families receive assistance with heating bills	LIEAP; Energy Share;
Assistance with Medical Services	Families receive medical assistance	Voucher program;
Assistance Paying Rent and Deposits	Families receive rent assistance	Rent, down payment and/or deposit assistance
Assistance with Home Maintenance	Families receive home maintenance assistance	Post-purchase and home maintenance training; Self-help rehab; voucher for home repair;
Assistance with Access to Food	Families receive food assistance	Emergency food kits; Referrals to food banks and meal programs;
Assistance with Home Weatherization	Families receive weatherization assistance	Weatherization;
Assistance with Down Payments on a New Home	Families receive down payment assistance on a new home	Direct financial assistance; Silent seconds; Referrals to knowledgeable lenders;
Assistance Knowing How to Undertake Simple Home/Vehicle Repairs	Families receive home/vehicle repair training	Education class; Referrals to other community services
Assistance Managing Money/Finances	Families gain access to agency financial coaching	Regular financial coaching from NeighborWorks trained staff; Referrals to other community services

COMMUNITY.

The Community Needs:	Projected Outcome:	Possible Services/Initiatives:
Expanded Access to Dental Services	Community expands affordable dental services	Voucher program;
Expanded Access to Vision Assistance	Community expands affordable vision assistance	Voucher program;
Expanded Access to Public Transportation Services	Community expands affordable public transportation services	Bus pass program/tokens;
Expanded Employment Opportunities for Full-Time Living Wage Jobs	Community expands employment opportunities	Business retention, expansion and relocation support services; municipal incentives; Chamber supports

Expanded Access to Prescription Drug Assistance	Community expands prescription drug assistance services	Voucher program; Referrals to other community services
Expanded Access to Affordable Child Care Services	Community expands affordable child care services	Voucher program; Referrals to other community services
Expanded Access to More Education/Training Programs and Support Services	Community expands affordable	
Expanded Access to Income Tax Preparation	Community expands income tax preparation services	Expand AARP agents; reintroduce VITA program; offer expanded hours and locations;
Expanded Access to After School Youth Programs	Community expands after school youth programs	
Expanded Access to Parenting Classes	Community expands parenting classes	
Expanded Access to Tutoring/Literacy Programs	Community expands tutoring/literacy opportunities	

AGENCY. A complete list of agency needs, projected outcomes and possible strategies/solutions will be forthcoming after the completion of the agency's PY 2018-2020 Strategic Plan. Although, here are a few that were specifically mentioned during our C.N.A. process.

The Agency Needs:	Projected Outcome:	Possible Services/Initiatives:
A more simplified "one-stop, coordinated entry" intake process	Improve and expedite client intakes	Full implementation of ELogic software across agency
Expand shelter services in Lincoln and Sanders County's	Reduced homelessness	Voucher program
Advocate for more State support of human service funding for lowest income	Reduced homelessness	Advocacy
Advocate for changes to program thresholds that accommodate unique circumstances	Expand service eligibility for needy neighbors	Advocacy
Investigate expanded affordable housing in all counties	Reduced homelessness	Research needs, partners, funding
Investigate expanded energy assistance options	Reduce home heating costs	Research options with energy providers
Investigate ways of reducing deposits, background checks and other pre-rental requirements	Reduce rental housing costs; remove barriers to entry	Research options with landlords; pull free credit reports; help client's clean-up credit reports;
Investigate affordable housing development incentives with private developers	Increase affordable housing inventory (both ownership and rental)	Research options with private developers
Investigate land banking options to maintain a supply of affordable housing lots	Increase affordable housing inventory	Research land-banking options
Investigate affordable housing incentives through cities and counties	Increase affordable housing inventory	Research options with city and county leaders

Advocate for employment of “hard to employ” clients (felons, disabled, etc.)	Increase employment opportunities	Advocate for local hiring priorities with Chambers of Commerce and related business groups
Address concerns about absentee and “slum” landlords not reinvesting in property	Improve home safety and affordability	Advocate with landlords and property owners
Address concerns about the loss of a good work ethic and the need for more OJT/apprenticeships	Improve employment opportunities	Advocate for more soft skills job readiness training and also OJT and apprenticeship programs with Chambers of Commerce and related business groups
Improve quality of rental property landlords	Increase rental housing stability	Partner with landlord, property management and property owner groups to increase the quality of the rental experience
Increase awareness of available resources and services in all counties	Increase community awareness of available services	Expand promotion of available community resources; create social media “apps” to promote and educate how to get a job, rental unit, manage money, etc.
Increase support for jail release services	Improve chances for housing and employment	Investigate and advocate for expanded jail release support and services
Expand affordable housing opportunities from transitional to subsidized to market-rate homeownership	Expand affordable housing options	Investigate opportunities to create/expand a more complete continuum of affordable housing from transitional to subsidized to market-rate homeownership

MEASURING PERFORMANCE

The adoption of our biannual CSBG work plan is one very important but by no means the final step in our ongoing program planning and evaluation process. Having identified, refined and analyzed the above community needs and selected the most appropriate program and service strategies, we must now turn internally to examine our organizational, administrative and financial structure, policies and procedures.

AGENCY STRATEGIC PLANNING. Between October and December 2017, CAPNM Board and Staff will embark on an update of our agency strategic plan.

AGENCY REPORTING and MONITORING. From daily through annual reporting, CAPNM examines its program performance through a wide variety of internal, local, state and national databases. We report regularly to our volunteer Board of Directors and to over three state agencies

AGENCY PROGRAM EVALUATION. Like all other community action agencies, CAPNM utilizes the national Results-Oriented Management and Accountability (ROMA) logic model framework to continually review, assess and evaluate our programs and service delivery methods at both the family, community and agency levels. Ongoing program evaluation is an integral component of our program planning process.

REFERENCES AND SOURCES

During the course of our investigation we reviewed many different and supplemental data, research and community assessment sources in order to gain a more complete understanding of the local, regional and national socio-economic forces and trends at play.

The one's we relied most heavily on were the Flathead County Community Health Needs Assessment of 2015-16; the Best Beginnings Assessment of 2012, and the 2016 Montana Poverty Report Card (the general results of which are presented in the Other Community Needs Assessment Chapter beginning on page 22 above). In addition to these largely statistical reports, we also skimmed a number of additional studies to better understand the range of program and service options and "best practices" in the field of poverty alleviation, including:

- *"From Poverty to Opportunity"* by the Brookings Institution, 2006
- *"Poverty Reduction Project: Increases Social and Natural Capital"* by Washington State University Extension, Rural Connections, September 2010
- *"Can the Poor Accumulate Assets"* by the Urban Institute, No. 23, June 2012,
- *"Integration and Innovation: Lessons from Organizations Integrating Asset Building Into Social Services"*, Corporation for Enterprise Development (CFED), May 2013
- *"Economic Insecurity in Children's Lives"* by the Urban Institute, Discussion Paper 4, September 2013

Attachment A. Historic Personal Income Trends as Presented by the Pacific Northwest Regional Economic Analysis Project

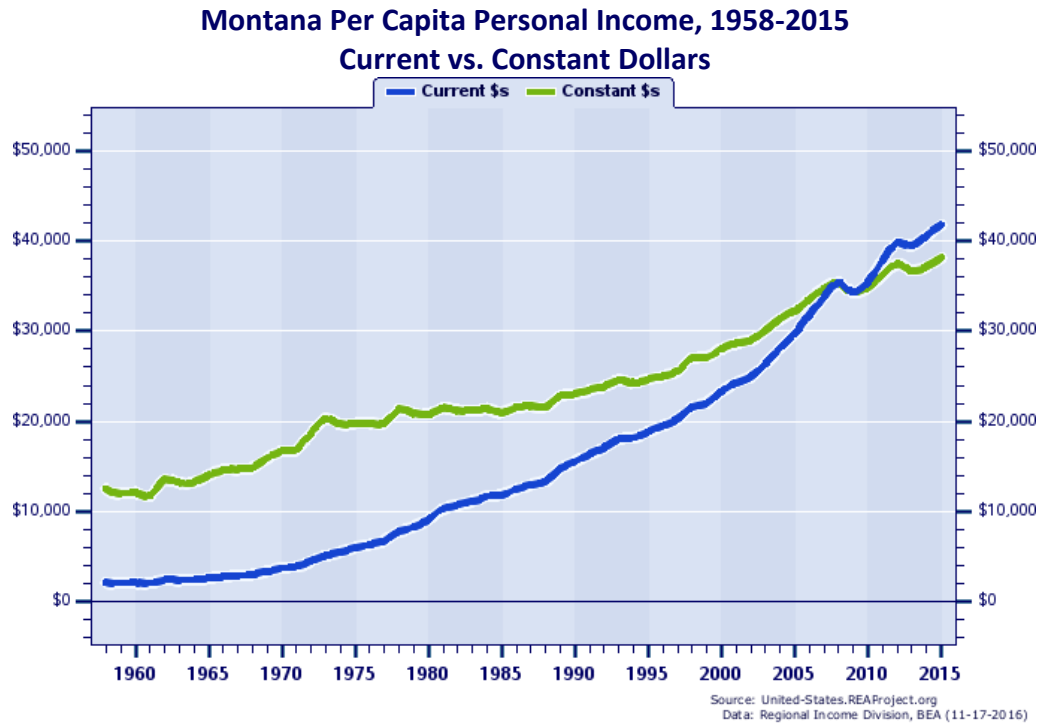


Figure 1.

Figure 1 depicts Montana's annual per capita personal income over 1958-2015 in current and constant (2009) dollars. Constant dollar measurements remove the effects of inflation. They allow for comparison of changes in the real purchasing power of Montana over time.

When measured in current dollars, Montana's per capita personal income increased **1,869.8%**, from **\$2,123** in 1958 to **\$41,809** in 2015. When measured in constant 2009 dollars to adjust for inflation, it advanced **205.7%**, from **\$12,488** in 1958 to **\$38,171** in 2015.

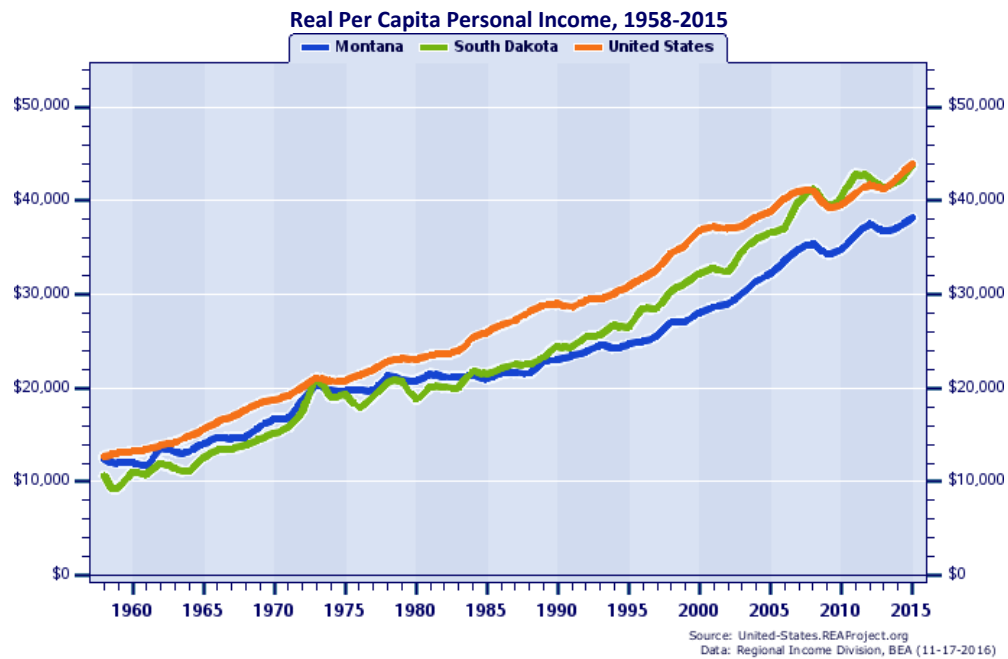


Figure 2.

Figure 2 traces Montana's and South Dakota's annual real per capita personal income for the period 1958-2015 to illustrate real per capita personal income patterns over time. During this 58-year period, Montana's real per capita personal income rose from **\$12,488** in 1958 to **\$38,171** in 2015, for a net gain of **\$25,682**, or **205.7%**. In comparison, South Dakota's real per capita personal income advanced from **\$10,642** in 1958 to **\$43,714** in 2015, for a net advance of **\$33,072**, or **310.8%**. Montana's real per capita personal income ranked 39th among the 51 states in 2015, South Dakota's ranked 22nd.

In addition, the United States' real per capita personal income increased from **\$12,726** in 1958 to **\$43,925** in 2015, for a net gain of **\$31,198**, or **245.1%**.

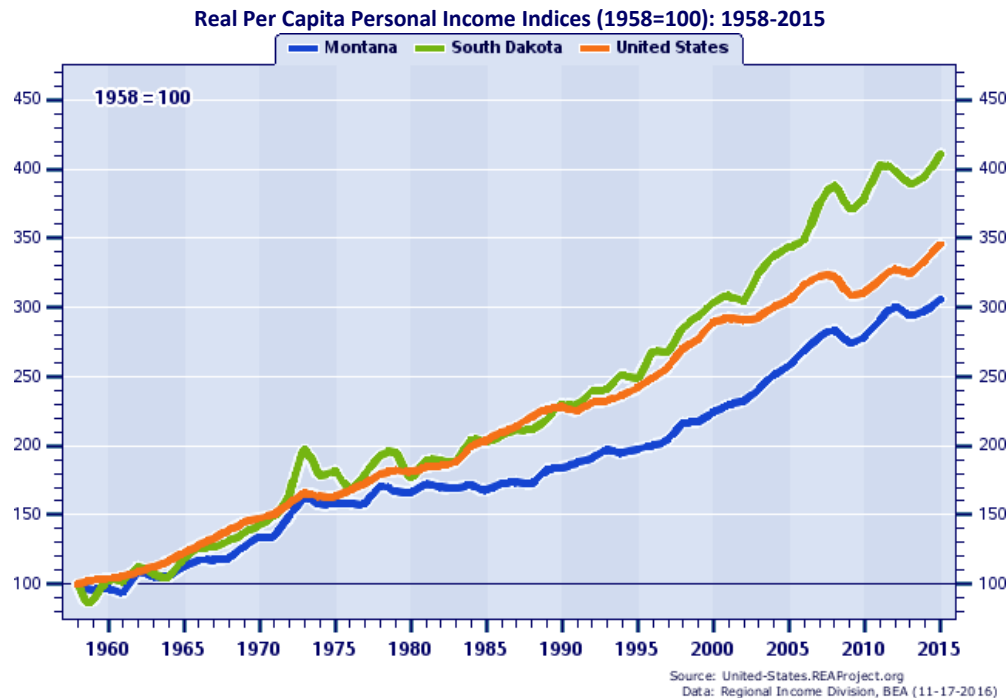


Figure 3.

Figure 3 shows Montana's real per capita personal income growth in a broader context by offering direct comparisons across time with South Dakota, the United States. The growth indices shown here express each region's real per capita personal income in 1958 as a base figure of 100, and the real per capita personal incomes in later years as a percentage of the 1958 base figure. This method allows for more direct comparison of differences in real per capita personal income growth between regions that may differ vastly in size.

Montana's overall real per capita personal income growth was **205.7%** over 1958-2015 trailed South Dakota's increase of **310.8%**, and fell below the United States' increase of **245.1%**.

Per Capita Personal Income as a Percent of the U.S. Average: 1958-2015

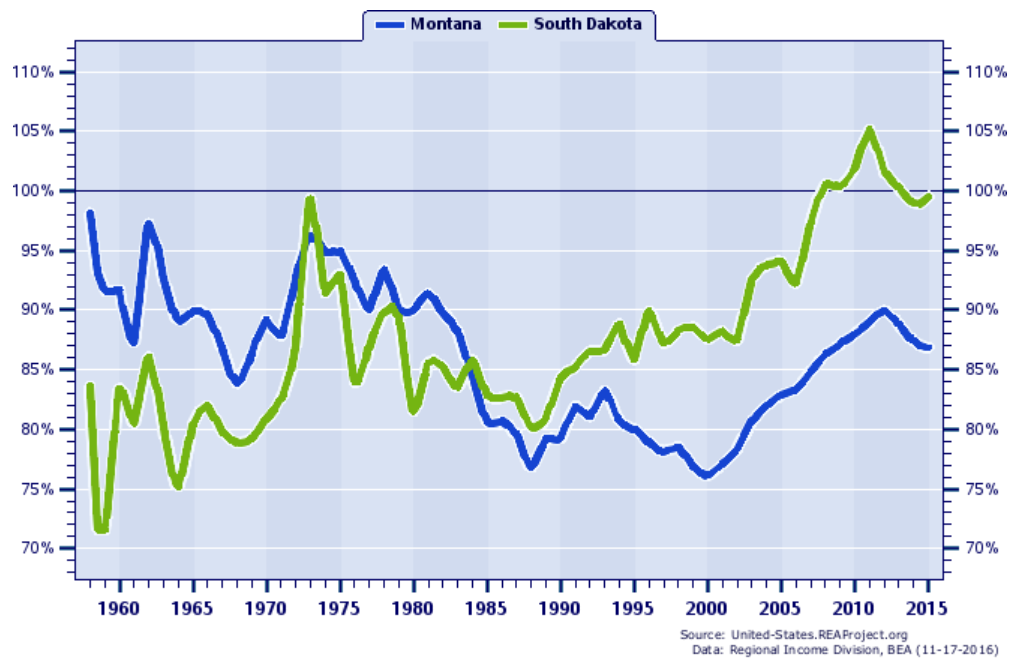


Figure 4.

Figure 4 depicts the trends for per capita personal income relative to the national average by tracing Montana and South Dakota per capita personal income as a percent of the national average over 1958-2015.

In 1958, Montana's per capita personal income amounted to **98.1%** of the national average; in 2015, it approximated **86.9%**. Similarly, in 1958, South Dakota's per capita personal income totaled **83.6%** of the national average; in 2015, it consisted of **99.5%**.

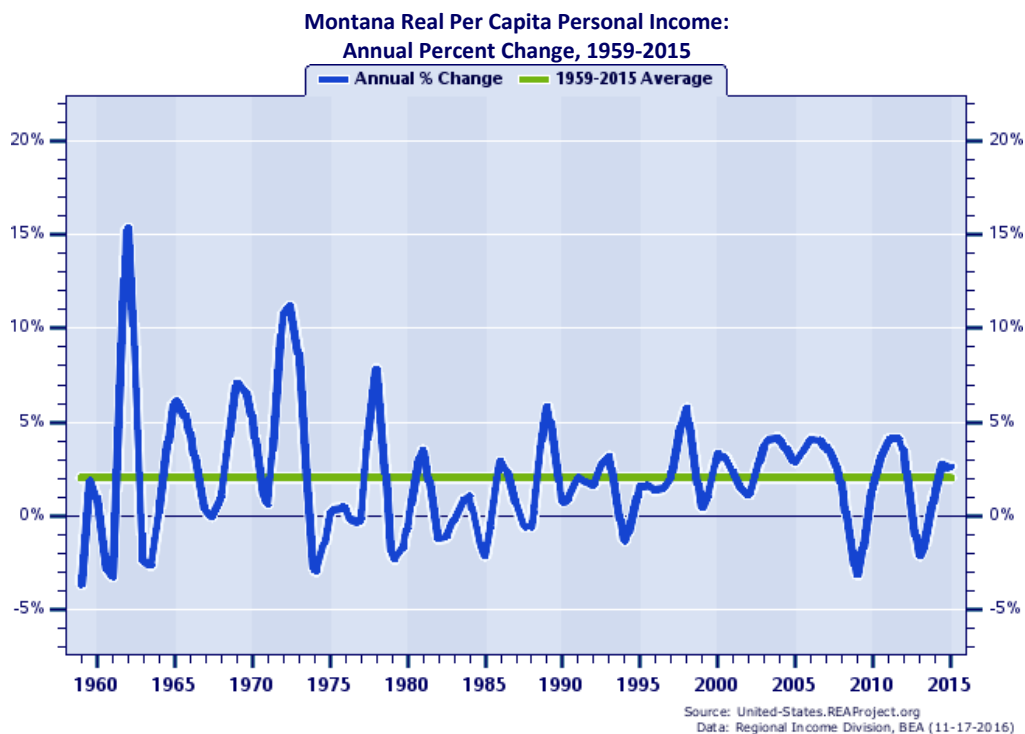


Figure 5.

Figure 5 highlights the short-run pattern of Montana's real per capita personal income growth by tracking the year-to-year percent change over 1959-2015. The average annual percent change for the entire 57-year period is also illustrated on this chart to provide a benchmark for gauging periods of relative high--and relative low--growth against the backdrop of the long-term average.

On average, Montana's real per capita personal income grew at an annual rate of **2.04%** over 1959-2015. The state recorded its highest growth in 1962 (**15.32%**) and recorded its lowest growth in 1959 (**-3.66%**). In 2015, Montana's real per capita personal income grew by **2.62%**

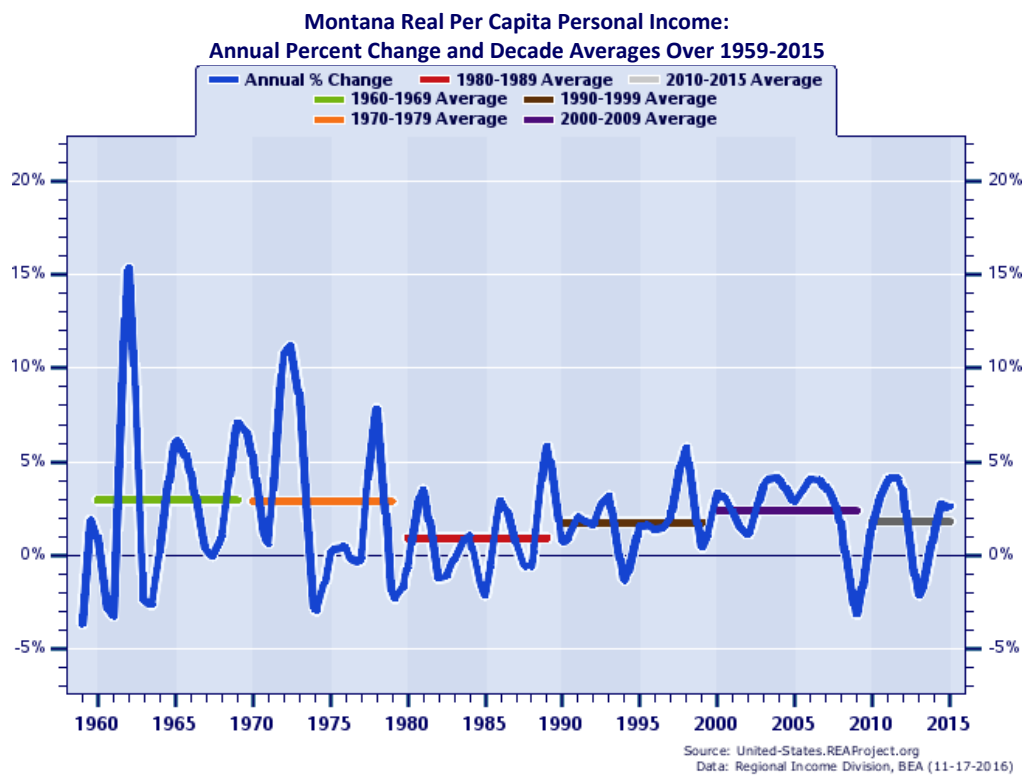


Figure 6.

Over the past five decades some states have experienced extreme swings in growth, and often such swings have tended to coincide with the decades themselves. Figure 6 again depicts the annual percent change in Montana's real per capita personal income since 1959, but this time they are overlaid with average growth rates for the decade of the 1960s, 1970s, 1980s, 1990s, 2000s, and 2010-2015.

During the 1960s, Montana's annual real per capita personal income growth rate averaged **2.96%**. It averaged **2.88%** in the 1970s, **0.91%** during the 1980s, **1.75%** during the 1990s, **2.39%** in the 2000s, and **1.81%** thus far this decade (2010 to 2015).

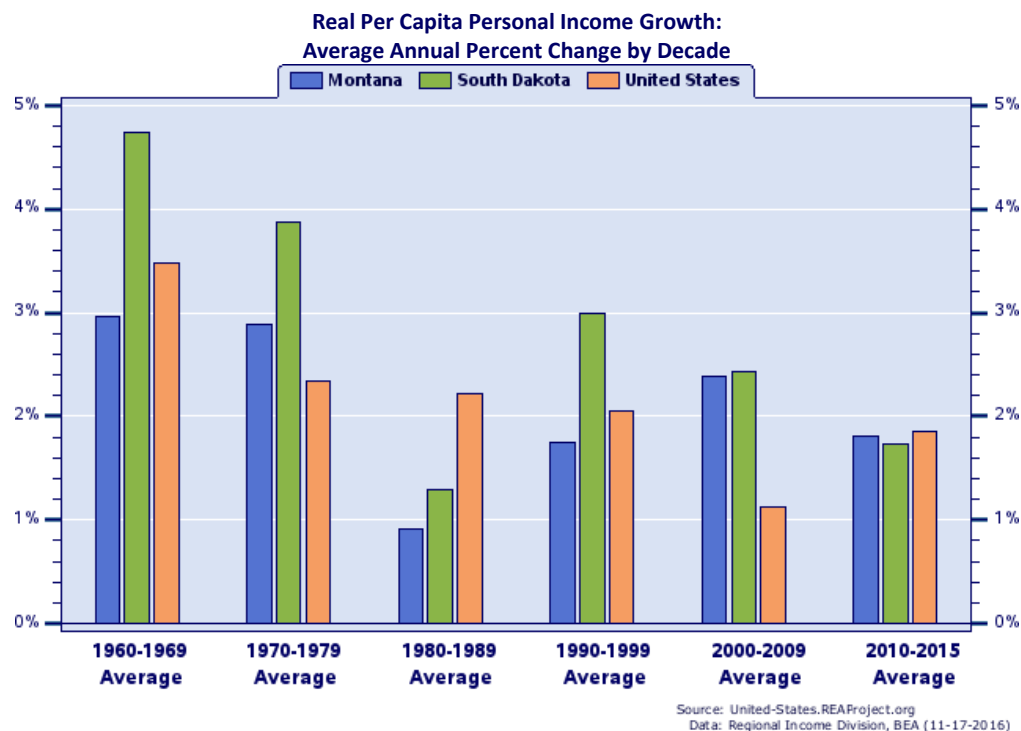


Figure 7.

Figure 7 compares the decade average growth rates for Montana noted in the previous graph with the corresponding decade averages for South Dakota and the nation. As the chart reveals, Montana's average annual real per capita personal income growth recorded under South Dakota's average throughout the 1960s (**2.96%** vs. **4.74%**), posted below South Dakota's average in the 1970s (**2.88%** vs. **3.87%**), posted below South Dakota's average during the 1980s (**0.91%** vs. **1.29%**), trailed South Dakota's average throughout the 1990s (**1.75%** vs. **3.00%**), lagged South Dakota's average throughout the 2000s (**2.39%** vs. **2.42%**), and recorded above South Dakota's average over the 6 year period of the last decade, 2010-2015 (**1.81%** vs. **1.73%**).

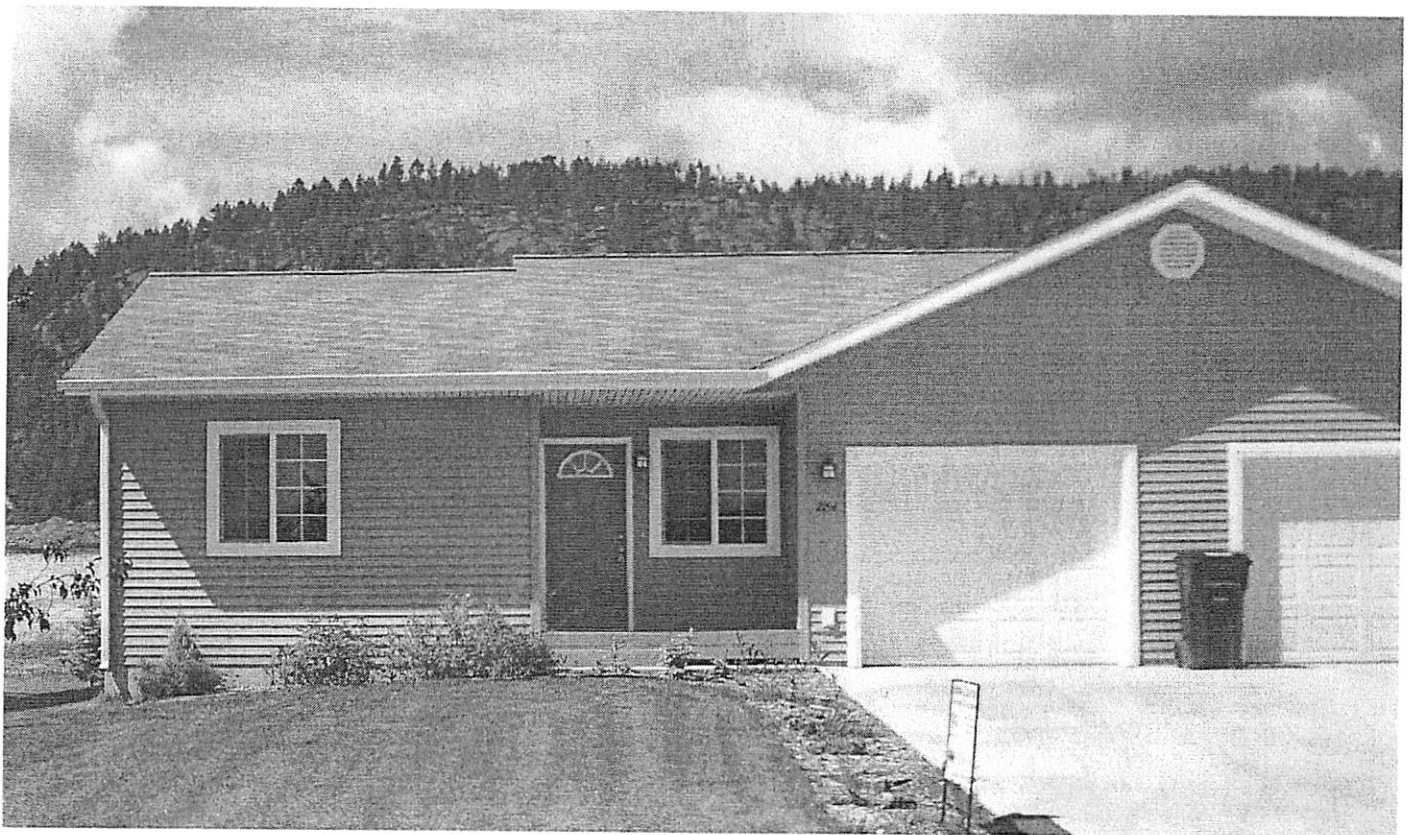
Finally, relative to nationwide real per capita personal income growth trends, Montana posted below the nation in the 1960s (**2.96%** vs. **3.48%**), registered above the nation during the 1970s (**2.88%** vs. **2.34%**), fell below the nation in the 1980s (**0.91%** vs. **2.21%**), recorded underneath the nation throughout the 1990s (**1.75%** vs. **2.05%**), outgained the nation over the 2000s (**2.39%** vs. **1.12%**), and posted below the nation over 2010-2015 (**1.81%** vs. **1.85%**).

Real* Per Capita Personal Income Growth:								
Average Annual Percent Change								
	1959-2015	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2015	2015
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Montana	2.04	2.96	2.88	0.91	1.75	2.39	1.81	2.62
South Dakota	2.66	4.74	3.87	1.29	3.00	2.42	1.73	3.80
United States	2.21	3.48	2.34	2.21	2.05	1.12	1.85	3.30
*Real per capita personal income growth determined using the Chain-Weight Implicit Price Deflator for Personal Consumption (2009=1.00).								



COMMUNITY ACTION PARTNERSHIP OF NW MONTANA

2017 COMMUNITY NEEDS ASSESSMENT REPORT COVERING WORK PLAN YEARS 2018-2019: PART B APPENDICES



“CAPNM provides services and advocacy to alleviate poverty, improve lives and strengthen our communities”



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Appendix A. 2017 CAPNM C.N.A. Outreach Plan.

MARCH

Print surveys mail out to all LIEAP households (5,000 in circulation)

APRIL

FVCC: Survey will run in Student Newsletter starting April 3rd (Wendy Jeschke: 756-3908)

3 rd :	4 th :	5 th :	6 th :	7 th :
10 th :	11 th :	12 th : Thompson Falls -CMT Focus Group: 1-3pm (State Building: 2504 Tradewinds Way) (Debra Krantz: 883-7894) 2 person Margie/Lynda	13 th :	14 th :
17 rd :	18 th :	19 th : Polson -Resource Round Table: Focus Group (Health Dept: 802 Main St) (12-1pm) (Dana Grant) 2 person Patrick/Lynda	20 th :	21 st :
24 th :	25 th :	26 th : Kila/Marion (Food Bank Bus-Tasha or Matt:752-3663) -Kila Community Church: 150 Cottage Ln (9-10) -Marion Baptist Church: 180 Pleasant Valley Rd (1030-12) 1 person Patrick	27 th : Kalispell -Food Bank (10-2) (Tasha/Matt:752-3663) 1203 Hwy 2 1 person Jackson	28 th : CFalls -Glacier Gateway Kindergarten Roundup (8:30-10:30) (Kris: 212-3383) 1 person Jackson

MAY

1 st :	2 nd : Kalispell (Head Start: 79 7 th Ave E.N) (Amy: 752-7011) -Morning class: (745-845am) -Afternoon class: (1215-1245pm) 1 person Jackson	3 rd : Coram/Martin City/Hungry Horse (Food Bank Bus-Tasha or Matt) -Canyon Community Church (9-10) -MC Fire Department (1015-1115) -HH Fire Department (1130-1230) 1 person Patrick	4 th : Eureka -Glacier Bank: Town Hall Meeting 222 Dewey Ave (1130-1pm) (Casey: 297-2521) 1 person Jackson/Robin? 4 th : Libby -Senior Center: Town Hall Meeting 206 E. 2 nd St. (Dedi: 293-7222) (12-1pm) 2 person Patrick/Wanda Board: Kate	5 th :
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8 th :	9 th : Kalispell (Flathead) (Laura/Jon: 758-6250) -CMT Focus Group (Gateway Mall) Meeting: 1030-12pm Focus Group: 12-1pm 2 person Patrick/Jackson Board: Holly/Danelle	10 th :	11 th : Eureka -Food Bank: 109 Dewey Ave (1130-1pm) (Mary: 297- 2358) (Need to rent a car!) 1 person Jackson	12 th :
15 th :	16 th : Libby (Lincoln) -CMT Focus Group: 1130- 1pm (Venture Inn-Downstairs in Ford Room) (Heather) 2 person Patrick/Jackson	17 th : Polson (Lake) (Patti) -CMT Focus group (First Interstate Bank:49573 US 93) Meeting: 130-3pm (30 min) 2 person Patrick/Lynda 17 th : CFalls (Head Start:80 Railroad St E. (Lucy: 892- 4144) -1130-130 (Last day of school) 1 person Jackson	18 th : Polson -Senior Center: Town Hall Meeting 504 3 rd Ave E. (12-1pm) (Kay) 2 person Patrick/Jackson	19 th : Thompson Falls -Senior Center: Town Hall Meeting 1191 Mount Silcox Dr. (530-630pm) (Nancy: 827- 5055) 2 person Jackson/Patrick
22 nd :	23 rd : Troy -Senior Center: 304 3 rd St (1030-12pm-Mike:295- 4140) 1 person Jackson	24 th : CFalls -Senior Center: Town Hall Meeting 205 Nucleus Ave #205 (530-630) (Lori/Gary) 2 person Jackson/Patrick Board: Holly	25 th : Whitefish -Food Bank:251 Flathead Ave (1130-2) (SueAnn: 862-5863) 1 person Jackson	26 th : Polson -Food Bank: 904 1 st St E. (10-2pm-Brian: 883-6864) -Job Service: 417 Main St. B (1130-130pm-Ian: 883- 7880) 2 person Patrick/Jackson
HOLIDAY	30 th :	31 st : Hot Springs -Senior Center: Town Hall Meeting 101 Main St. (530-630pm) (Roy/Deb: 741-2344 call 10am-2pm) 2 person Jackson/Patrick	June 1 st : Kalispell -Best Beginnings Comm Council: Focus Group (9- 11am) (Ned) 2 person Jackson/Patrick	June 2 nd :

JUNE

5 th : Libby/Eureka -Collect surveys	6 th : Polson/Ronan -Collect surveys	7 th :	8 th : Thompson Falls/Hot Springs -Collect surveys	9 th : Kalispell -Project Homeless Connect, 10am-6pm (Gateway) Jackson
12 th : -Submit results into Survey Monkey	13 th : -Submit results into Survey Monkey	14 th :	15 th : -Submit results into Survey Monkey	16 th : -Submit results into Survey Monkey
19 th : -Submit results into Survey Monkey	20 th : -Submit results into Survey Monkey	21 st :	22 nd : -Submit results into Survey Monkey	23 th : -Submit results into Survey Monkey
26 th : -Analyze survey results	27 th : -Analyze survey results	26 th :	29 th : -Analyze survey results	30 th : -Analyze survey results



Appendix B. Town Hall Letters of Invitation to City Mayors and County Commissioners.

March 28, 2017

Gary Krueger, Chair
Flathead County Commission
800 S. Main St
Kalispell, MT 59901

Dear Commissioner Krueger:

Every two years we are mandated by federal policy to conduct a community needs assessment across our four-county service area (Lake, Lincoln, Flathead, and Sanders). We will be conducting a series of community meetings in which we'll invite community members, leaders, and partners to come give their opinion about current issues they see in their respected communities.

We would like to invite you to our Town Hall Meeting in Flathead County:

- **Senior Center (Columbia Falls)**
May 24th: 530-630pm

CAPNM was founded in 1976 as the Community Action Agency serving Flathead, Lake, Lincoln and Sanders Counties in Northwest Montana. CAPNM serves a large geographic area of 13,375 square miles with a total population of over 150,000. Approximately 19% of the population in this area live on incomes below the federal poverty level. CAPNM serves individuals by focusing on networking available resources and providing services to promote long-term solutions to build success.

Over time CAPNM has grown to include programming in five main areas: housing, energy assistance, weatherization, education and training, and financial capability/asset development. These programs are bundled to produce maximum results in the lives of individuals served.

CAPNM is a private, non-profit agency with the mission *"to provide services and advocacy to alleviate poverty, improve lives and strengthen our communities."*

Please feel free to inform/invite any community member you wish!

Warmest Regards,

Jackson Diaz Community Collaboration Coordinator

March 28, 2017

Bill Barron, Chair
Lake County Commission
106 4th Ave E.
Polson, MT 59860

Dear Commissioner Barron:

Every two years we are mandated by federal policy to conduct a community needs assessment across our four-county service area (Lake, Lincoln, Flathead, and Sanders). We will be conducting a series of community meetings in which we'll invite community members, leaders, and partners to come give their opinion about current issues they see in their respected communities.

We would like to invite you to our Town Hall Meeting in Lake County:

- **Senior Center (Polson)**
May 18th: 12-1pm

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Please feel free to inform/invite any community member you wish!

Warmest Regards,

Jackson Diaz Community Collaboration Coordinator

March 28, 2017

Mike Cole, Chair
County Commission
66121 Hwy 37
Eureka, MT 59917

Dear Commissioner Cole:

Every two years we are mandated by federal policy to conduct a community needs assessment across our four-county service area (Lake, Lincoln, Flathead, and Sanders). We will be conducting a series of community meetings in which we'll invite community members, leaders, and partners to come give their opinion about current issues they see in their respected communities.

We would like to invite you to our Town Hall Meetings in Lincoln County:

- **Senior Center (Libby)**
May 4th: 12-1pm
- **Glacier Bank (Eureka)**
May 4th: 1130-1pm

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Please feel free to inform/invite any community member you wish!

Warmest Regards,

Jackson Diaz Community Collaboration Coordinator

March 28, 2017

Anthony Cox, Chair
Sanders County Commission
PO Box 519
Thompson Falls, MT 59873

Dear Commissioner Cox:

Every two years we are mandated by federal policy to conduct a community needs assessment across our four-county service area (Lake, Lincoln, Flathead, and Sanders). We will be conducting a series of community meetings in which we'll invite community members, leaders, and partners to come give their opinion about current issues they see in their respected communities.

We would like to invite you to our Town Hall Meetings in Sanders County:

- **Senior Center (Thompson Falls)**
May 19th: 530-630pm
- **Senior Center (Hot Springs)**
May 31st: 530-630pm

CAPNM was founded in 1976 as the Community Action Agency serving Flathead, Lake, Lincoln and Sanders Counties in Northwest Montana. CAPNM serves a large geographic area of 13,375 square miles with a total population of over 150,000. Approximately 19% of the population in this area live on incomes below the federal poverty level. CAPNM serves individuals by focusing on networking available resources and providing services to promote long-term solutions to build success.

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Please feel free to inform/invite any community member you wish!

Warmest Regards,

Jackson Diaz Community Collaboration Coordinator



Appendix C. Survey Tool.

2017 COMMUNITY NEEDS ASSESSMENT SURVEY

1. What County do you live in? Check only one.

- ☐ Flathead
- ☐ Lincoln
- ☐ Lake
- ☐ Sanders
- ☐ Homeless
- ☐ None of the above (STOP)*

*If you do not live in one of the four counties/homeless, please do not continue to complete the survey.

2. Check the top three most important needs you have today.

- ☐ I have no needs at this time
- ☐ Rent Assistance
- ☐ Down Payment Assistance on a New Home
- ☐ Home Maintenance Assistance
- ☐ Assistance with Heating Bills
- ☐ Dental Services
- ☐ Prescription Drug Assistance
- ☐ Vision Assistance
- ☐ Food
- ☐ Affordable Childcare Services
- ☐ Parenting Classes
- ☐ Employment
- ☐ Financial Counseling
- ☐ More Education/Training
- ☐ Transportation
- ☐ Weatherization
- ☐ Afterschool Youth Programs
- ☐ Tutoring/Literacy
- ☐ Simple Home/Vehicle Repair Class
- ☐ Income Tax Preparation Assistance
- ☐ Other (please be specific): _____

3. What barrier do you believe is keeping people in poverty in your community? Check only one.

- ☐ Unhealthy Family Environment
- ☐ Discrimination
- ☐ Community Violence/Public Safety
- ☐ Alcohol/Drug Abuse
- ☐ Economic Ups and Downs
- ☐ Lack of Poverty Reducing Programs
- ☐ Ineffective Poverty Reducing Programs
- ☐ Ineffective Government Policies
- ☐ Poor Neighbor Conditions
- ☐ Lack of Living Wage Employment Opportunities
- ☐ Other (please be specific): _____

4. What best describes your present housing? Check only one.

- ☐ Own home
- ☐ Rent home
- ☐ Live with family member or friend
- ☐ Homeless
- ☐ Shelter

- ☐ Assisted Living
 - ☐ Other (please be specific): _____
5. What is the condition of your current residence? Check all that apply.
- ☐ Well maintained
 - ☐ Poorly insulated; costly to heat or cool
 - ☐ In need of minor repairs
 - ☐ In need of major repairs
 - ☐ Not ADA compliant (difficult to navigate stairs, hallways, doorways, etc. due to disability)
 - ☐ Unsafe
 - ☐ Uninhabitable
6. Do you or anyone in your home have one of the following disabilities? Check all that apply.
- ☐ Physical Disability
 - ☐ Mental Disability
 - ☐ No one in the household has a disability
7. List all barriers to transportation you have experienced in the last 12 months. Check all that apply.
- ☐ I do not qualify for car insurance
 - ☐ I do not have a valid driver's license
 - ☐ There is no bus service in my community
 - ☐ Bus service is not available during the hours I need
 - ☐ My vehicle is in need of minor repairs
 - ☐ My vehicle is in need of major repairs
 - ☐ My vehicle is unsafe on the road
 - ☐ The cost of fuel is too high
 - ☐ I cannot afford the cost of owning and maintaining a vehicle
 - ☐ I have experienced no barriers to transportation
8. What best describes your current source(s) of income? Check all that apply.
- ☐ Full-time employment with benefits
 - ☐ Full-time employment without benefits
 - ☐ Part-time employment with benefits
 - ☐ Part-time employment without benefits
 - ☐ Seasonal or casual employment
 - ☐ Alimony and/or child support
 - ☐ Social Security Income or Social Security Disability Income
 - ☐ On paid leave
 - ☐ No income currently
 - ☐ Other (please be specific): _____
9. Are you participating in an Employment & Training program?
- ☐ Yes
 - ☐ No
10. Do you create a monthly spending plan/budget? If yes, how well do you stick to it:
- ☐ Little
 - ☐ Very close
 - ☐ Not close
 - ☐ Do not create spending plan
11. What types of bank accounts do you have?
- ☐ N/A - I have no checking or savings account
 - ☐ Checking
 - ☐ Savings
 - ☐ Both
12. What is your annual/yearly income per year (\$)?
- ☐ Under 13,000
 - ☐ 13,001-22,000
 - ☐ 22,001-34,000

- 34,001-46,000
- Over 46,001

13. If you have an emergency savings fund how large is it?

- Equals one week housing expenses
- Equals two week housing expenses
- Equals one month housing expenses
- Don't have emergency fund

14. If you were in need of any services, do you know about these providers? Check all that apply.

- Community Action Partnership of NW MT
- United Way
- Montana 211(help Line)
- Job Service
- Abbie Shelter
- Head Start
- Samaritans House
- Sparrows Nest
- Other (please be specific): _____

15. What programs do you currently participate in/what services do you currently receive? Check all that apply.

- Energy Assistance
- Medicaid/Medicare
- Supplemental Security Income (SSI)
- Food Stamps (SNAP)
- Temporary Assistance for Needy Families (TANF)
- Public Health
- Employment & Training
- Veteran Benefits
- Food bank/Commodities
- WIC
- Head Start
- Financial Education
- Budget Counseling
- Section 8/Section 811
- Rental Assistance
- None of the above
- Other (please be specific): _____

16. Check all the services you or your family have utilized through CAPNM in the last 12 months. Check all that apply.

- I did not utilize any service
- Medical Prescriptions
- Clothing
- Section 8/Section 811
- Housing Assistance (Down payment, Community Land Trust)
- Housing Repairs (Weatherization, Senior Home Repair)
- Employment & Training
- Rental Assistance
- Emergency Shelter
- Energy Assistance (LIEAP)
- Financial Counseling/Homebuyer Education
- Other (please be specific): _____

17. Which best describes your relationship with CAPNM?

- Current Client
- Former Client
- CAPNM Employee/Board Member
- Local Service Provider
- Elected/Public Figure
- Area Business
- Community Member
- Person looking for help

- Other (please be specific): _____
- 18. Please indicate your overall satisfaction with assistance you've received through CAPNM.**
- Very Satisfied
 - Somewhat Satisfied
 - Not Satisfied at All
 - Don't Know/Didn't Receive Assistance
- 19. Check all the services you or your family have an immediate need for. Check all that apply.**
- Medical Prescriptions
 - Clothing
 - Food
 - Daycare
 - Vision/Dental
 - Housing Repairs
 - Employment
 - Youth Programs
 - Rental Assistance
 - Emergency Shelter
 - Energy Assistance
 - Income Tax Preparation Assistance
 - Financial Counseling/Homebuyer Education
 - Other (please be specific): _____
- 20. What is your age?**
- Under 17
 - 18-24
 - 25-44
 - 45-64
 - 65+
- 21. What is your gender?**
- Female
 - Male
 - Other
- 22. What is your ethnicity?**
- Caucasian (White)
 - Hispanic or Latino
 - Black or African American
 - Native American or American Indian
 - Asian or Pacific Islander
 - Other (please be specific): _____
- 23. Are you a veteran?**
- Yes
 - No
- 24. What is your household status?**
- Single with children
 - Single without children
 - Married (or Common Law Union) with children
 - Married (or Common Law Union) without children
- 25. How many times have you moved in the last 12 months?**
- 0
 - 1-2
 - 3-5
 - 6-8
 - 9+
- 26. Do you use Facebook or Twitter? (Social Media)**

- ☐ Yes
- ☐ No

If answered yes, please like our Facebook and follow us on Twitter if you support our mission.
Facebook: Community Action Partnership of Northwest Montana
Twitter: @CAPNM

Appendix D. Town Hall and Focus Group Outreach Flyers



Community Action Partnership of NW MT is currently conducting the 2017 Community Needs Assessment.

Help CAPNM prepare for the next three years by voicing what you see is the current issues in your community.

Flathead County

Date & Location:



Columbia Falls

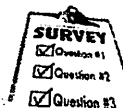
Senior Center

205 Nucleus Ave #205

Town Hall Meeting

May 24th

5:30—6:30pm



Community Action Partnership of NW MT is currently conducting the 2017 Community Needs Assessment.

Help CAPNM prepare for the next three years by voicing what you see is the current issues in your community.

Lake County

Date & Location:



Polson

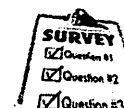
Senior Center

504 3rd Ave E.

Town Hall Meeting

May 18th

12-1pm



Community Action Partnership of NW MT is currently conducting the 2017 Community Needs Assessment.

Help CAPNM prepare for the next three years by voicing what you see is the current issues in your community.

Lincoln County

Dates & Locations:

Libby

Senior Center

206 E. 2nd St

Town Hall Meeting

May 4th

12-1pm



Eureka

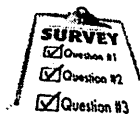
Glacier Bank

222 Dewey Ave

Town Hall Meeting

May 4th

11:30-1pm



Community Action Partnership of NW MT is currently conducting the 2017 Community Needs Assessment.

Help CAPNM prepare for the next three years by voicing what you see is the current issues in your community.

Sanders County

Date & Location:

Thompson Falls

Senior Center

1191 Mount Silcox Dr.

Town Hall Meeting

May 19th

5:30-6:30pm



Hot Springs

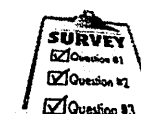
Senior Center

101 Main St

Town Hall Meeting

May 31st

5:30-6:30pm





Appendix E. Town Hall and Focus Group Meeting Notes

Community Needs Assessment Focus Group Meeting in Thompson Falls on 4/12/17 at 1pm with Community Management Team

A. Critical Community needs:

Lincoln County

Transferring into affordable housing once stabilization has occurred, waiting list in Libby are from 6 months to 2 years for subsidized housing and there are only 2 units in Libby

Transportation. There is some available but it is by appointment. This can also make a person late for work if the transportation is late. Wondering if Pathways could use some funding for transportation issues

Need more jobs

Lack of emergency shelter

Sanders County (different agencies)

Child Care

Affordable housing

Technical training

Daycare, there is only 1 in Thompson Falls and 0 in Plains

Local training

Senior Housing

Limited transportation, need more for employment and medical appointments

Housing, there is none around at this time, need an affordable housing complex

Lack of transportation, can get a ride to an appointment but can't get one to pick them up. Most of the appointments or jobs are in Thompson Falls but all the folks live in Trout Creek, Noxon, etc.

Lack of emergency shelters

Lake County

Housing

Transportation, especially after hours for the people who don't work 8 to 5

Child care, especially after hours

Senior Citizens that are not Medicaid eligible and what to do for the ones that fall between the cracks.

Lack of emergency shelters

B. Discussion on the 3 topics

Transportation

For medical appointments

For work, especially after hours

Major appointments to Missoula

The cost of transportation

Can get to an appointment but can't get back or to the next appointment

Liability costs for case workers who may want to give their clients a ride

If they have a car, they can't afford insurance.

Housing

Lack of affordable housing in all counties
Need for more subsidized housing complexes in all counties
Lack of housing.. PERIOD
Lack of emergency shelters

Child Care

Lack of child care providers
Lack of child care providers for people who work after hours

C. What can CAP do to promote or provide services for?

Rental Assistance

Felonies are an issue to get any housing
Credit is bad so can't get assistance
Change the definition of literally homeless. If you staying with a friend or couch surfing, this should be considered "literally homeless"
Finding affordable housing after they have been approved
Rental Classes. (This was a great topic) to help people who have bad credit or a felony. If they attend these classes and get a certificate, maybe we could educate the landlords that this is valuable and they should give consideration to people who have attended these classes even if they have a felony or bad credit. ("Educated renters get rentals")
Advertise more in the other counties besides Flathead. Everyone said they never hear commercials or see anything in the paper about any of our programs. This concern was voiced by all the people there from Lincoln, Lake and Sanders County. They want more advertising from CAP.

LIEAP

Some felt that Energy Assistance should be available all year.
Promote agencies that will assistance the client with filling out the applications.
Advertise more in all counties

E&T and Supportive Services

Employment has improved over the past 10 years, better wages but not exactly living wages
Can't find people to fill the positions that are available in Arlee for 12.00 an hour, transportation and child care is the biggest barrier.
If you get a good job, your Medicaid I reduced, therefore, causing the people to pay for insurance so it's not worth getting a good job.

Community Needs Assessment Focus Group Meeting in Polson on 4/19/17 at Noon with Resource Roundtable

A. CRITICAL COMMUNITY NEEDS:

1. Housing (affordable, 7 votes)
2. Transportation (4 votes)
3. Health Care (3 votes)
4. Access to Technology (internet)
5. Community Engagement (How to series, internet based – especially smart phone based)
6. Education/Job Training (4 votes)
7. Addiction Services (2 votes)
8. Mental Health (3 votes)
9. Addiction Facility

10. Jobs/Employment (2 votes)
11. Transition from Shelter to Transitional Housing
12. Rental Assistance
13. *Emergency Financial Assistance (highest priority)*
14. Foster Parenting (need for more)
15. Literacy/Tutoring (youth especially)

B. RENTAL ASSISTANCE

1. Pull credit reports
2. Help client's clean-up credit issues
3. Expand housing inventory
4. Felony charges – public housing programs (how to create more flexibility to say specific charges)
5. Tiny houses (vets, singles, single adults with 1 kid – Lake County Housing Authority working on project)
6. Lack of assisted living beds/affordability
7. Financial education (issue certificates for landlords)
8. *Landlord education/organizing*
9. Jail release assistance (\$)
10. Cost of rental application fees (get landlords to reduce them)

C. HOME HEATING ASSISTANCE

1. State v. Tribal rules/regulations (work to equalize requirements)
2. Improved home energy efficiency (especially rentals when landlords won't reinvest)
3. Conservation education of client's
4. Responsible renter's education programming (certificate for utility discount or consideration before shut-off notice)
5. Home code compliance (rental housing when landlords won't reinvest)
6. Responsible landlords (organize and education them)
7. Utility discount rules/regulations (create more flexibility/options before shut-off notice)
8. Expand LIEAP client education (make it mandatory – other programs also)
9. Rental home maintenance (teach people how to make minor repairs)

D. EMPLOYMENT AND TRAINING

1. Pay a livable wage to reduce demand on social services
2. Incentives for business expansion/development (create more job opportunities)
3. Required job education/search for certain services
4. Available jobs and wages (too few, too low)
5. Too low minimum wage – wage/income v. program eligibility (focus more on wages over assets – allow people to retain more assets)
6. Job retention skills
7. Credit checks, background checks (advocate to reduce so many checks and cost of applying for housing)
8. Lack of transportation services for shift work

E. CRITICAL NEEDS: CAPNM ROLE

1. Build emergency financial assistance fund (private dollars, no strings attached)
2. Broker meetings with landlords, utility companies and employers (to create greater understanding of housing challenges)
3. Create “apps” to help residents learn how to get job, get housing, manage money, talk with landlords/utility companies, etc.

Community Needs Assessment Town Hall Meeting in Eureka on 5/4/17 at 11:30am

MOST LIKE/LEAST LIKE

Most Like:

Homegrown, everyone knows each other, family here, beauty, rural, people help each other (small town)

Least Like:

Can't afford, gossip/rumor, drugs/alcohol (addiction), homicide, suicide, violence

HOUSING NEEDS

Affordable housing

Cheaper Rentals

Houses in better condition

EMPLOYMENT NEEDS

Less turnover (people feel entitled)

Better employment opportunities (wages)

Better work ethic

More work skills (education)

Big corporations stop putting rural businesses out of business

HEATING/WX NEEDS

Furnace heating

Referrals

More funding from National Government for NW MT heating costs

Application help (intimidating)

COMMUNITY SERVICE (HOMELESS PREVENTION) NEEDS

Nowhere to go (no shelters)

More homeless veteran help

State money for homeless prevention (currently none)

BIGGEST NEEDS

Affordable Housing

Better Employment Opportunities

Homeless Shelter

Transportation (Bus, taxis)

Home Healthcare

Shoveling Service (Winter)

BIGGEST ISSUES

DRUGS (Overdose, family history, better law enforcement)

More Life Skills (better education/role models, morals)

Government Officials (no change/help, citizen's feel STUCK!)

Attendance: 7 people (Alan, Robin)

Community Needs Assessment Town Hall Meeting in Libby on 5/4/17 at Noon

In Attendance: Gary Neff (City of Libby Planning Board), Gerry Cluish (community member), Wanda Holm (CAPNM staff), Patrick Malone (CAPNM staff), and Kate Huntsberger (CAPNM Board member).

General Discussion:

A discussion was held on the lack of advertising for this meeting. It was only seen in one local newspaper and no location or time was given, also the day of the week was incorrect. Kate offered to assist with any advertising for the Libby area in the future. Was there any funding for paid advertising for this event? An afterthought, could we have put an ad on the local channel with Montana Sky? Channel 10 runs community events and advertising 24/7. Maybe contact them for future events.

Community Assessment Introduction/Discussion:

Patrick talked about the Agency and the different departments (LIEAP, WX, Pathways, Housing, etc).

Gary asked the what ‘**affordable housing**’ means. 30% of one’s income is considered affordable. So with that being said, affordable is different for every household. Along with that, Kate informed us that 100 kids either enroll or withdraw from our school system every month. A lot has to do with the rental situation in our area. It’s very hard to find descent reasonable rentals in Lincoln County. It was mentioned that we (CAPNM) are taking over management of the Treasure Manor. This is a complex for the elderly and disable on fixed income. It was agreed that we need to preserve existing affordable housing.

Gary asked where our money or program funds come from. Patrick listed several: federal public sources such as HUD, HHS, DOL, FHA, DOE, BPA, CSGB that come through the State as well as some private sector resources such as Northern Lights, N.W.E. to name a few. A brief discussion was held on the stability of continued funds through certain public funds like our CSGB grant which is the basis for this community planning effort. Patrick also mentioned that we do not have to compete with other non-profits for certain funding and we like to partner with other agencies when we can.

Gary asked about income guidelines and used LIEAP as an example. A discussion followed. Some of the main points talked about were that we need to have more **flexibility** on a case by case basis when determining someone eligible for programs, like LIEAP. There was a discussion about other types of rules or guidelines that make it hard for folks to pay bills – such as high front-end deposits for rentals and utilities and early shut-off notices. More flexibility was suggested and something that CAPNM could advocate for. Also, individuals and communities need to voice their opinions to the Congressmen and Legislatures in order to inform them of the hardships stringent income guidelines can cause.

Gerry would like to see a **Homeless** Shelter in our area. It was discussed that it would be costly to fund something like that but maybe if there was transitional housing that might be beneficial for our community.

What kind of help do we (CAPNM) have for that someone who can’t get into a **rental** with the cost of all deposits, first and last month’s rent, etc? Patrick talked about our ESG program. Again, we brought the subject up about voicing our concerns with State officials to try and get funding to our state to help individuals in this type of situation.

A question was asked if we have any assistance for someone who needed **eyeglasses or dentures**. This is something that Medicaid could possibly help with if a person qualifies. CAP is always looking for discretionary dollars, we need flexible dollars we could assist people with items like this. Everyone agreed that more flexible “pots of money” were needed where people’s unique circumstances did not perfectly fit in various public programs.

Our final discussion was on Food Banks. Is there anything we have to supplement the **food** banks? Typically a person can visit a food bank once a month. Dinners are being served by 3 local churches and the Senior Center throughout the month to help with families in need but still people go hungry.

Community Needs Assessment Focus Group Meeting in Kalispell on 5/9/17 at Noon with Community Management Team

In Attendance: Jackson Diaz (CAPNM staff), Patrick Malone (CAPNM staff), Danelle Whitten (CAPNM Board member) and Holly Wagner (CAPNM Board member).

GENERAL COMMUNITY ISSUES:

Drugs/Alcohol (Addiction)
Health Care cost
Mental Health issues
Not enough Life Skills
Generational Poverty
Parenting issues

RENTAL ASSISTANCE

Need more money (Better paying jobs)
NO affordable housing
Too much criteria in order to get home
Developers developing non-affordable housing
Loss of affordable housing
Need more low-income housing
Incentive bonuses for developers to develop more affordable homes
Land Banking (No available land or lots)
City Limits-Zoning issues
Need a chronic awareness in 4 county area of the housing struggle

ENERGY ASSISTANCE

Need more funding money
Increases expenses in deposits for new clients
Shut off notices (don't give enough time)
Intimidating application (LIEAP)
Not high enough wages to pay for LIEAP fully (need more help)
Need Weatherization to step in first to access the situation before LIEAP
(future heat costs reduced potentially)

EMPLOYMENT AND TRAINING

No housing to live for workers
High turnover rate
Need higher wages to afford living here
Employees need better work/soft skills
Need healthier work environment
Better work training opportunities
Employer education (bosses need to be trained better)
People feel entitled (work should be handed to them)
Generational poverty
Financial Literacy (budgeting) is greatly needed
Small/Local businesses being shut down by big corporations

Attendance: 7 people (including Holly Wagner and Danelle Whitten CAPNM Board Members)

Community Needs Assessment Focus Group Meeting in Libby on 5/16/17 at 11:30am with Community Management Team

GENERAL COMMUNITY ISSUES:

Lack of jobs-Need better work ethic

Housing (ALL forms, good rentals, good affordable homes, assisted living Gap)

Transportation (Too expensive, limited availability, limited days/hours/service area)

Youth Programming

Alcohol/Drug Abuse—Domestic Violence (“Unite for Youth”, “Blessed Beginnings”)

Homelessness

Generational Poverty—Personal Responsibility/financial priorities

RENTAL ASSISTANCE

Lack of Rental Housing

Cost of Housing

Houses in Poor Condition (Mold, poor roofing/plumbing, non-working amenities, no maintenance)

Homeowners may be unwilling to improve home for Section 8

Lack of Subsidized housing

Contractors working ONLY higher end markets

Absentee Landlords

“Slum” Landlords

Renter Education (Responsible Renter ED)

ENERGY ASSISTANCE

Cost of wood

More \$\$\$ for LIEAP/Home

Length of LIEAP application (Date required)

Distrust of Government

Expensive Deposits

EMPLOYMENT AND TRAINING

Lack of jobs

Low wages

High expectations of younger generation (Entitled)

Changing of basic industries (Lumber, Mines)

Loss of Work Ethic (no pride, lack of motivation)

OJT, Apprenticeships

Skills Gap (Retiring skilled workers)

Lack of Training Experiences/Opportunities

#1 ISSUE FOR CAPNM

HOUSING (The Starting Point to Family Stability)

Rental (Market, Subsidized, Assisted)

Landlord Quality

Renter Education

Attendance: 11 people

Community Needs Assessment Focus Group Meeting in Polson on 5/17/17 at 1:30pm with Community Management Team

GENERAL COMMUNITY ISSUES:

Housing (homeless shelter; lack of transitional housing; more affordable housing; more \$ for development)
Credit awareness and education
Cost to get into a home
Find work/ready to work (job readiness)
Transportation (car repair, insurance costs; hours of serve and service area for bus)
Background checks in apartment rental and jobs
Lack of financial education
Workforce training; realistic expectations
Vision, dental
Child care
Drug use; fear of drug testing

RENTAL ASSISTANCE

Lack of landlords to accept Section 8
Developers focus on upper income markets; need a focus on affordability
Dealing with bad credit; too costly deposits
Tight credit checks; background checks
Homeowners not willing to do "pre-paid" utilities
High deposits by utilities
Work with utilities to address issues
\$\$\$ for client assistance (need more flexible funding)

ENERGY ASSISTANCE

More outreach on programs (through Job Service, Agency handouts; Senior Centers; Area Agency on Aging; Energy providers/vendors; social media)

EMPLOYMENT AND TRAINING

Referrals to Job Service
Better "hand-offs" between agencies
Jobs available and employers are ready
Expanded case management
Focus on short-term success
Focus on career ladders
Employers not always open to disability workers; build more support among employers (Chamber Talks, etc.; employers of the month (radio, tv)
Wage support for non-traditional employees

#1 ISSUE FOR CAPNM

HOUSING

- Rehab abandoned buildings
- Future use of property east of Salish-Kootenay Tribal Housing
- Non-traditional housing types
- More incentives to promote affordable housing (City to waive fees; connections costs; tax breaks)
- Lake County Community Development (as a resource/partner)

Attendance: 19 people (including Laura Burrowes and Vince Rubino CAPNM Board Members)

Community Needs Assessment Town Hall Meeting in Polson on 5/18/17 at Noon

In Attendance: Bob, Ken, Joyce, Richard and Heidi Knutson (Mayor Polson) along with Patrick Malone (CAPNM staff), Laura Burrowes (CAPNM Board member) and Vince Rubino (CAPNM Board member).

General Discussion:

Being a noon hour senior meal time, no large group discussion was held. In place were a series of “table talks” with CAPNM staff asking small groups of attendees what they saw as the greatest needs, issues or concerns they faced or those that face Polson and Lake County.

Their response included:

1. Tribal health clinic is a great resource but has no specialists so residents still must travel to Kalispell or Missoula for many procedures, which is costly and tiring for seniors and family members.
2. The need for additional health services was mentioned by several people.
3. They now have two new private dialysis clinics.
4. Transportation is an issue. Some said the routes, days and hours were limited. Some said it was unsafe or felt to be unsafe and therefore not fully utilized. The service has limited flexibility. People requested more of a dial-a-ride or taxi type service for shopping and medical appointments. It was unclear what role the Area Agency on Aging played in this service as it is tribally run.
5. Affordable housing was a large concern. Workforce housing, rental housing, new lower-middle income housing was all needed. New construction and development is occurring but serves a higher-end market. The City of Polson is pursuing incentives like density bonuses, impact fee reductions and other strategies to help promote affordable housing.
6. There is a lack of a “continuum” from shelter to transitional to subsidized rental to homeownership. There is a lack of a program to support folks moving upward, toward homeownership (like some type of savings plan (like IDAs)).
7. Drug abuse and suicide were big issues. Too few resources are available. Little to no school-based programming seems to be in place.
8. More youth programs and services were mentioned. Financial education and literacy was one need identified by parents and grandparents who see their kids and grandkids struggling with budgeting, finance and money management issues.
9. Lawn care was identified as a concern among seniors who are no longer able to care for their yard and gardens. It was suggested that this type of activity might be a good summer youth program to engage youth in meaningful work, promote exercise and help neighboring seniors.

Community Needs Assessment Town Hall Meeting in Hot Springs on 5/31/17 at 5:30pm

In attendance: Debbie Gaithers, County Commissioner Glen Magera, Jackson Diaz and Patrick Malone

BIGGEST ISSUES/NEEDS:

Thresholds are a problem for qualifying for services

Intimidating to apply for programs because make one mistake and you're off

Heating/WX biggest need in Hot Springs

Old buildings are freezing during the winter (majority of homes in Hot Springs)

Having to pick-an-choose between programs cause of money (Medical prescriptions or heating assistance)

Need some kind of housing project in Sanders County
Better services for veterans
Bill costs (deposits) too expensive

HOT SPRINGS/LINCOLN COUNTY NOTES:

Senior Center Lunches: Wednesdays, First/third Friday
Younger seniors don't want to identify as a "senior"
Center used to be more for socializing, now just for a meal (Hurt attendance)
Meals on Wheels will deliver five hot meals a week/two cold meals (Council on Aging)
Heron Senior Center has the highest attendance in Lincoln County (50 people come to a meal)
"Tiny Home" housing in Germany for German residents (all look the same/same layout)
Assisted living center: Noxon (potentially)
Housing development: Paradise (railroad tie plant)
Transportation working pretty well (Bus will take you to Kalispell/Polson/Missoula/Sandpoint)
New medical clinic in Hot Springs

Attendance: 4 people (including Glen Magera, CAPNM Board Member)

Community Needs Assessment Focus Group Meeting in Kalispell on 6/1/17 at 10:00am with Best Beginnings Consortium

GENERAL COMMUNITY ISSUES:

Housing (homeless shelter; lack of transitional housing; more affordable housing; more \$ for development)
Credit awareness and education
Cost to get into a home
Find work/ready to work (job readiness)
Transportation (car repair, insurance costs; hours of serve and service area for bus)
Background checks in apartment rental and jobs
Lack of financial education
Workforce training; realistic expectations
Vision, dental
Child care
Drug use; fear of drug testing

RENTAL ASSISTANCE

Lack of landlords to accept Section 8
Developers focus on upper income markets; need a focus on affordability
Dealing with bad credit; too costly deposits
Tight credit checks; background checks
Homeowners not willing to do "pre-paid" utilities
High deposits by utilities
Work with utilities to address issues
\$\$\$ for client assistance (need more flexible funding)

ENERGY ASSISTANCE

More outreach on programs (through Job Service, Agency handouts; Senior Centers; Area Agency on Aging; Energy providers/vendors; social media)

EMPLOYMENT AND TRAINING

Referrals to Job Service

Better "hand-offs" between agencies
Jobs available and employers are ready
Expanded case management
Focus on short-term success
Focus on career ladders
Employers not always open to disability workers; build more support among employers (Chamber Talks, etc.; employers of the month (radio, tv)
Wage support for non-traditional employees

#1 ISSUE FOR CAPNM

HOUSING

- Rehab abandoned buildings
- Future use of property east of Salish-Kootenay Tribal Housing
- Non-traditional housing types
- More incentives to promote affordable housing (City to waive fees; connections costs; tax breaks)
- Lake County Community Development (as a resource/partner)

Attendance: 19 people (including Laura Burrowes and Vince Rubino CAPNM Board Members)

Appendix F. C.N.A. Overall Survey Results

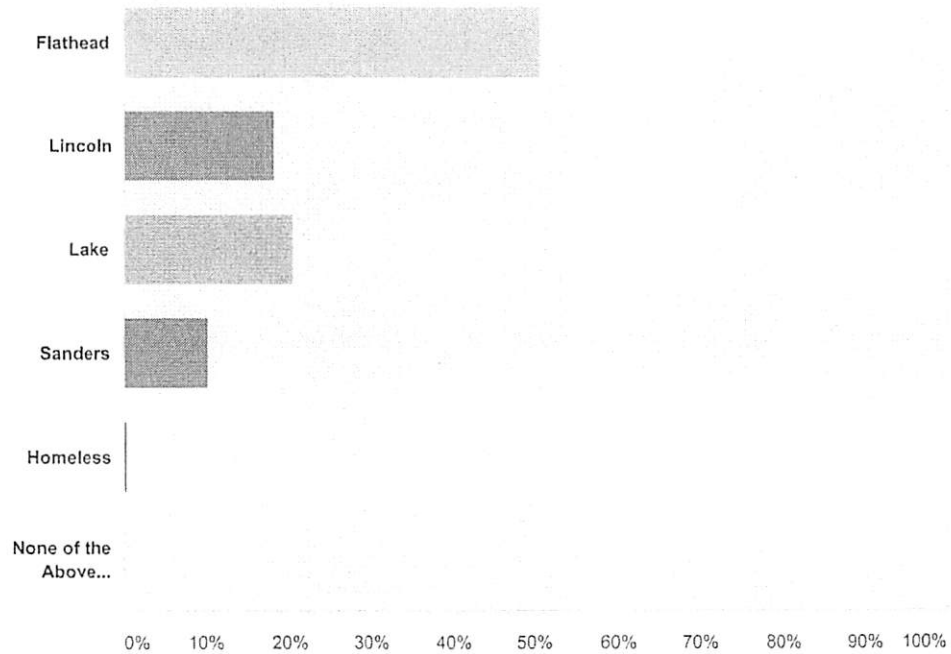
CAPNM 2017 COMMUNITY NEEDS ASSESSMENT REPORT



2017 Community Needs Assessment Survey

Q1 What county do you live in? Check only one.

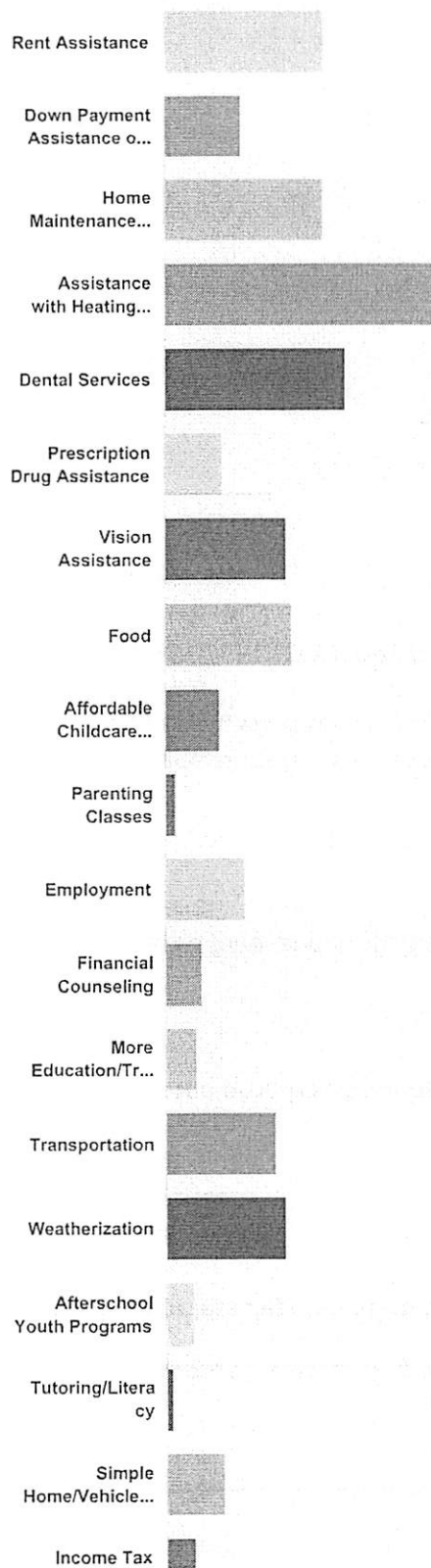
Answered: 768 Skipped: 0



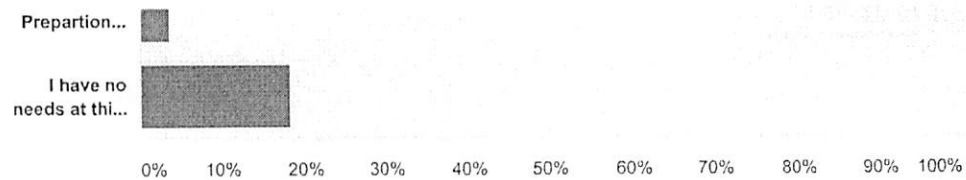
Answer Choices	Responses
Flathead	50.78% 390
Lincoln	18.10% 139
Lake	20.44% 157
Sanders	10.29% 79
Homeless	0.39% 3
None of the Above *STOP-If you do not live in one of our four counties/homeless please dont continue	0.00% 0
Total	768

Q2 Check the top three most important needs you have today.

Answered: 741 Skipped: 27



2017 Community Needs Assessment Survey

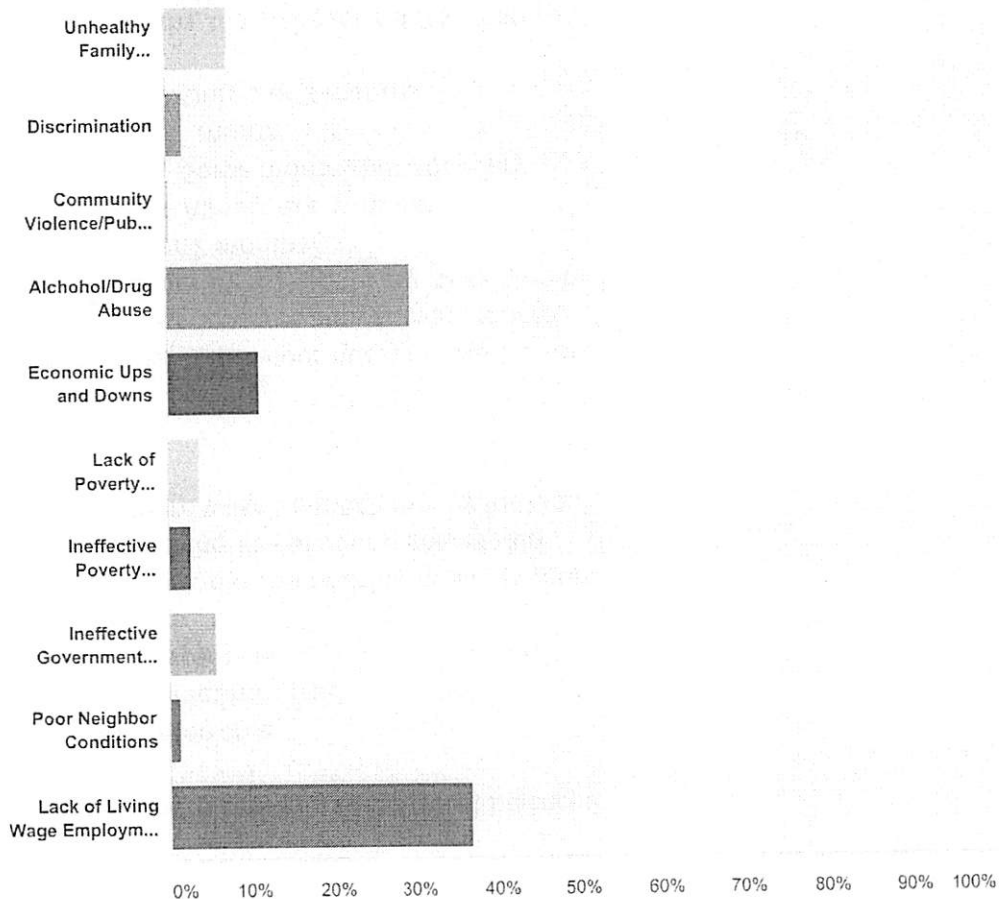


Answer Choices	Responses	
Rent Assistance	19.84%	147
Down Payment Assistance on a New Home	9.45%	70
Home Maintenance Assistance	19.70%	146
Assistance with Heating Bills	33.60%	249
Dental Services	22.40%	166
Prescription Drug Assistance	7.02%	52
Vision Assistance	14.98%	111
Food	15.65%	116
Affordable Childcare Services	6.61%	49
Parenting Classes	1.21%	9
Employment	9.85%	73
Financial Counseling	4.45%	33
More Education/Training	3.78%	28
Transportation	13.63%	101
Weatherization	14.84%	110
Afterschool Youth Programs	3.37%	25
Tutoring/Literacy	0.81%	6
Simple Home/Vehicle Repair Class	7.02%	52
Income Tax Preparation Assistance	3.64%	27
I have no needs at this time	18.22%	135
Total Respondents: 741		

2017 Community Needs Assessment Survey

Q3 What barrier do you believe is keeping people in poverty in your community? Check only one.

Answered: 572 Skipped: 196

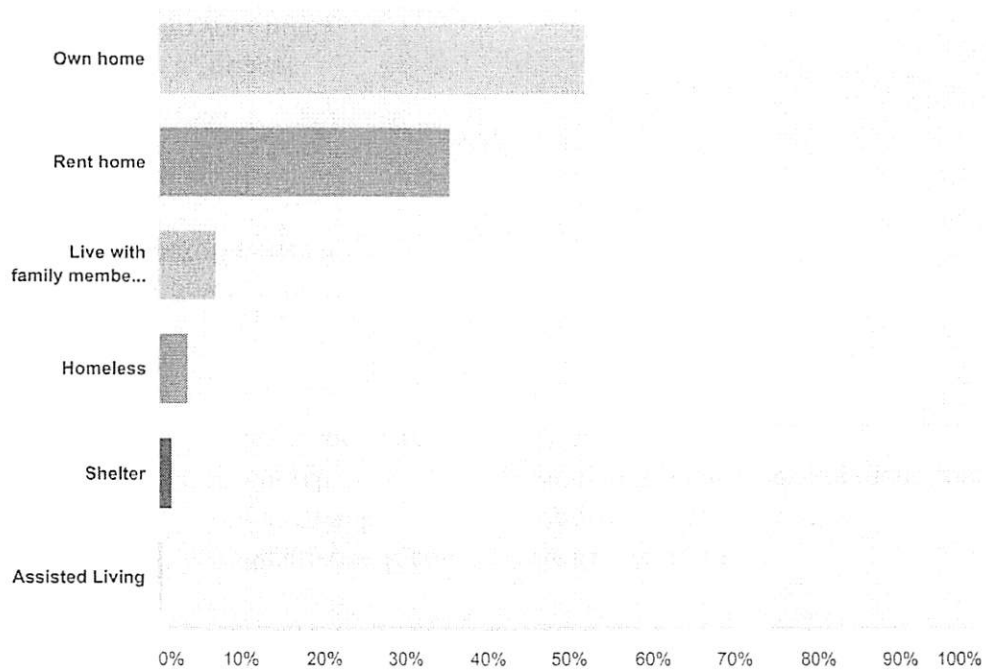


Answer Choices	Responses	
Unhealthy Family Environment	7.52%	43
Discrimination	2.10%	12
Community Violence/Public Safety	0.35%	2
Alcohol/Drug Abuse	29.37%	168
Economic Ups and Downs	11.01%	63
Lack of Poverty Reducing Programs	3.67%	21
Ineffective Poverty Reducing Programs	2.62%	15
Ineffective Government Policies	5.59%	32
Poor Neighbor Conditions	1.22%	7
Lack of Living Wage Employment Opportunities	36.54%	209

2017 Community Needs Assessment Survey

Q4 What best describes your present housing? Check only one.

Answered: 741 Skipped: 27

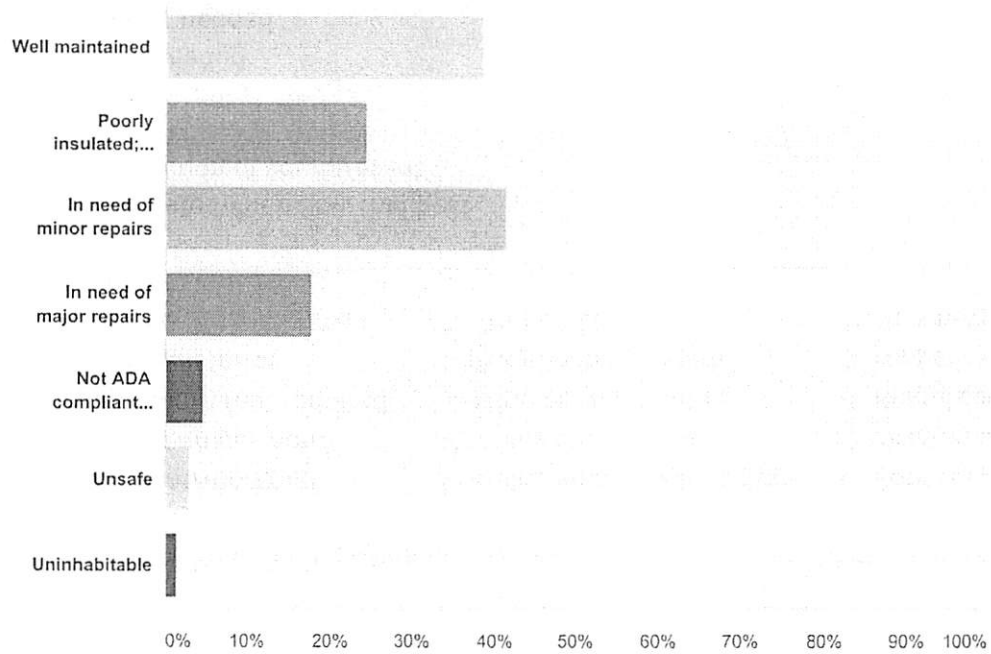


Answer Choices	Responses	
Own home	51.82%	384
Rent home	35.36%	262
Live with family member or friend	6.88%	51
Homeless	3.51%	26
Shelter	1.75%	13
Assisted Living	0.67%	5
Total		741

2017 Community Needs Assessment Survey

Q5 What is the condition of your current residence? Check all that apply.

Answered: 686 Skipped: 82

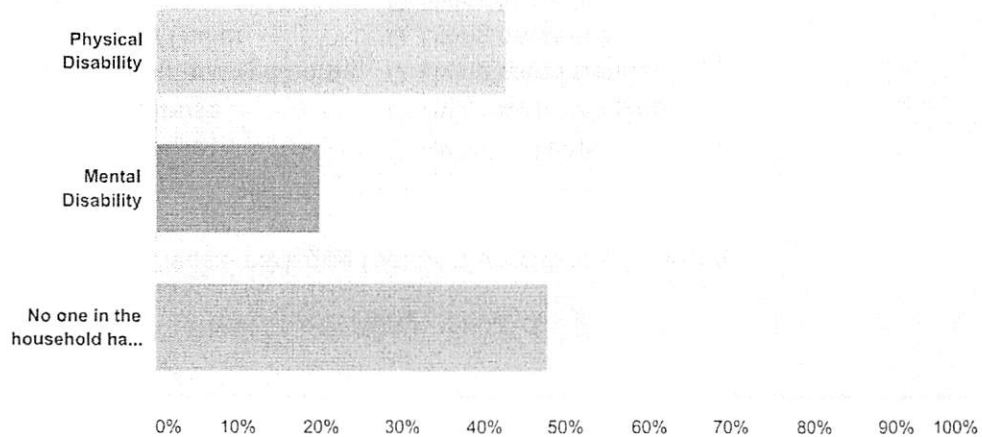


Answer Choices	Responses	
Well maintained	38.63%	265
Poorly insulated; costly to heat or cool	24.34%	167
In need of minor repairs	41.40%	284
In need of major repairs	17.78%	122
Not ADA compliant (difficult to navigate stairs, hallways, doorways, etc. due to disability)	4.66%	32
Unsafe	2.92%	20
Uninhabitable	1.46%	10
Total Respondents: 686		

2017 Community Needs Assessment Survey

Q6 Do you or anyone in your home have one of the following disabilities? Check all that apply.

Answered: 737 Skipped: 31

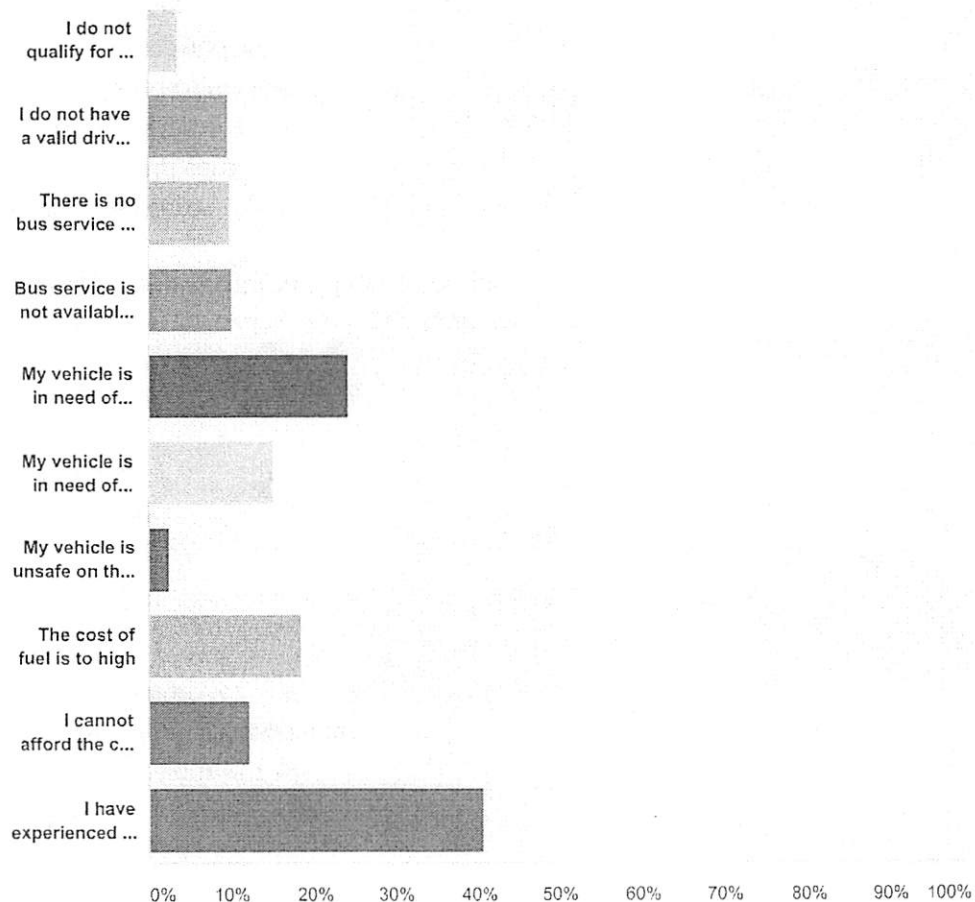


Answer Choices	Responses
Physical Disability	42.61% 314
Mental Disability	19.81% 146
No one in the household has a disability	47.90% 353
Total Respondents: 737	

2017 Community Needs Assessment Survey

Q7 List all the barriers to transportation you have experienced in the last 12 months. Check all that apply.

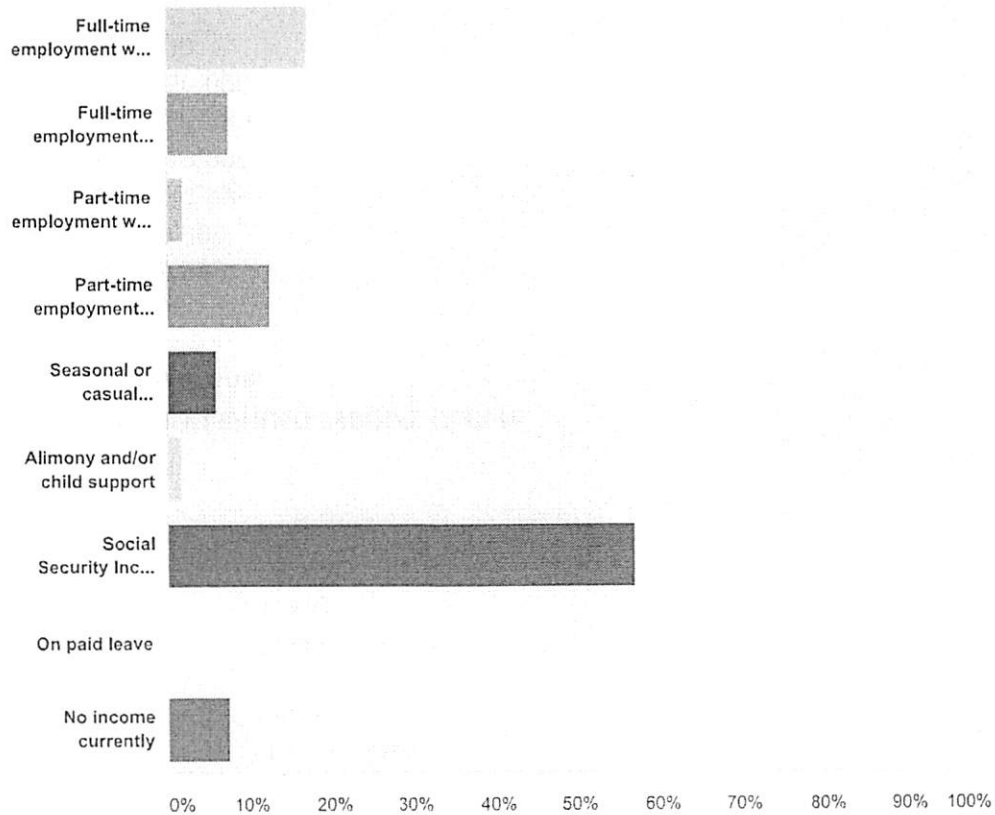
Answered: 683 Skipped: 85



Answer Choices	Responses	
I do not qualify for car insurance	3.51%	24
I do not have a valid drivers license	9.66%	66
There is no bus service in my community	9.81%	67
Bus service is not available during the hours i need	10.10%	69
My vehicle is in need of minor repairs	24.30%	166
My vehicle is in need of major repairs	15.08%	103
My vehicle is unsafe on the road	2.49%	17
The cost of fuel is to high	18.45%	126
I cannot afford the cost of owning and maintaining a vehicle	12.15%	83
I have experienced no barriers to transportation	40.41%	276

Q8 What best describes your current source(s) of income? Check all that apply.

Answered: 732 Skipped: 36

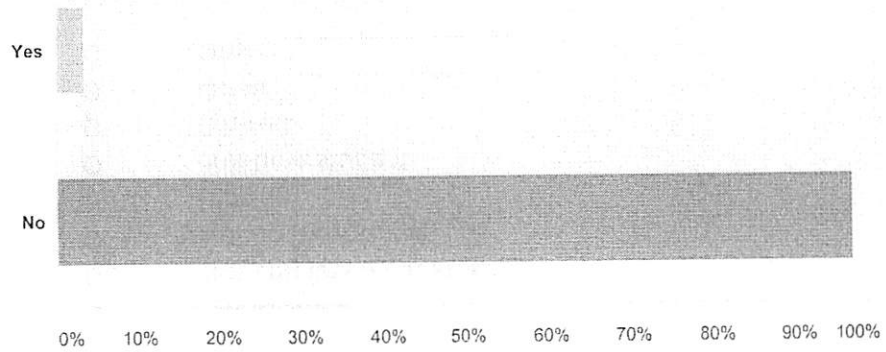


Answer Choices	Responses	
Full-time employment with benefits	16.94%	124
Full-time employment without benefits	7.38%	54
Part-time employment with benefits	1.91%	14
Part-time employment without benefits	12.30%	90
Seasonal or casual employment	5.87%	43
Alimony and/or child support	1.64%	12
Social Security Income or Social Security Disability Income	56.69%	415
On paid leave	0.14%	1
No income currently	7.38%	54
Total Respondents: 732		

2017 Community Needs Assessment Survey

Q9 Are you participating in an Employment & Training program?

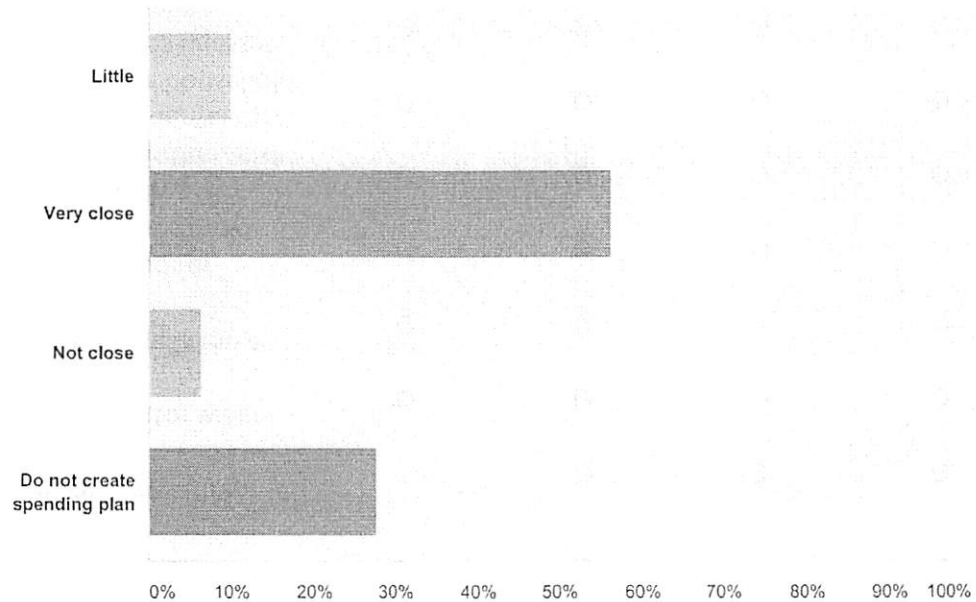
Answered: 700 Skipped: 68



Answer Choices	Responses	
Yes	3.43%	24
No	96.57%	676
Total		700

Q10 Do you create a monthly spending plan/budget? If yes, how well do you stick to it:

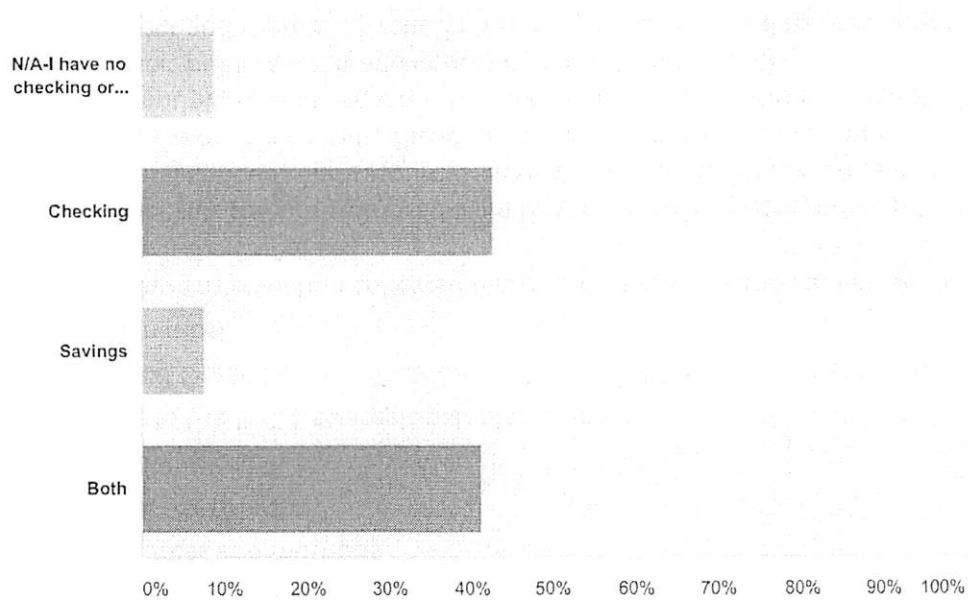
Answered: 695 Skipped: 73



Answer Choices	Responses	
Little	9.78%	68
Very close	56.26%	391
Not close	6.33%	44
Do not create spending plan	27.63%	192
Total		695

Q11 What types of bank accounts do you have?

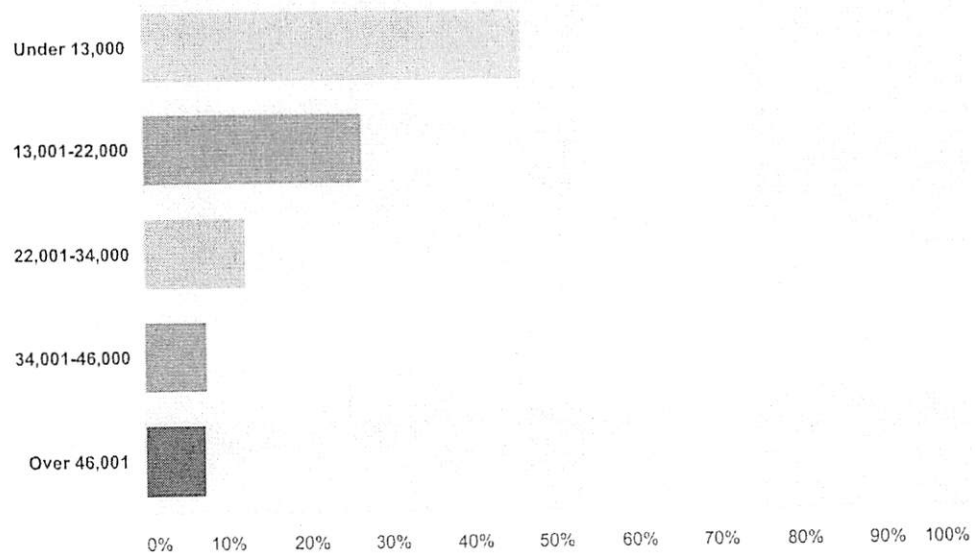
Answered: 704 Skipped: 64



Answer Choices	Responses	
N/A-I have no checking or savings account	8.81%	62
Checking	42.61%	300
Savings	7.53%	53
Both	41.05%	289
Total		704

Q12 What is your annual/yearly income per year (\$)?

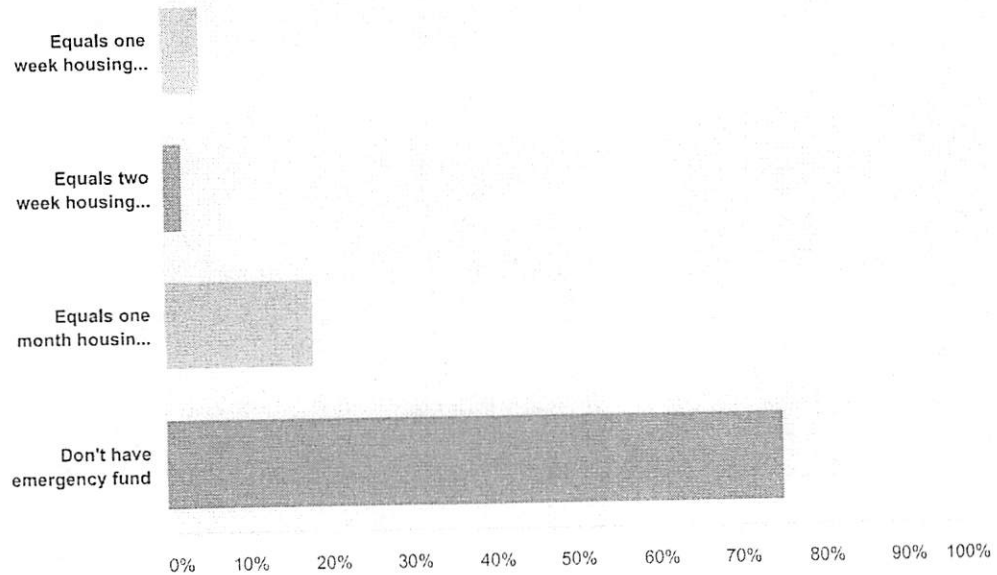
Answered: 744 Skipped: 24



Answer Choices	Responses	
Under 13,000	46.24%	344
13,001-22,000	26.48%	197
22,001-34,000	12.37%	92
34,001-46,000	7.53%	56
Over 46,001	7.39%	55
Total		744

Q13 If you have an emergency savings fund how large is it?

Answered: 682 Skipped: 86

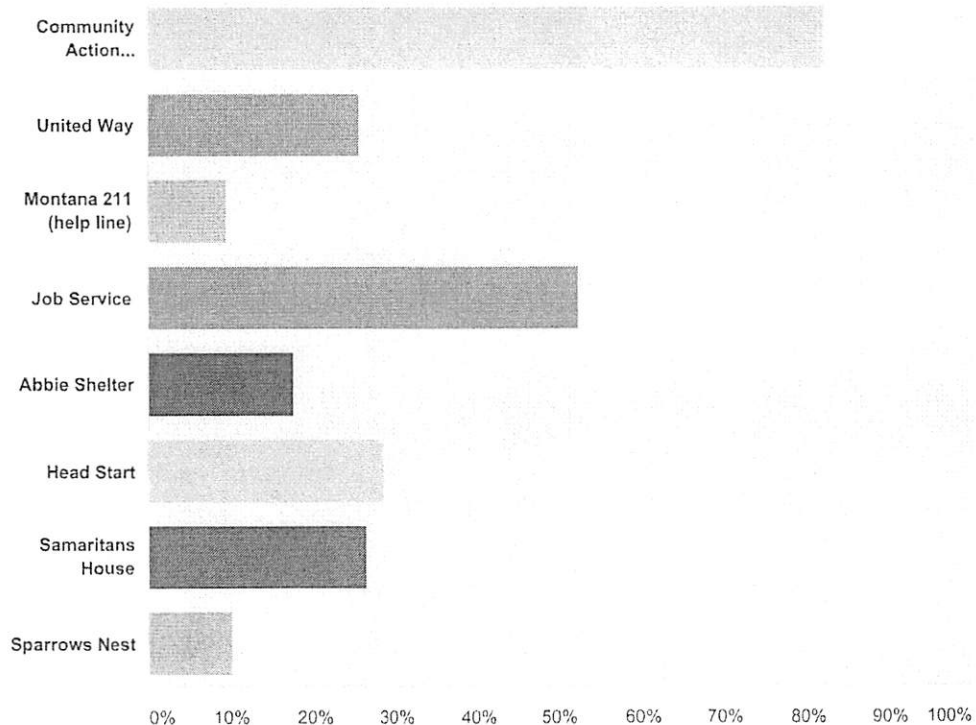


Answer Choices	Responses	
Equals one week housing expenses	4.69%	32
Equals two week housing expenses	2.35%	16
Equals one month housing expenses	18.04%	123
Don't have emergency fund	74.93%	511
Total		682

2017 Community Needs Assessment Survey

Q14 If you were in need of any services, do you know about these providers? Check all that apply.

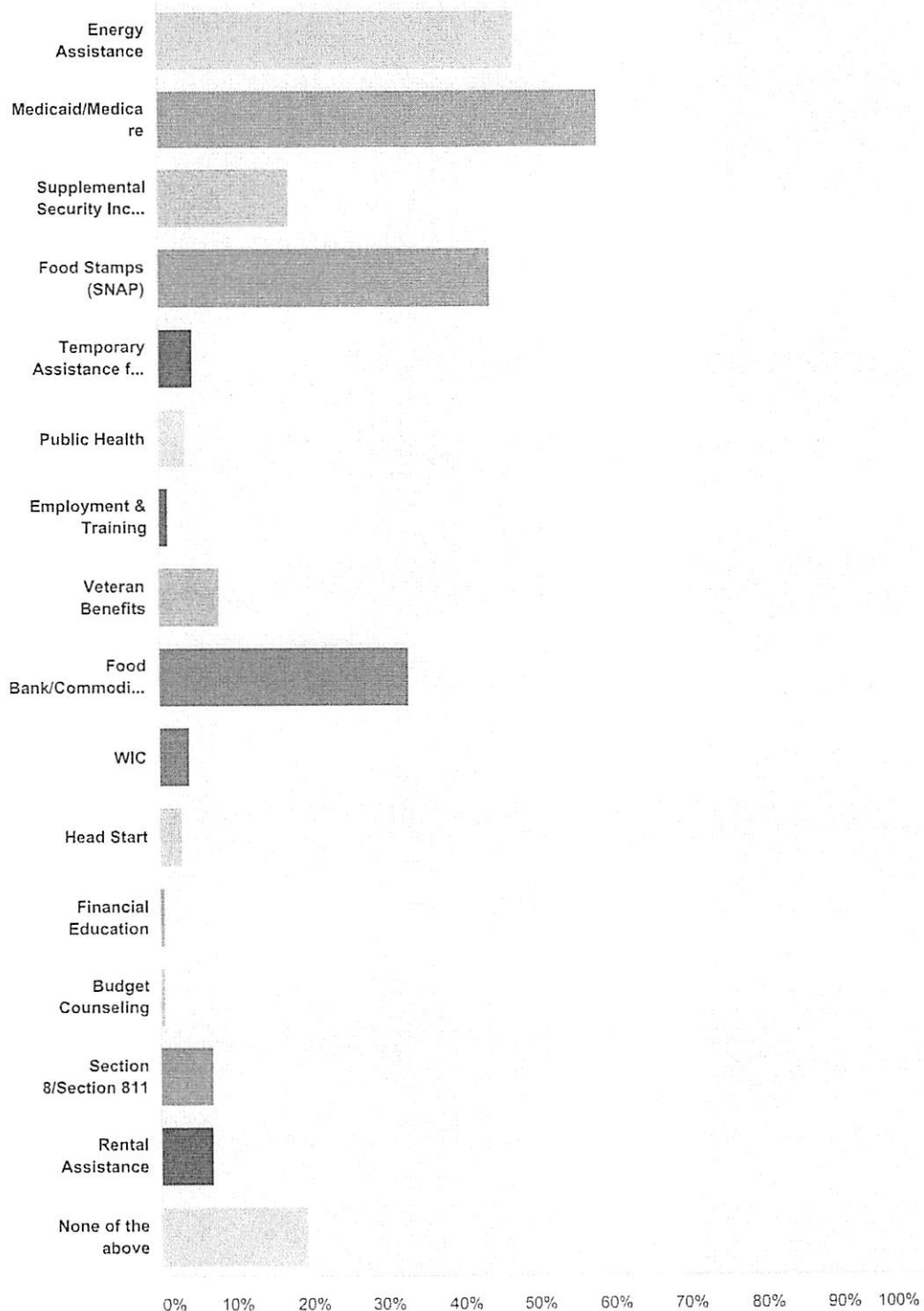
Answered: 599 Skipped: 169



Answer Choices	Responses	
Community Action Partnership of NW MT	82.30%	493
United Way	25.54%	153
Montana 211 (help line)	9.35%	56
Job Service	52.42%	314
Abbie Shelter	17.53%	105
Head Start	28.38%	170
Samaritans House	26.38%	158
Sparrows Nest	10.02%	60
Total Respondents: 599		

Q15 What programs do you currently participate in/what services do you currently receive? Check all that apply.

Answered: 747 Skipped: 21



Answer Choices

Responses

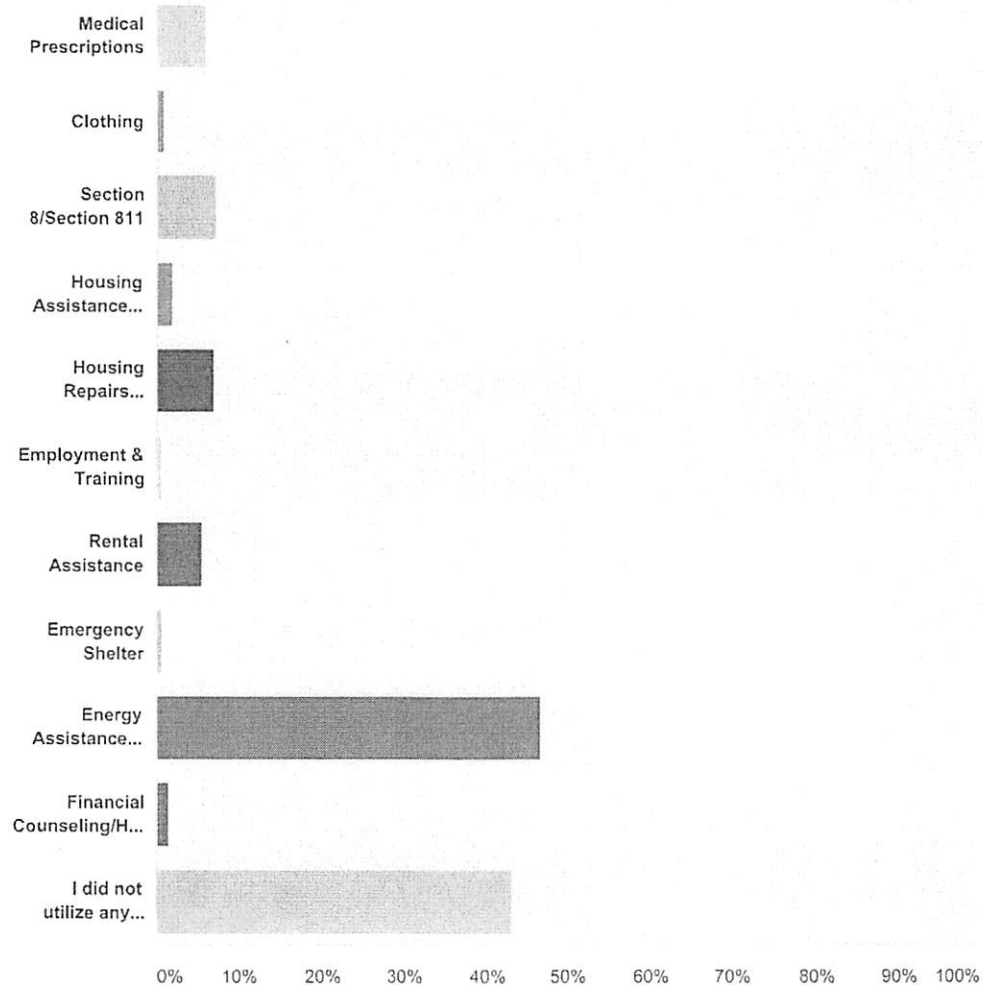
2017 Community Needs Assessment Survey

Energy Assistance	47.26%	353
Medicaid/Medicare	58.23%	435
Supplemental Security Income (SSI)	17.27%	129
Food Stamps (SNAP)	43.91%	328
Temporary Assistance for Needy Families (TANF)	4.55%	34
Public Health	3.61%	27
Employment & Training	1.20%	9
Veteran Benefits	7.90%	59
Food Bank/Commodities	33.07%	247
WIC	4.02%	30
Head Start	2.95%	22
Financial Education	0.54%	4
Budget Counseling	0.54%	4
Section 8/Section 811	6.83%	51
Rental Assistance	6.96%	52
None of the above	19.28%	144
Total Respondents: 747		

2017 Community Needs Assessment Survey

Q16 Check all the services your or your family have utilized through CAPNM in the last 12 months. Check all that apply.

Answered: 709 Skipped: 59



Answer Choices	Responses	
Medical Prescriptions	5.78%	41
Clothing	0.85%	6
Section 8/Section 811	7.05%	50
Housing Assistance (Down payment, Community Land Trust)	1.97%	14
Housing Repairs (Weatherization, Senior Home Repair)	6.91%	49
Employment & Training	0.71%	5
Rental Assistance	5.36%	38
Emergency Shelter	0.56%	4

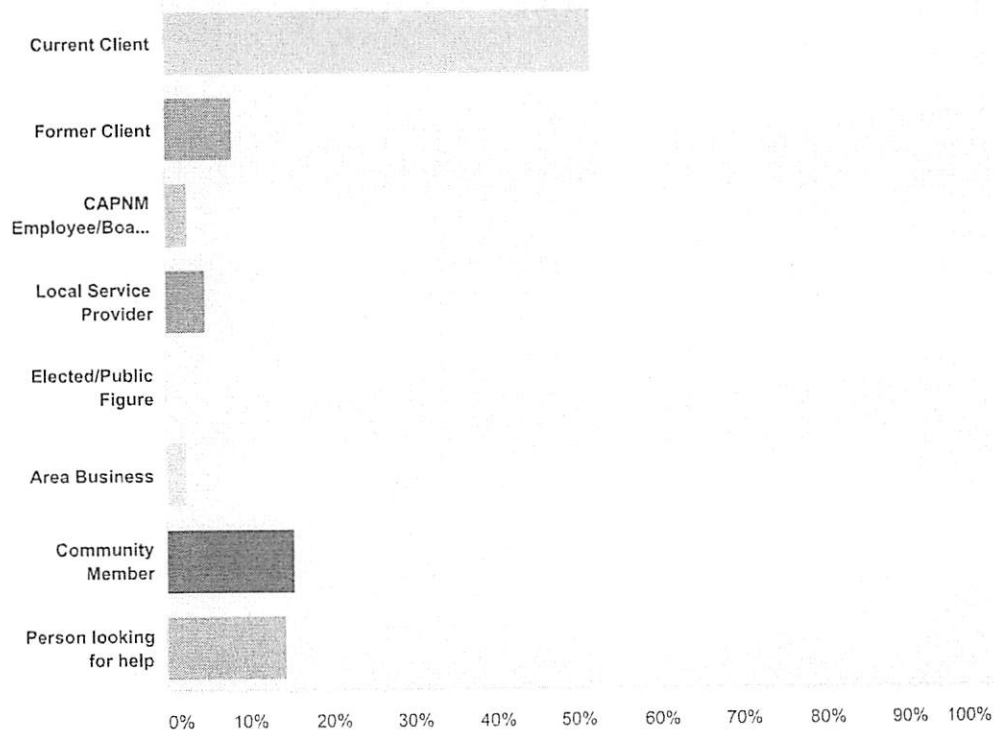
2017 Community Needs Assessment Survey

Energy Assistance (LIEAP)	330	46.54%
Financial Counseling/Homebuyer Education	10	1.41%
I did not utilize any service	305	43.02%
Total Respondents: 709		

2017 Community Needs Assessment Survey

Q17 Which best describes your relationship with CAPNM?

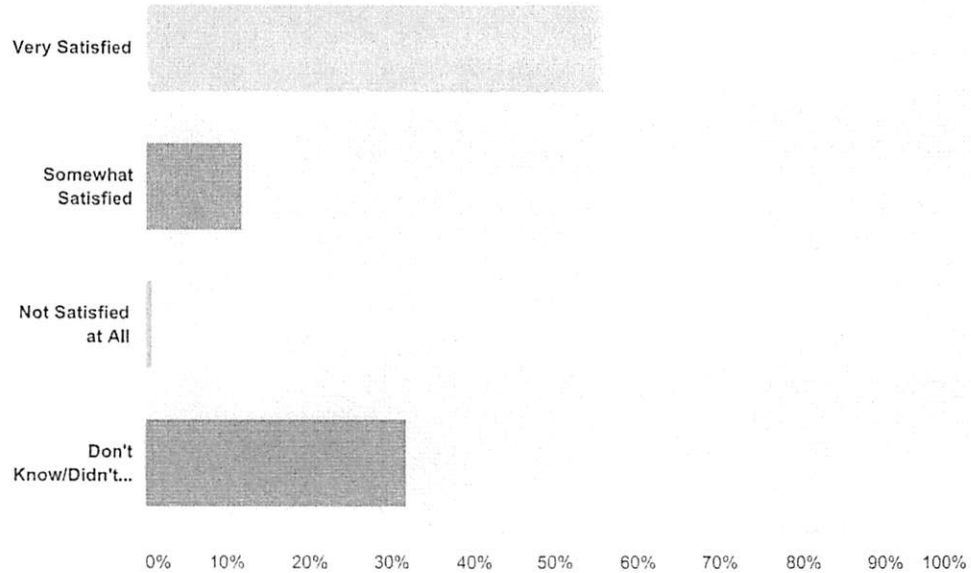
Answered: 647 Skipped: 121



Answer Choices	Responses	
Current Client	52.09%	337
Former Client	8.19%	53
CAPNM Employee/Board Member	2.63%	17
Local Service Provider	4.79%	31
Elected/Public Figure	0.00%	0
Area Business	2.47%	16
Community Member	15.46%	100
Person looking for help	14.37%	93
Total		647

Q18 Please indicate your overall satisfaction with assistance you've received through CAPNM.

Answered: 672 Skipped: 96

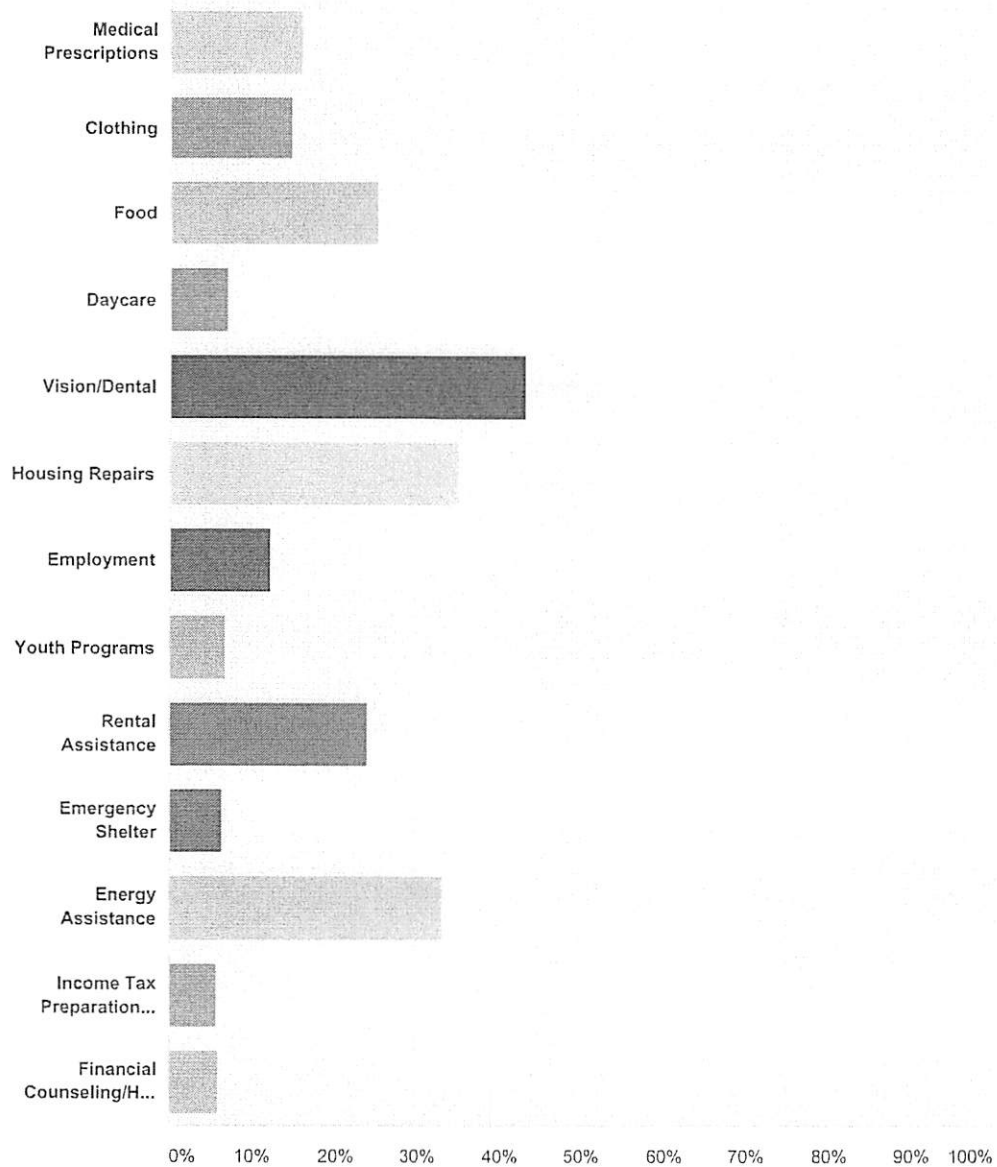


Answer Choices	Responses	
Very Satisfied	55.80%	375
Somewhat Satisfied	11.76%	79
Not Satisfied at All	0.74%	5
Don't Know/Didn't Receive Assistance	31.70%	213
Total		672

2017 Community Needs Assessment Survey

Q19 Check all the services you or your family have an immediate need for. Check all that apply.

Answered: 501 Skipped: 267



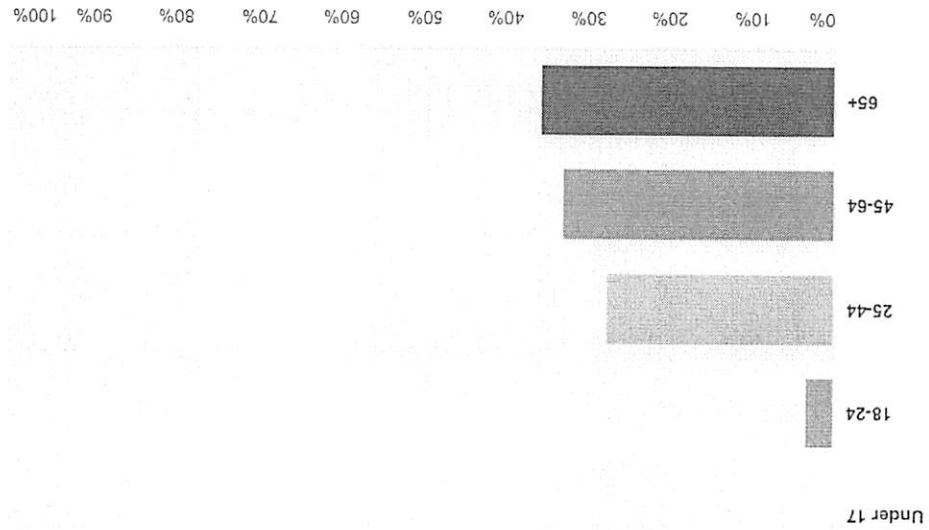
Answer Choices	Responses	
Medical Prescriptions	15.77%	79
Clothing	14.57%	73
Food	25.15%	126
Daycare	6.79%	34
Vision/Dental	43.31%	217

2017 Community Needs Assessment Survey

Housing Repairs	35.13%	176
Employment	12.18%	61
Youth Programs	6.59%	33
Rental Assistance	23.75%	119
Emergency Shelter	6.19%	31
Energy Assistance	32.93%	165
Income Tax Preparation Assistance	5.59%	28
Financial Counseling/Homebuyer Education	5.79%	29
Total Respondents: 501		

Q20 What is your age?

Answered: 757 Skipped: 11

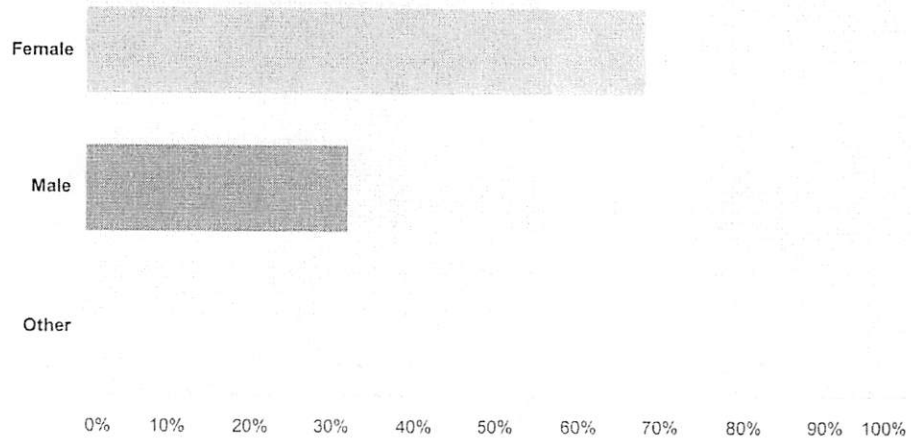


Answer Choices		Responses
Under 17	0.26%	2
18-24	3.43%	26
25-44	27.48%	208
45-64	33.03%	250
65+	35.80%	271
Total		757

2017 Community Needs Assessment Survey

Q21 What is your gender?

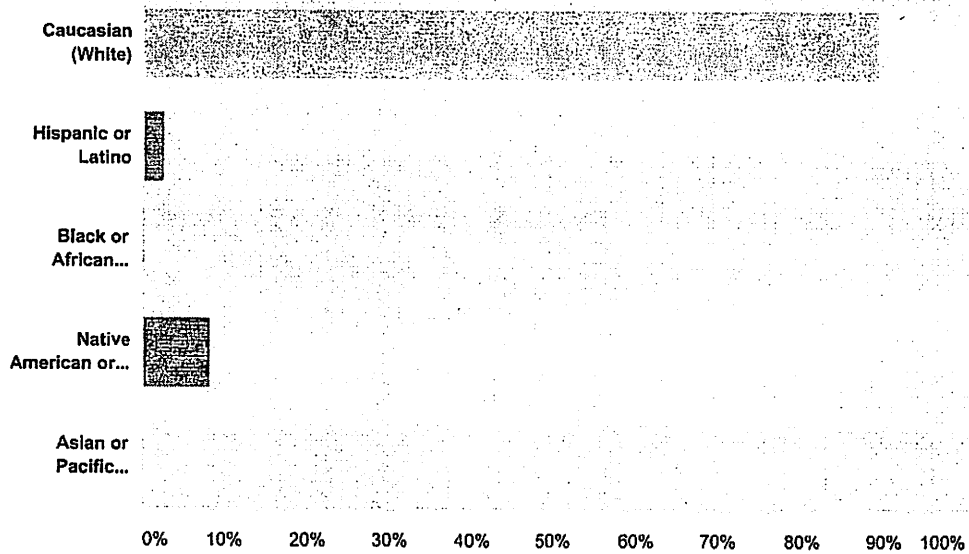
Answered: 746 Skipped: 22



Answer Choices	Responses	
Female	68.10%	508
Male	31.90%	238
Other	0.00%	0
Total		746

Q22 What is your ethnicity?

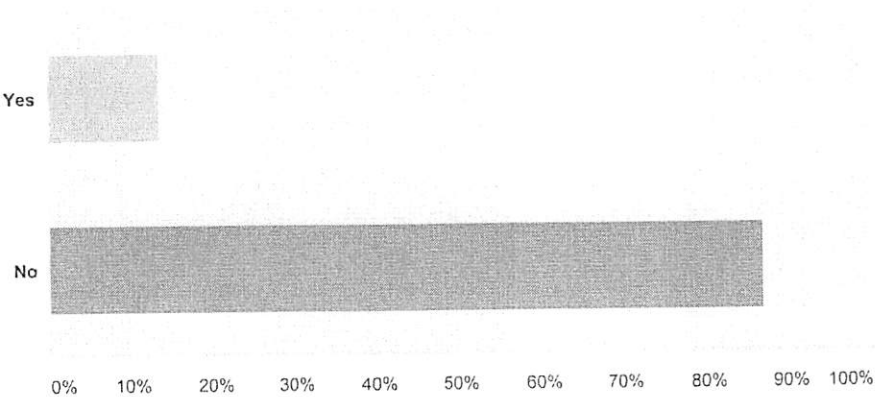
Answered: 740 Skipped: 28



Answer Choices	Responses	
Caucasian (White)	89.19%	660
Hispanic or Latino	2.43%	18
Black or African American	0.14%	1
Native American or American Indian	8.24%	61
Asian or Pacific Islander	0.00%	0
Total		740

Q23 Are you a veteran?

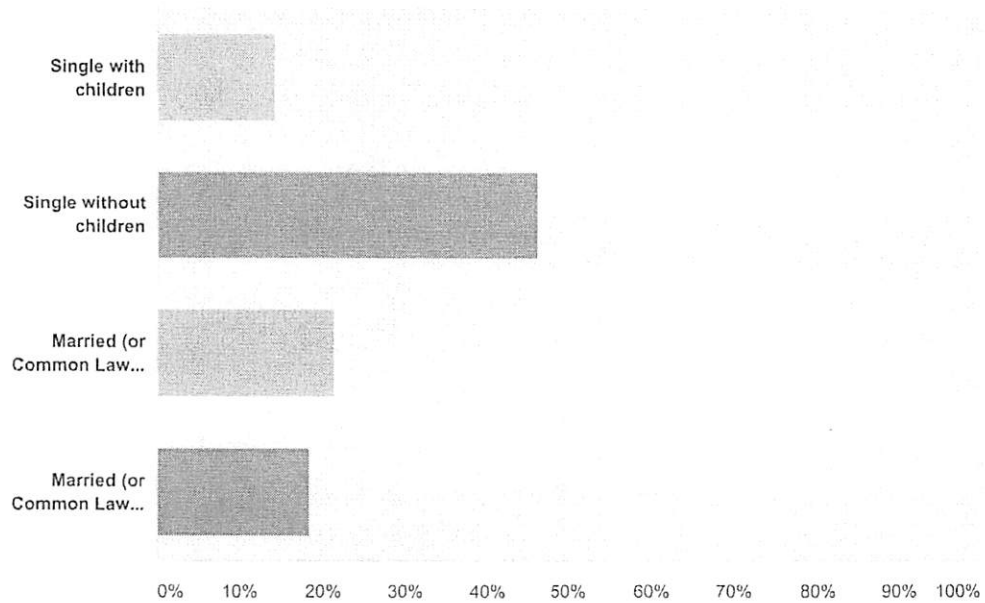
Answered: 747 Skipped: 21



Answer Choices	Responses	
Yes	13.39%	100
No	86.61%	647
Total		747

Q24 What is your household status?

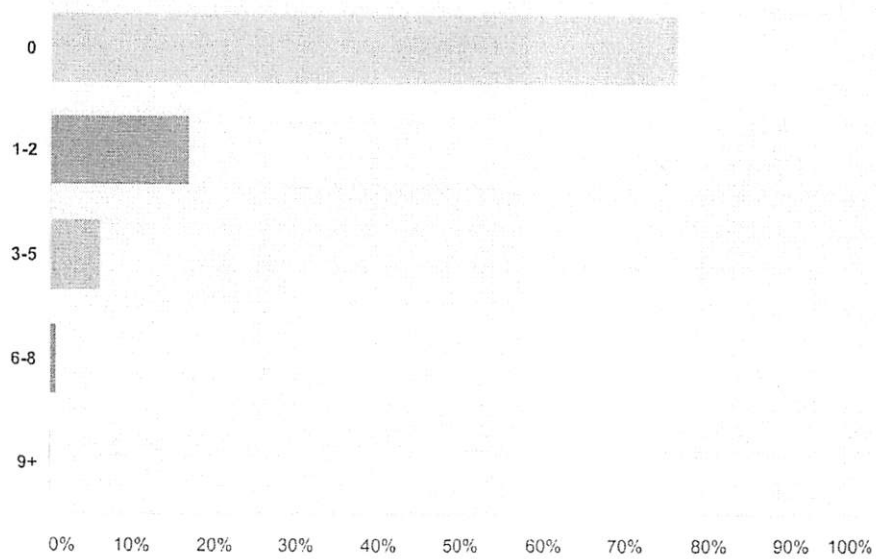
Answered: 731 Skipped: 37



Answer Choices	Responses	
Single with children	14.23%	104
Single without children	46.10%	337
Married (or Common Law Union) with children	21.20%	155
Married (or Common Law Union) without children	18.47%	135
Total		731

Q25 How many times have you moved in the last 12 months?

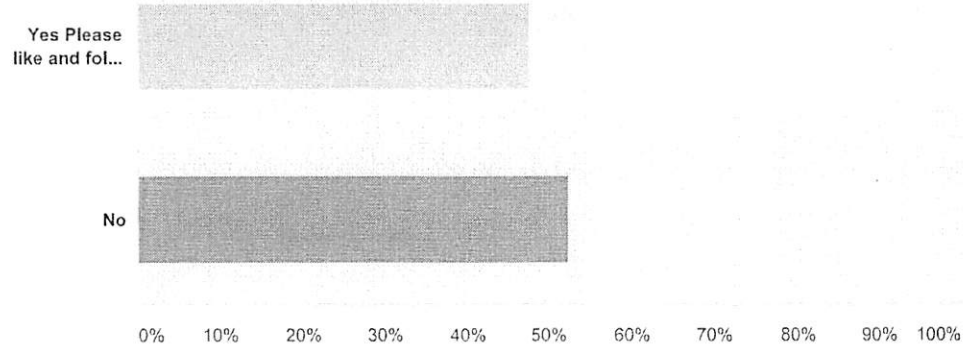
Answered: 747 Skipped: 21



Answer Choices	Responses	
0	76.17%	569
1-2	16.60%	124
3-5	6.16%	46
6-8	0.94%	7
9+	0.13%	1
Total		747

Q26 Do you use Facebook or Twitter? (Social Media)

Answered: 746 Skipped: 22



Answer Choices	Responses
Yes Please like and follow us if you support our mission!Facebook: Community Action Partnership of Northwest MontanaTwitter: @CAPNM	47.59% 355
No	52.41% 391
Total	746