WESTERN RURAL DEVELOPMENT REGION
COMPRISING THE PEOPLES AND COMMUNITIES WITHIN THE GEOGRAPHIC BOUNDARIES OF MONTANA’S LAKE, MINERAL AND SANDERS COUNTIES AND PORTIONS OF THE FLATHEAD INDIAN RESERVATION

2018-2022
COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY (CEDS)

Lake County Community Development Corporation
Regional & Community Development Center

January 2018 as Amended March 2020
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Introduction

What is a CEDS?
The 2003 Montana Legislature created the Certified Regional Development Corporation program. The legislative intent of the program was to encourage a regional approach to economic development that facilitates efficient delivery of economic development programs by supporting regional capacity building. Lake County Community Development Corporation (LCCDC) was named the Certified Regional Development Corporation (CRDC) for a partnership formed within the geographic region encompassed by the three-county area in western Montana that includes Lake, Mineral and Sanders Counties, which has been named the Western Rural Development Region. This geographic region also comprises a portion of the aboriginal homelands of the Confederated Salish and Kootenai Tribes (CSKT), including portions of the Flathead Indian Reservation. The CRDC is responsible for assisting local development organizations and communities, governing bodies, and businesses they serve to assess, plan, and facilitate economic action within the region. This document reflects the collaboration and input from partners including three county governments, local nonprofit organizations and the citizens of the area, including input from CSKT. The Western Rural Development Region, local governments and the tribes are committed to working together in areas of mutual interest. For purposes of publishing this document, we acknowledge that portions of this document reference the CSKT CEDS document and links are provided throughout this document. This document does not supersede the CSKT CEDS, nor does it set tribal Economic Development priorities which are only established by the tribal Council.
A Comprehensive Economic Development Strategy (CEDS) is a local economic development plan that guides the economic growth of an area. Each CRDC is required to submit a CEDS. A CEDS should result from a planning process that involves broad community participation to identify strengths, threats and opportunities in the region. Through this process, the CEDS will establish a vision for the community and include goals and the strategies that will help the community achieve this vision over the next five years.

**Organizational Information**

**Lake County Community Development Corporation (LCCDC)**

LCCDC is a 501c3 nonprofit community development organization that serves Lake, Mineral and Sanders Counties and a portion of the Flathead Indian Reservation and oversees a variety of economic development projects throughout the western region. LCCDC offers the following services:

- Community Development
- Business Development
- Cooperative Development
- Food Economy Development

LCCDC works with outside funding sources to procure dollars for economic development projects, including federal, state, local and private resources. A volunteer board of up to eleven members provides governance and leadership of the organization.

**Partners**

The vision established in the CEDS can only be accomplished through partnerships with a multitude of other organizations. Local governments and local economic development agencies helped to develop the action plan and utilize the contents of the CEDS to apply for grants and help establish their own annual work plans. Many other agencies, citizen groups, and other assessments were used to inform the CEDS.

Local partnerships include:

- Local governments – Lake, Mineral and Sanders Counties
- Tribes-Confederated Salish and Kootenai Tribes (CSKT)
- Local Economic Development Organizations-Arlee Community Development Corporation, Mineral County Economic Development, Sanders County Economic Development Corporation
- Local Chambers of Commerce – Polson Chamber of Commerce, Ronan Chamber of Commerce, Superior Chamber of Commerce, Thompson Falls Chamber of Commerce


Transportation – Montana Department of Transportation

Nonprofits & Citizen Groups – Mission Valley Nonprofit Network, Envision Polson, Ronan Community Roundtable, local community foundations and other local nonprofits

Businesses & Major employers – Kalispell Regional Medical Center, St. Luke Community Healthcare, St. Joseph Medical Center, JORE Corp, Access Montana, CSKT, Glacier Bank and Valley Banks

Related Planning Efforts

LCCDC’s CEDS is a compilation of data, statistics, and resources that was developed with the best sources available. The CEDS report is to be a living and dynamic document.

In addition to community meetings held and surveys gathered (603 responses) throughout the region in fall 2017, the following is a list of sources that the LCCDC CEDS report utilized:

- Arlee Community Visioning [https://www.arleecdc.org/]
- Bureau of Business and Economic Research, University of Montana, 2017 [http://www.bber.umt.edu/]
- Bureau of Economic Analysis, US Department of Commerce [https://www.bea.gov/]
- Census and Economic Information Center (CEIC), Helena, MT [http://ceic.mt.gov/]
- CSKT Flathead Reservation Comprehensive Resources Plan [http://www.csktribes.org/natural-resources/tld]
- Headwaters Socioeconomic and Demographic Profiles, [https://headwaterseconomics.org/#]
- Lake County Community Infrastructure Plan [http://www.lakemt.gov/]
- Lake County Growth Policy [http://www.lakemt.gov/]
- Lake County CEDS Survey Results [https://www.lakecountycdc.org/CRDC%20Landing]
- Mineral County Community Infrastructure Plan [http://co.mineral.mt.us/]
- Mineral County CEDS Survey Results [https://www.lakecountycdc.org/CRDC%20Landing]
- Polson Heart & Soul Report [http://greaterpolsoncommunityfoundation.org/envision-polson/]
- Ronan MEDA Community Resource Assessment [http://www.medamembers.org/meda/resources/resource-team-assessments/?item=8604]
- Salish Kootenai College Strategic Plan, [https://www.skc.edu/skc-strategic-plan/]
- Sanders County Community Infrastructure Plan [http://co.sanders.mt.us/]
- Sanders County CEDS Survey Results [https://www.lakecountycdc.org/CRDC%20Landing]
- Sanders County MEDA Community Resource Assessment [http://medamembers.org/meda/resources/resource-team-assessments/?item=7746]
Regional Summary

The Region includes Lake, Mineral and Sanders counties and the Flathead Indian Reservation (Reservation) in Western Montana. The Reservation is in the western third of Sanders and a large portion of Lake County. The evolution from historical Native Americans lands to the present-day boundaries of a sovereign Indian nation, three counties and eight city and town governments create complexities at times difficult to understand and navigate. The TM’s census tracts are predominantly identified as low and moderate income communities. Additionally, compared to the State and U.S. statistics, the region has lower working age (between 18-65) persons, a stagnant labor force, lower median household income as well as computer and internet access and use.

US Census indicates the 2018 estimated median household income of the region averages $42,985, significantly lower than the state ($52,559) and national average ($60,293). Further, the share of the population living below the poverty level has increased and now averages a 17.3% poverty rate compared to the state (13.0%) and the U.S. (11.8%). Moreover, nearly 30% of the population at Very/Extremely Low income levels. The lower levels reflect the following:

- According to the Bureau of Labor Statistics for December 2019, the unemployment rate for the U.S. was 3.6%, Montana stood at 3.4%, while the rate for the region was about 4.8%. If underemployment, self-employment and those out of the working force are included, the rate is sharply increased.
- Over the last 10 years, there has been an increase in social assistance payments reflecting the TM’s aging population and weak job opportunities and, as might be expected, households’ income falls.
- Since the early 1990s, housing prices (inflation adjusted) in Montana have doubled, growing at the third fastest rate in the country only behind Colorado and Oregon. Further, a 2018 study by the Montana State Policy Center stated that there is no county in Montana where a minimum wage worker can afford a rental home at fair-market rent. As a result, 46 percent of all renters in Montana are “cost burdened” meaning they spend more than 30 percent of household income for housing.

As a result of the foregoing, the region faces headwinds. According to the 2018 Distress Community Index (a single measure of economic well-being) all three counties were reported as either “Mid-tier or At Risk” and rated in the bottom half in the state. Families’ impact: about 70% of local students in public schools receive or are eligible to participate in free or reduced lunch programs. Previously, the region relied on Forest Products, mining and agriculture sectors and the loss of higher paying jobs can accelerate poverty rates and negatively impact the out-migration of younger workers and families in search of better employment opportunities. Today, the priority industry clusters include Value-Added Food Service, Technology, Health Care, Agriculture, Forest Products and Tourism. These segments can offer entrepreneurial opportunities to mitigate the forces described above.

Unfortunately, while there is a fairly strong access to banking throughout the communities, there is a continuing lack of access to reasonable credit & capital – especially for small and emerging or cottage industries who lack collateral or major equity to finance their businesses. LCCDC serves individuals and entities that face these barriers to prosperity: from small business owners to established entrepreneurs who may lack affordable financing options.

Similarly, communities across the region face deteriorating main streets; infrastructure in need of upgrading or expansion to meet current environmental standards, substandard roads, lack of access to public transportation and substandard broadband and cell phone connectivity.
**Geography**

The Western Rural Development Region is illustrated by the map of Montana’s Lake, Mineral and Sanders Counties. The Flathead Indian Reservation, shown below, intersects with the western third of Sanders County and a large portion of Lake County.

On the map of the Flathead Indian Reservation, there are several types of land held in status that are uncommon to individuals who live off the Flathead Indian Reservation or away from Montana. These include tribal, individual Indian-owned trust, state-owned “school” sections, federally-owned, and fee land. Please refer to CSKT CEDS [http://www.cskteconomics.org/](http://www.cskteconomics.org/).
Government

The overall evolution from the historical lands of Native Americans to the present-day boundaries of the reservation and three counties within the state of Montana have created complexities sometimes difficult to understand and navigate. These include a sovereign Indian nation, three county governments, and eight city and town governments. Each of these provides administrative, police, code enforcement, and public works services. Whenever possible, work is performed together on projects of mutual interest. The following is a breakdown of the governance landscape in the region:

- **Sovereign Indian Nation**
  - The Confederated Salish and Kootenai Tribes

- **County Governments**
  - Lake County
  - Mineral County
  - Sanders County

- **City and Town Governments**
  - Polson (Lake County)
  - Ronan (Lake County)
  - St. Ignatius (Lake County)
  - Alberton (Mineral County)
  - Superior (Mineral County)
  - Hot Springs (Sanders County)
  - Plains (Sanders County)
  - Thompson Falls (Sanders County)

Unincorporated communities are generally under the jurisdiction of the county government in which they are located, which provide many services, working through local fire districts, community boards, sewer and/or water districts, school districts and other local organizations. CSKT also provide wildland fire protection, road and bridge construction, post-secondary education and job training, housing, and sewer and water services to tribal members and many non-members in the region.

**Government - Lake County**

Nowhere in the region is the division of government responsibility more apparent than in Lake County, where within the geographic boundaries, “government” is comprised of the governing center of a sovereign Indian Nation, the county government itself, and three city and town governments. Local, state, tribal, and federal governments and entities strive to nurture a “government-to-government” relationship with each other. Economic development organizations and other partners within the Western Rural Development Region work with each of these governing agencies to coordinate projects of mutual interest—all of which work hard for the betterment of the communities throughout the reservation and region.

Lake County is governed by a three member Board of Commissioners who serve staggered six year terms, with a chairperson selected annually by the commissioners from amongst themselves. Most county offices are located in the courthouse building in the county seat of Polson. Many services are provided by districts, such as school, water, fire, and ambulance. All of these are administered by boards composed of elected or appointed residents of their respective districts.

Like all counties in Montana, government services rely on collected property and other taxes and fees
for providing services to the general public. As much as 70% of the county lies within the borders of the Flathead Indian Reservation, and relatively few acres are federally held, thereby reducing sources of revenue from the Federal Secure Rural Schools Act or Payment in Lieu of Taxes that help support neighboring counties that encompass more federal land. Fortunately with regard to schools, federal Impact Aid funds are paid to the school districts for all tribal and non-tribal children living on, or whose parents work on, Indian trust land. This funding provides approximately $3,000 per child, and for those with disabilities or special needs, even more funding is provided. CSKT assists Lake County with road and bridge construction, wildland firefighting, post-secondary education and job training, housing, and sewer and water services for tribal members and many non-members in the region. However, having enough money available to pay for services is a constant challenge for Lake County. County revenues and expenses for FY2016 from the county’s recent audit were:

<table>
<thead>
<tr>
<th>Revenues</th>
<th>FY 16</th>
<th>FY 15</th>
<th>Change (Dec)</th>
<th>Business-Type Activities</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charges for Services</td>
<td>1,687,094</td>
<td>1,628,943</td>
<td>58,151</td>
<td>2,640,955</td>
<td>39,115</td>
</tr>
<tr>
<td>Operating Grants and Contributions</td>
<td>1,489,639</td>
<td>1,157,794</td>
<td>331,845</td>
<td>16,545</td>
<td>0</td>
</tr>
<tr>
<td>Capital Grants and Contributions</td>
<td>925,142</td>
<td>925,142</td>
<td>0</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>General Revenues</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property Taxes</td>
<td>12,062,361</td>
<td>11,285,187</td>
<td>777,174</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>Licenses and Permits</td>
<td>101,175</td>
<td>131,124</td>
<td>(29,949)</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>Liquor Tax Apportionment</td>
<td>9,490</td>
<td>65,742</td>
<td>(56,252)</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>36,975</td>
<td>219,098</td>
<td>(182,123)</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>Interest</td>
<td>105,804</td>
<td>82,543</td>
<td>23,261</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>Local Option Tax</td>
<td>554,310</td>
<td>530,239</td>
<td>24,071</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>PLT</td>
<td>502,279</td>
<td>484,776</td>
<td>17,503</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>Unrestricted State/Federal</td>
<td>80,203</td>
<td>207,772</td>
<td>(127,569)</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>State Entitlement</td>
<td>1,001,119</td>
<td>1,059,212</td>
<td>(58,093)</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>Grants &amp; Entitlements not Restricted</td>
<td>6</td>
<td>(6)</td>
<td>0</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>Contributions and Donations</td>
<td>170,984</td>
<td>48,757</td>
<td>122,227</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>Total Revenue</td>
<td>18,732,771</td>
<td>16,959,193</td>
<td>1,773,578</td>
<td>2,669,921</td>
<td>57,627</td>
</tr>
</tbody>
</table>

The incorporated towns of Ronan and St. Ignatius have a mayor-city council form of government. Polson has a city manager-city council form of government. All three towns provide administrative, police, code enforcement and public works services. In several of the public service agencies, such as law enforcement and fire services, there are overlapping jurisdictions between county, city, and tribal agencies.
The county occupies an area of 1,653.8 square miles. Polson is the county seat and the state’s 18th largest city. Lake County was one of the last counties established (1923) and is named after Flathead Lake, the majority of which lies within the county’s borders. The county is also home to the Confederated Salish and Kootenai Tribes of the Flathead Indian Reservation. Within Lake County are the Mission Mountain Range and Tribal Wilderness Area, the National Bison Range, the Ninepipe and Pablo National Wildlife Refuges, and multiple tribally-protected wildlife management areas.

The median age in Lake County is 39.8 and the number of households is reported at 10,985, with an average household size of 2.5 and average family size of 2.97. The population is slightly more female (50.8%) than male (49.2%). One of three incorporated places in Lake County, Polson had an estimated population in 2009 of 5,231. Other incorporated cities include Ronan (pop. 1,999) and St. Ignatius (pop. 807). Unincorporated areas include Pablo (headquarters for the CSKT), Arlee, Big Arm, Charlo, Dayton, Moiese, Ravalli, and Woods Bay.

According to 2006 ESRI (Economic and Social Research Institute) community tapestry information, just over one-third of Lake County residents are classified as Rural Resort Dwellers. This lifestyle segment favors milder climates and pastoral settings in rural areas mainly consisting of single-family and mobile homes, with a significant inventory of seasonal housing. It is a somewhat older market with higher-than-average proportions of self-employed and working from home. Modest living and simple consumer tastes describe this market segment.

**Government - Mineral County**

Mineral County is managed by a three-commissioner form of government and employs in excess of 50 individuals. Each of the three representatives is from a district with equal population estimates. The commissioners are elected for staggered six-year terms. The towns of Alberton and Superior have elected mayors and council representatives as their form of government. Mineral County is in western Montana bordered to the west by Idaho, the south by the Bitterroot Mountains, the north by Sanders County, and east by Missoula County. Interstate 90 runs east/west through the county as does the Clark Fork River. It has a population of 4,251 (2015), and a per capita income of $34,896, 64% of the national average.

The median age in Mineral County is 52.4 according to the US Census 2016 estimates; the number of households is reported at 1,582, with an average household size of 2.62 and an average family size of 3.39. One of the two incorporated places in Mineral County, Superior has an estimated population of 1,008 in the 2014 census. The other incorporated community includes Alberton (pop. 609). Unincorporated areas include De Borgia Haugen, Riverbend, Saltese, St. Regis, and Taft.

A large portion of Mineral County is public lands - 84% federal and 5% state. This is both an asset and a liability to the county. The public lands provide a huge resource for economic opportunities in recreation, restoration work, tourism, etc. In 2015, 25.6% of Mineral County’s total general government revenue was from federal land payments.

On the other hand, the small amount of private land does not create a large tax base for the county. Several federal programs (Payment In Lieu of Taxes and Secure Rural School and Community Act), that help assist communities that have large tracts of public lands have increased in recent years, primarily for the Payment in Lieu of Taxes, but the Secure Rural Schools funding has been decreasing and is predicted to continue to decrease. The Mineral County Road Department is funded with the Secure Rural Schools monies and no general taxes are levied for road department operation. This
The largest employer in Mineral County is Idaho Forest Products, a dimension lumber sawmill and post & pole operation. In 2016 it employed approximately 130 people, or 24% of all private employment in Mineral County. The Mineral County Hospital is the second largest employer with 80 employees; this includes a clinic in St Regis. The receipt of a large grant has placed Mineral in the lead of frontier medicine and the provision of services to rural areas. Retail trade, accommodations and food service, and government are currently the three biggest economic sector employers in the county. This is a change from the historic dominance of the timber and mining industry.

Economic development in the county has long been tied to the wood products industry, which has severely declined. The region’s timber industry no longer provides the economic stability that it once did. For this reason, it has become obvious that the region must diversify its economy and capitalize
on other opportunities within the region.

Mineral County is only a 45 minute drive from Missoula, MT (population 72,364), and fast becoming a bedroom community for Missoula. Mineral County has an unemployment rate of 7.6% (2016). The unemployment statistic is only people actively seeking employment. When you include people who have given up and aren't seeking employment or receiving benefits, that's 38% of the workforce in Mineral County.

Recreational opportunities abound in Mineral County. There are 5 developed campgrounds, over 700 dispersed recreation sites, 5 drive-to upper elevation lakes, 40 fishable lakes in addition to miles of streams and rivers, over 400 miles of trails, Lookout Pass ski area, the Route-of-the-Hiawatha mountain bike trail, rafting and floating including the Alberton Gorge, cross-country skiing, snowmobiling, all sorts of hunting, and wildlife viewing.

Historically, Mineral County communities were built around timber and mining. In 2012, the Eureka Pellet Mill, located in Superior, burned in a fire, resulting in loss of employment for many locals. The community has since struggled to maintain the skilled workforce and replace the good-paying mill jobs that were lost. In 2014, Tricon, the only remaining sawmill in the county, invested $6,000,000 into its planer, increasing production capacity close to 500,000 million board feet (MBF) per shift. Tricon has been at the forefront of stewardship and forest restoration in western Montana, creating access to a sustainable and renewable resource while reducing forest fire fuel, which has plagued our country in recent years. In 2015, Tricon laid off 90 employees due to the expiration of the Softwood Lumber Agreement with Canada. The layoffs were efforts to cover the expected revenue loss. In 2016, some progress was made as Tricon Timber expanded operations with a new line, thus increasing employment for Mineral County and surrounding areas; then sold its operation to Idaho Forest Product, which is quickly becoming one of the more state-of-the-art mills as it continues to rapidly evolve. The staff’s ability to see new opportunities and devise a successful way of taking advantage of those opportunities will continue to be the driving force behind this mill’s success.

As of 2014, timber harvests on private land in Mineral County outpaced harvest on both state and federal lands. However, when combining output from both state and federal lands, public lands have accounted for 52% of the roughly 16 million board feet of timber harvested in Mineral County.

A continued increase in housing starts nationwide is projected, which will point to a slight growth in the timber industry in Montana and Mineral County. However, stricter lending, rising interest rates and slow job growth may curtail new construction across the country. The county residents realize that the sole dependence on one industry will not bring long-term stability to their communities. Retail trade, accommodations, food service and construction experienced the greatest loss in employment, while healthcare and social assistance and real estate, rental, and leasing experienced the largest employment gains.

Government - Sanders County

Sanders County is governed by a three member Board of Commissioners who serve staggered six year terms, with a chairperson selected annually by the commissioners from amongst themselves. Most county offices are located in the courthouse in the county seat of Thompson Falls. Many services are provided by school, water, fire, and ambulance districts. All of these are administered by boards composed of elected residents of their respective districts. There are three incorporated communities in Sanders County: Hot Springs, Plains and Thompson Falls. The county also contains a portion of the
Flathead Indian Reservation and is the 17th most populous county in the state.

The median age in Sanders County is 51.9 according to the US Census 2016 estimates and the number of households is reported at 5,121 with an average household size of 2.19 and an average family size of 2.75. The population is slightly more male (50.1%) than female (49.9%). Thompson Falls has an estimated population of 1,313 in the 2010 census. Other incorporated communities include Hot Springs (pop. 544) and Plains (pop. 1,048). Unincorporated areas include Dixon, Heron, Lonepine, Niarada, Paradise, Noxon, and Trout Creek.

Sanders County is rural, spanning 130 miles of the lower Clark Fork river valley in northwest Montana. The area consists of forested valleys with mountain ranges on the west end and agricultural lands to the east. Distances between county communities contribute to a feeling of remoteness that attracts individuals to the area seeking the rural quality of life. Bordered on the west by the Idaho panhandle, Sanders County was named for Wilbur Fish Sanders, early Montanan and U.S. senator. Its history is similar to that of Lake and Mineral Counties in that fur trade brought the first non-Indian settlement of the area. Agricultural enterprise is evident throughout the county ranging from the traditional agriculture of crops and livestock to experimentation with various types of fruits (e.g. apples, cherries) and wholesale nursery products. Parts of the county are remote and lacking in wired or wireless broadband coverage, including mobile telephone and internet access.

Forestry, wood products and mining have traditionally dominated economic conditions throughout the history of the county. In the past, Sanders County has been one of the top timber producing counties in the state. Timber harvests occur on national forest lands, corporate timber lands, state and tribal land and other private holdings. Mining has also been important to the economy of Sanders County. However, timber sales and mining expansion efforts have been significantly impacted by litigation opposing these industries in the federal courts. Hydroelectric dams play a considerable role in the Sanders County economy, both for the contribution to the county’s tax revenues and because the reservoirs from several operations are significant contributors to the growing recreation and tourism industry. It is apparent that future planning for economic growth must consider other opportunities, such as tourism and technology.

Sanders County, like Mineral County, has a high percentage of federal forest lands. Under current congressional legislation, this qualifies the counties for funds through both the Secure Rural Schools (SRS) Act and the federal Payment in Lieu of Taxes, commonly known as PILT. As small counties with limited populations, these funds are critical for the county budgets. This funding has recently been the subject of possible budget cuts at the federal level, a move which would further devastate the operational budgets of these rural counties. PILT funding consistently decreases and SRS has been cut from the current administration’s budget.
The following tables reflect revenues and expenses for fiscal year 2016 according to the Sanders County Audit:

**Revenues**

*Program revenues (by major source)*
- Charges for Services 823,287
- Operating grants and contributions 1,964,877
- Capital grants and contributions 50,951

*General Revenues (by major source)*
- Property taxes for general purposes 4,225,998
- Liquor tax apportionment 4,375
- Video poker apportionment 205,942
- Miscellaneous 17,742
- Refuge revenue sharing 359,505
- PILT 1,016,844
- State entitlement 60,413
- State Contributions to Retirement 70,460
- Licenses and Permits 6,400
- Contributions & Donations 14,855
- Local Option Tax 375,923
- Fire 3,500

**Total Revenue** $9,201,072

**Program Expenses**
- General government 2,279,155
- Public safety 2,278,957
- Public works 3,226,971
- Public health 408,558
- Social and economic services 368,942
- Culture and recreation 403,556
- Housing & Community Development 16,148
- Debt service – Interest 9,207
- Miscellaneous 153,318

**Total Expense** $9,144,812

**Demographics**

In the Western Rural Development Region, the geography and its history convey many stories of where we come from and what our future might look like. The following demographics are another tool for telling the story of the region.

**Population**

According to the United States Census Bureau reports, the population of our region has steadily increased over the last 6 years. Collectively, Lake, Mineral, and Sanders Counties have increased in population size by 3.7% during this period.
Median Age
The region is a collectively older population compared to the state of Montana’s average. The median age has risen since the 2012 CEDS.

<table>
<thead>
<tr>
<th>County</th>
<th>Median Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Montana</td>
<td>39.7</td>
</tr>
<tr>
<td>Lake</td>
<td>40.9</td>
</tr>
<tr>
<td>Mineral</td>
<td>52.4</td>
</tr>
<tr>
<td>Sanders</td>
<td>51.9</td>
</tr>
</tbody>
</table>

Throughout the region, our population is aging. This is impacted by two distinct factors. The first is a lack of good-paying jobs that help keep younger people/families in the area rather than going elsewhere to seek work; and the second is the increasing number of retirees seeking areas of relatively low cost in which to live.

Race and Ethnicity
Compared to other regions within the state of Montana, the Western Rural Development Region is comprised of a unique history regarding the peoples who have lived here since time immemorial, as well as those who presently call the region home. Whether it is the CSKT and its members who have lived here indefinitely, or the families who moved to Lake, Mineral and Sanders Counties for mining, agriculture and timber opportunities, the region has become and is growing stronger because of its diversity. The following graph represents the race and ethnicity data from the 2016 U.S. Census estimates:

<table>
<thead>
<tr>
<th>County</th>
<th>Total Population</th>
<th>White</th>
<th>Black or African American</th>
<th>American Indian and Alaska Native</th>
<th>Asian</th>
<th>Native Hawaiian and Other Pacific Islander</th>
<th>Two or More Races</th>
<th>Hispanic or Latino (of any race)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lake</td>
<td>29,758</td>
<td>67.1%</td>
<td>.5%</td>
<td>24.6%</td>
<td>.6%</td>
<td>.1%</td>
<td>7.2%</td>
<td>4.2%</td>
</tr>
<tr>
<td>Mineral</td>
<td>4,184</td>
<td>94.2%</td>
<td>.5%</td>
<td>1.8%</td>
<td>.7%</td>
<td>0</td>
<td>2.7%</td>
<td>3.1%</td>
</tr>
<tr>
<td>Sanders</td>
<td>11,534</td>
<td>92.3%</td>
<td>.2%</td>
<td>4.2%</td>
<td>.5%</td>
<td>0</td>
<td>2.7%</td>
<td>2.9%</td>
</tr>
</tbody>
</table>
Veterans
Montana has the second highest number of veterans per capita, in the United States. For the date range of 2012-2016, the Western Rural Development Region has 5,364 veterans. As a percentage, veterans make up 9.73% of Montana’s population.

<table>
<thead>
<tr>
<th>Number of Veterans</th>
<th>Montana</th>
<th>Lake</th>
<th>Mineral</th>
<th>Sanders</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>87,936</td>
<td>2,707</td>
<td>596</td>
<td>1,464</td>
</tr>
</tbody>
</table>

Median Income
For the purpose of this CEDS report, per capita personal income is defined as all wages, salaries, income, and social security benefits divided by the total population. Only Lake County’s median income has improved as a percentage of the national median income.

<table>
<thead>
<tr>
<th></th>
<th>2010</th>
<th>Past 12 Months</th>
<th>2012-2016</th>
<th>2016 % of United States</th>
</tr>
</thead>
<tbody>
<tr>
<td>Montana</td>
<td>$34,828</td>
<td>$27,309</td>
<td>$48,380</td>
<td>87%</td>
</tr>
<tr>
<td>Lake</td>
<td>$27,437</td>
<td>$23,191</td>
<td>$39,898</td>
<td>72%</td>
</tr>
<tr>
<td>Mineral</td>
<td>$28,596</td>
<td>$21,447</td>
<td>$37,143</td>
<td>67%</td>
</tr>
<tr>
<td>Sanders</td>
<td>$26,063</td>
<td>$20,810</td>
<td>$34,336</td>
<td>62%</td>
</tr>
</tbody>
</table>

Poverty

<table>
<thead>
<tr>
<th></th>
<th>% of Persons in Poverty Status 2010</th>
<th>% of Persons in Poverty Status 2012-2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Montana</td>
<td>15%</td>
<td>13.3%</td>
</tr>
<tr>
<td>Lake</td>
<td>20.9%</td>
<td>19.2%</td>
</tr>
<tr>
<td>Mineral</td>
<td>16.9%</td>
<td>17.8%</td>
</tr>
<tr>
<td>Sanders</td>
<td>21.8%</td>
<td>17.68%</td>
</tr>
</tbody>
</table>

According to the US Census Estimates persons in poverty has improved at the state level and in both Lake and Sanders Counties, however Mineral County has seen an increase in the poverty level.

Infrastructure
The Western Rural Development Region continues to struggle to find ways to fund the appropriate infrastructure needed to support economic growth throughout all business sectors.
Housing - Lake County

More than 75% of all housing units in Lake County are single-family, detached and the majority of homes (63.9 percent) have been constructed since 1970. Just over 74% of the housing stock is occupied and of the occupied housing, one-third are renter occupied and two-thirds are owner occupied. However, these numbers do not reflect occupancy of seasonal homes, the majority of which are located in the Swan Valley and Flathead Lake areas. When the seasonal homes were not counted as vacant, Lake County had a 5.4% vacancy rate in 2010.

A much needed “leveling” of property values has occurred as a result of the recession, following a decade where values rose dramatically in response to the demand from prosperous newcomers either relocating to the scenic area or purchasing second homes. As a result of the somewhat artificial higher prices, the average Lake County family has struggled to find either affordable rental property or affordable home ownership opportunities.

The 2010 census reported 40.6% of homeowners had costs that exceeded 30 percent of their household income and 32.8% of renters shared the same problem, which is higher than the state average. Even with rental costs being lower than the state average, the county’s lower per capita income causes housing affordability in Lake County to be an issue for a significant percentage of the population for at least the next several years.

The city of Ronan started a public housing authority (PHA) in 1992 to address affordable housing issues in the central part of the Mission Valley. A county-wide community housing development organization (“Lake County CHDO”) was organized in 1997 to better serve the needs of the county’s typically lower-income households who represent an estimated 55% of the population. The organizations are co-managed from Ronan as the Lake County Housing Assistance Office, operating 120 rental properties in addition to rental assistance and Section 8 Vouchers.

The CSKT have a variety of housing services, please refer to the CSKT CEDS http://www.cskteconomics.org/.

According to the 2005 Housing Condition Study, 1.6% of the housing stock in Lake County is rated as unsound or in very poor condition; and another 10.5% is rated in poor condition; with another 4.6% rated only as fair. This is significantly better than the statewide average where 24.2 percent of housing units are in need of serious maintenance. However, 31.7% of the homes in Lake County were rated as having cheap, poor or low cost materials and quality versus the state average of 21.8%. This high percentage of below-average workmanship may be due to the lack of building code requirements in the unincorporated areas of the county and will likely result in higher overall maintenance costs. Overall, long-term availability of affordable housing and a wider range of housing units to meet the needs of the population are the most critical need. Lack of affordable housing hinders job creation and business development.
Data was collected by the Housing Coordinating Team for this White Paper in an effort to document the availability and affordability of decent housing for Montana residents. The intent is to give decision-makers information to address current problems and improve housing options for the future.

### Housing Affordability, Attainability and Availability

#### Homeownership

- **2008 Affordable Home Purchase**
- **2010 Affordable Home Purchase**
- **Single family home, median purchase price 2010**
- **Condo/Townhome, median appraised value 2010**
- **Manufactured home, median appraised value 2010**

#### Rental

- **2008 Affordable Rent**
- **2010 Affordable Rent**
- **1 bdrm fair market rent, 2010**
- **2 bdrm fair market rent, 2010**

### Housing Units 2010 - Owner vs Renter

- **Owner Occupied Units**
- **Renter Occupied Units**
- **Vacant Units**

### Housing Units 2010 - Conditions

- **Single-family**
- **Condos & Townhouses**
- **Mobile Home**
- **Multifamily**
- **Units in Poor Condition**

Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012
Housing - Mineral County

Alberton, Superior and St. Regis have the highest concentration of lots that would be considered typical town lots. These three communities have a mixture of frame houses, mobile homes and trailers, and also the highest concentration of development. The urban area development is generally located within one to two miles of the Clark Fork River Valley to correspond with the private land ownership. The urban development follows the same general pattern for the St. Regis River Valley. Despite the declining acreage, agriculture is very important to Mineral County and should be supported.

Mineral County has 235 subdivisions. The large scale development in urban settings is creating new challenges for the county infrastructure and for the county to provide services. Residential development in the Alberton and Superior areas follows very close to the same general pattern of residential use that was evident at the time the interstate was constructed.

Some expansion of residential use has occurred, as the county experienced a population growth of 6.7% from 2010 to 2015. The challenges facing Montana and Mineral County regard timber availability and the ability to attract and retain employees. Attracting and retaining skilled employees has been a challenge for employers in the timber industry. Additionally, the availability of suitable rental housing is inadequate to meet demand and there is a lack of secondary jobs for spouses and partners of employees. Alberton and Superior have continued to provide for most of the multiple family needs in the county while maintaining the preference for one and two family units in residential neighborhoods.

Mobile homes represent a very significant part of the residential development in virtually all of the communities of Mineral County. Over 25% of the residential land in Alberton and Superior is used for mobile homes, and approximately 35% is used for mobile homes in the St. Regis and DeBorgia areas. The existing land use maps show the pattern of residential development based on current Department of Revenue data, and also show the distribution of parcels considered vacant or open. This indicates that there is a very limited potential for a significant amount of residential infill on vacant lots in residential areas covered on the maps.

The 2016 census reported 44.1% of homeowners had costs that exceeded 30 percent of their household income, which is higher than the state average, and 44.5% of renters shared the same problem. Even with rental costs being lower than the state average, the county’s lower per capita income causes housing affordability in Mineral County to be an issue for a significant percentage of the population, where 63.8% of households are estimated at or below median income. Mineral County has four facilities providing below-market rate housing units, three in Superior and one in St. Regis. Private investment and taking advantage of public housing programs are needed to provide the types of housing that meet current and anticipated demands. Affordable Housing programs in Mineral County are predominantly provided through the Missoula Human Resource Council, District XI.

The number of housing units in Mineral County increased from 2000 to 2010. Mineral County increased by 24.73% and was one of thirteen counties to increase their housing stock at a rate higher than the state average rate of 17%. According to the 2010 Housing Condition Study, 3.5% of the housing stock in Mineral County is rated as unsound or in poor condition; statewide, 6.27% of Montana single family homes are in less than acceptable condition, which includes the Montana Department of Revenue classifications of “poor,” “very poor” and “uninhabitable.”
Data was collected by the Housing Coordinating Team for this White Paper in an effort to document the availability and affordability of decent housing for Montana residents. The intent is to give decision-makers information to address current problems and improve housing options for the future.

### Housing Affordability, Attainability and Availability

#### Homeownership

![Graph showing Homeownership trends with various categories and price points.]

- 2008 Affordable Home Purchase
- 2010 Affordable Home Purchase
- Single family home, median purchase price 2010
- Condo/Townhome, median appraised value 2010
- Manufactured home, median appraised value 2010

#### Rental

![Graph showing Rental trends with various categories and price points.]

- 2008 Affordable Rent
- 2010 Affordable Rent
- 1 bdrm fair market rent, 2010
- 2 bdrm fair market rent, 2010

#### Housing Units 2010 - Owner vs Renter

- Owner Occupied Units: 1,430
- Renter Occupied Units: 481
- Vacant Units: 135

#### Housing Units 2010 - Conditions

- Single-family: 73
- Condos & Townhouses: 93
- Mobile Home: 1,367
- Multifamily: 78
- Units in Poor Condition: 4

Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012
Housing - Sanders County

The lack of affordable housing and the need for a wider range of housing units within Sanders County continues to represent a major challenge. Lack of affordable housing for existing and potential residents hinders job creation and business development.

A Community Resource Assessment conducted in 2015 identified the following relative to housing issues:

- Sanders County Community Housing Organization (SCCHO) is working to establish a multi-unit, independent living facility on the west end of Sanders County in Noxon. Aging in place was a major topic during the assessment.
- Affordable rental housing is needed for the workforce in Thompson Falls, Trout Creek and Plains. There are long waiting lists for affordable rentals.
- Low-income housing is limited in Sanders County. SCCHO works to retain and expand affordable subsidized living units county-wide.
- Out-of-state retirement influx inflates the real estate market and results in high-priced middle-class homes.

The 2010 census reported 54.3% of homeowners had costs that exceeded 30 percent of their household income and 54.3% of renters shared the same problem, which is higher than the state average. Even with rental costs being lower than the state average, the county’s lower per capita income causes housing affordability in Sanders County to be an issue for a significant percentage of the population.

The county-wide community housing development organization (Sanders County Community Housing Organization), organized in 2003, serves the needs of the county’s typically lower-income households who represent an estimated 56% of the population. In 2012 through HUD’s NSP program (Neighborhood Stabilization Program) they completed the procurement and reconstruction of a small neighborhood of foreclosed duplexes in Plains and now operate those within their Affordable Housing Program. These 10 mortgage-free units represent the startup of SCCHO’s housing inventory. Sanders County Community Housing is currently pursuing 22 additional low-income housing units through a transfer of ownership. Other functions include managing a first-time homebuyers program and a senior home rehabilitation program on behalf of the regional Community Action Partnership Program operated from Kalispell.

At this time, we are not providing a list of priorities related to housing, as funding is being sought to complete a housing needs assessment in Sanders County to better identify both the existing housing stock and needs for workforce housing as expressed in public meetings. WRDC entities collaborate with local, regional and state-wide housing organizations as necessary.
Data was collected by the Housing Coordinating Team for this White Paper in an effort to document the availability and affordability of decent housing for Montana residents. The intent is to give decision-makers information to address current problems and improve housing options for the future.

### Housing Affordability, Attainability and Availability

#### Homeownership

- **2008 Affordable Home Purchase**
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- **Single family home, median purchase price 2010**
- **Condo/Townhome, median appraised value 2010**
- **Manufactured home, median appraised value 2010**

#### Rental

- **2008 Affordable Rent**
- **2010 Affordable Rent**
- **1 bdrm fair market rent, 2010**
- **2 bdrm fair market rent, 2010**

#### Housing Units 2010 - Owner vs Renter

- Owner Occupied Units:
- Renter Occupied Units:
- Vacant Units:

#### Housing Units 2010 - Conditions

- Single-family
- Condo & Townhouses
- Mobile Home
- Multifamily
- Unspecified Poor Condition

Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012
Public Infrastructure - Lake County

Fire Protection
Fifteen volunteer fire protection districts (VFDs), supported primarily through taxes, provide fire protection throughout the county. The Tribes’ Division of Fire also provides protection in wildland areas. Most of the districts have 12 to 15 volunteers, although the districts located in Polson and Ronan have closer to 30 to 40 volunteers. Additional support for volunteer fire organizations comes through grants administered by the state forester, mill levies, loans administered by USDA Rural Development, and local fund raising efforts, including donations from the CSKT. All of the fire districts and the wildland fire protection agencies belong to the Lake County Rural Fire Association, which purchases joint insurance for the VFDs and reinvests the savings into the local departments. The county also has a Fire Action Plan that identifies fire-fighting resources and lists contacts in the case of fire. Most units are dispatched through the Lake County 911 office, although Arlee does receive some calls dispatched through Missoula, and Hot Springs is dispatched through Lake and Sanders Counties. Ferndale is dispatched through both Flathead and Lake County.

Lake County, in coordination with CSKT, has been very proactive in assisting land owners in developing fire protection, such as a defensible space around homes, on vulnerable sites over the past several years.

Police Protection and Law Enforcement
The Lake County Sheriff’s Department currently has 24 officers. The department includes three school resource officers. There is one domestic violence investigator. The department is funded through various sources including mill levies and grants. In addition, the sheriff’s office includes a boat patrol (funded through a mill levy), two volunteer search and rescue groups (one in Lake County and one in the Swan Valley) and a volunteer reserve group of approximately 25. The current ratio of paid officers to population is about 1:1200, which falls below the national average of 1:1000.

The county or state has jurisdiction in the unincorporated areas for felony crimes and non-tribal misdemeanors. Patrol units are dispatched through the county 911 center. Law enforcement and detention-correction facilities are the most expensive budget items in the county. These are funded out of the county’s general fund, plus mill levy funds that have increased the budget by 5% and account for approximately 30% of that fund. The jail facilities were constructed in 1975 and were upgraded and enlarged in 2000 to hold up to 42 adult inmates and two juveniles. Juveniles can only stay up to 24 hours. There are currently 20 full-time officers. Calls for the cities of Polson, Ronan, and St. Ignatius are also dispatched through the Lake County 911 center. The cities contract with the county for jail space. The Polson Police Department has 13 full-time officers and 1 reserve, 1 animal control unit and 13 patrol units. Ronan has 3 full-time officers and 6 reserve officers with 4 patrol units. St. Ignatius has 2 full-time officers, 1 animal patrol officer and 3 patrol units. St. Ignatius has 2 full-time officers, 1 animal patrol officer and 3 patrol units. CSKT provides law enforcement services, please refer to CSKT CEDS [http://www.cskteconomics.org/].

The Montana State Highway Patrol provides enforcement for state highways and maintains an office in Polson, staffed by 6 officers in Polson and a total of 24 in the district. Montana Fish, Wildlife and Parks and the U.S. Forest Service provide wardens and law enforcement officers who enforce regulations on non-tribal/public lands.

Power and Electricity Infrastructure
Lake County electrical service is primarily provided by the tribally operated Mission Valley Power
(MVP), which is as a federally owned electric utility operated as a nonprofit organization, and maintained by the CSKT pursuant to a contract under the auspices the Indian Education and Self-Determination Act, Public Law 93-638. According to the CSKT CEDS, [www.cskteconomics.org](http://www.cskteconomics.org), electricity costs in the area are some of the lowest in the country due to the availability of hydropower resources in the region and a subsidized block of power provided by CSKT’s Energy Keepers, Inc. There is no natural gas available; however, propane, fuel oil and solar energy options are available.

**Public Infrastructure - Mineral County**

**Public Facilities/Utilities**

Public water systems providing for potable water and fire protection needs have been primarily developed from groundwater sources to serve residents in Alberton and Superior. Non-community public water systems operating in Mineral County include West Mountain Estates, Trestle Creek, Old Mill Peninsula, and Deer Lick among others. Except for these small public systems, and those that have been constructed to serve commercial establishments, campgrounds, and trailer courts, water supply in the rural areas of the county and in each of the small unincorporated communities is provided by individual groundwater wells.

The only public wastewater treatment systems are those used by Alberton, Superior, and St. Regis. Wastewater treatment in the rural area of the county is by individual septic tanks and drain fields.

Republic Services provides garbage pickup and transfer to Allied Waste Disposal located in Missoula. Republic Services provides class three waste disposal at the site of the transfer station. Solid waste disposal is an issue of growing concern to the citizens of Mineral County. Solid waste disposal through illegal means occurs throughout the rural area of Mineral County. Low income families may not use available waste disposal services due to cost. The transient nature of renters often creates circumstances that require landlords to dispose of waste material left by the occupants. Theft of services is an ongoing problem for those that do have contracted waste disposal services.

Mineral County has no current method of disposing of chemical wastes. Mineral County also has very limited recycling opportunities available. Recycling is not feasible due to the distance from a facility that will receive the recyclable materials.

Remote locations such as Upper Fish Creek area do not receive waste disposal services. Unattended public campgrounds do not have waste disposal because of abuse of services by those disposing of trash in containers but not camping in the campground.

NorthWestern Energy serves the central and western portions of Mineral County, with over 2,100 service connections in the DeBorgia, Haugan, St. Regis, Saltese, Superior and Taft areas. There was a 9 percent increase in service connections from 2004 to 2007. Missoula Electric Cooperative serves the eastern one-third of the county.

Mineral County law enforcement is provided by the Sheriff’s Department to cover the entire county jurisdiction. In addition to the sheriff, the department has one undersheriff, eight deputies, five jailers, and six 911 dispatchers. The Sheriff’s Department services area also covers Alberton and Superior. The Montana Highway Patrol provides traffic enforcement and accident investigation on state highways.

The sheriff serves as coroner, facilitates the registry of sex offenders, and administers the county jail,
Search and Rescue and operation of the 911 emergency service center. The county detention facility has an inmate capacity of 27 individuals. Mineral County does not have juvenile detention and transports those individuals to other facilities.

The Justice of the Peace department has a full time judge and 2.5 full time equivalent clerks to process citations for infractions of law. The caseload created one of the busiest justice courts in western Montana.

Search and Rescue is a function of the Sheriff’s Department and has 25 voluntary members to conduct river rescues, locate missing persons, and assist law enforcement in evacuations.

Ambulance service for Mineral County is from the town of Superior using two units and a volunteer staff of 10. The exception is the eastern portion of the county, which is served by the Frenchtown Rural Fire District for ambulance service. Quick Response Units can augment the number of responders for ambulance calls.

Mineral County’s fire protection units are centered in four districts. They include the Superior Fire Department, which also provides fire protection for a rural fire district area, Frenchtown, St. Regis, and the West End rural fire department. The Lolo National Forest Service is responsible for fire protection for national forest lands which encompass most of the rural area in the county. Mutual aid agreements between the U.S. Forest Service, state agencies and Mineral County fire districts exist to provide for coordinated fire suppression responses in the urban interface areas. Mineral County is in the process of updating its Community Wildfire Protection Plan (CWPP). For planning purposes, the county was split into nine districts from Saltese to Alberton. The Frenchtown Rural Fire District covers approximately 12 miles into the eastern portion of Mineral County. The coverage area includes the Fish Creek Exit and those areas immediately to the west and south to I-90 mile marker 66 and encompasses approximately 25 square miles. The land owned by the state of Montana in the area of the Alberton Gorge does not have fire protection coverage from local agencies since it is not officially included as a part of the Frenchtown Fire District.

The Superior Fire Department provides coverage for Superior and the rural area of approximately 62 square miles, of which 35 square miles is National Forest Service and is excluded from coverage. The county commissioners have been requested to expand the Superior Rural Fire District to the east to include properties in the Nemote, Tarkio and Quartz areas. The proposed area to be annexed would encompass approximately 33 square miles. The St. Regis Rural Fire District provides coverage for St. Regis with coverage to the east to the Sloway area, then on the south side of the Clark Fork River, then west to the divide on Mullan Gulch Road, then northeast to the Mineral/Sanders County line. The West End Rural Fire District provides coverage west of the Mullan Gulch Road divide for DeBorgia, Haugan and Saltese.

The county highway maintenance garage is located in Superior and is responsible for county roads. The state highway district garages are located in Alberton, Superior, St. Regis and Saltese and are responsible for state and federal highways.

**Public Infrastructure - Sanders County**

**Public Facilities/Utilities**
Sanders County acts largely in an advisory or supporting role to the various communities within the county regarding public facilities. Much of the actual planning and implementation is accomplished...
by local municipalities, districts and boards. The county will continue to assist in the formation of
local organizations to address public facilities issues and will participate in supporting funding
initiatives such as the submission of grant applications. Every effort will be made to assist both
incorporated cities and unincorporated areas in planning, developing, funding and building adequate
public infrastructure.

Public facilities development, expansion or improvements are being considered in communities
throughout the county on an ongoing basis. The sewer district in Paradise is currently in the process
of developing a preliminary engineering report to plan and pursue funds for a sewer system. The lots
in Paradise are not large enough to accommodate updated codes related to drain fields. This is an
issue for the environmental health of all residents and economic development related to real estate
transactions.

Hot Springs and Thompson Falls recently completed upgrades to the municipal water systems. New
wastewater systems are in the planning phase for both communities. Local water systems in Heron
require improvement. Plains needs to relocate its wastewater treatment facility because it is currently
in the floodplain and is impacted by high flows in the Clark Fork River.

Progress has been made in the area of solid waste disposal. An aggressive recycling effort has been
implemented that has resulted in improved income to the county. Although demand exists for
cardboard, plastics and various metals, the recycling of glass is not economically feasible at this time.
Future focus will be on improving the efficiency of the recycling operation by implementing
improvements in areas such as collection and routing. The County Solid Waste Facility and Transfer
Center is being relocated west of the current property, as the lease will not be renewed in 2017. The
updated facility will use new efficient equipment and model the facility to increase efficiencies and
decrease expenditures for the county.

Fire and ambulance services are provided by volunteer departments around the county. Responses to
the recent county survey indicate that residents are largely satisfied with those services. According to
the public response during the 2015 Sanders County Resource Assessment, residents in outlying east
and west-end communities (Dixon/Noxon/Heron) have concern for inadequate law enforcement
coverage. The geographic expanse will continue to be a challenge with limited resources. Additional
needs for the sheriff include an upgraded record management system and E-911 dispatch to increase
efficiency within the department for both patrol and administration. The county will continue to plan
and provide support for these services in any way possible.

Transportation - Lake County

Highways and Roads
Lake County is responsible for approximately 1,150 miles of rural roads, 80% of which are gravel
surfaced. These roads have maintenance costs that are much higher than usual. The costs are the result
of several issues. Most of the roads were built on soft glacial soil that breaks up easily, with no
drainage ditches, very little or no base materials and severe weather conditions consisting of freeze/
thaw cycles that destroy roads. To correctly repair these roads, they need to be completely
reconstructed. Tourism is a two-edged sword - great for local businesses, but it can have a negative
impact on our local roads with limited revenue for maintenance.

Being a rural county, there are too many miles of roads to maintain, and stretching the available
revenues to maintain good roads is difficult if not impossible. Lake County currently receives a total
of $1.8 million in tax revenue to provide for all direct and indirect costs for the road department. That equates to approximately $1.55 per mile of road. Ideally, this budget would include road equipment replacement but sadly is an inadequate amount to do so. In addition $293,000 is collected for the purpose of maintaining the 92 bridges Lake County is responsible for, most of which are listed as in need of major repair or replacement.

The counties around Lake County have vast acres of timber land for which they receive federal payments in the form of Payment in Lieu of Taxes or under the Secure Rural Schools funding. The timberland in Lake County is mostly tribally or privately owned with a very small amount qualifying for federal PILT payments. Unlike the school districts, the county government receives no funds such as Impact Aid for trust lands. The tribe does, however, work cooperatively with Lake County to help offset shortfalls in the county budget in lieu of taxes; and uses much of their road construction funding to assist the county. CSKT has a Transportation Plan and services, please refer to CSKT CEDS http://www.cskteconomics.org/.

The county has developed a road plan that maintains an inventory of roads with respect to their use, condition, and needed improvements. From this the county annually prepares a priority list. Equipment needs are in excess of the current budget due to maintenance costs. Lake County will soon be in the position of having to purchase newer equipment in order to provide the ability to maintain the roads. The County Road Department and Tribal Roads Program work closely to make the most efficient use of the limited funds available to both governments for road work and improvements.

State roads through Lake County are either maintained by the state or through contractual maintenance agreements with the county. Lake County is currently investigating the assessment of a 2 cent per gallon gas tax with revenue being divided by cities and county. Unincorporated towns rely on the county for assistance with their interior streets and roads.

**Air Service**

Lake County has non-commercial airports located in Ronan, Polson and St. Ignatius. Polson and Ronan are both capable of 24 hour all-weather service. Each has a beacon and a windsock. These airports have seen increased usage by large privately owned aircraft, including large jets. Some of this can be attributed to land ownership by individuals living out of the area. Usage is expected to increase at Polson and Ronan with St. Ignatius remaining consistent. There are private airfields in the Jocko, Mission and Little Bitterroot Valleys. There are no major commercial airline or freight services on the reservation.

**Polson**

This city-county airport which partially lies on tribally-owned property encompasses ninety-seven acres at an elevation of 2,938 feet. Its runway is forty-two hundred feet by sixty feet, asphalted and in good condition. It has a pilot-activated, medium-intensity light system. There are sixty-eight hundred landings or takeoffs per year. Twenty-seven single-engine aircraft are based on site. One hundred octane and Jet A fuels are available, as are major airframe and power plant repair services. Unicom two-way radio communication serves the facility. Charter services are available.

**Ronan**

This city-county airport encompasses fifty-six acres at an elevation of 3,089 feet. Its runway is thirty-six hundred feet by seventy-five feet, asphalted and in good condition. It has a medium-intensity light system that operates until 9:00 p.m. (pilot-activated after 9). The airport receives 2,250 landings or
takeoffs per year. There are seven single-engine aircraft based on site and no fuel or repair services. Agricultural spraying services are nearby.

**St. Ignatius**
This city-county airport includes eighty acres at an elevation of 3,089 feet. Its runway is 2,610 feet by sixty feet, asphalted and in good condition. Runway lights are pilot-activated. The airport receives twenty-two hundred landings or takeoffs per year. Six single-engine aircraft are based on site. No fuel or repair services are available.

Air ambulance helicopters provide life-flight services from and to Missoula (in most cases) and Kalispell. They serve hospitals in Polson and Ronan in Lake County, Plains in Sanders County and Superior in Mineral County, and make emergency landings nearly everywhere. The tribes and the BIA also use helicopters to monitor natural resources and to conduct fire reconnaissance and suppression. The BIA maintains heliports at Ronan and Hot Springs for these purposes.

**Public Transit/Bus Service**
There is limited availability of public transit. Some services are provided by the tribes and social service organizations, such as the Lake County Council on Aging. North and south bus service is provided by Rimrock Trailways with connecting service in Missoula and Kalispell. This bus service is largely underutilized by the residents of Lake County. CSKT offers a transit system on the Flathead Reservation, please refer to the CSKT CEDS [http://www.cskteconomics.org/](http://www.cskteconomics.org/).

Missoula Ravalli Transportation Management Association (MR TMA) helps western Montana residents make better transportation choices today and in the future by developing comprehensive transportation alternatives designed to:

- minimize traffic
- reduce parking congestion
- protect our environment
- improve our quality of life

Working with the Montana Department of Transportation, MR TMA provides transportation choices for citizens of Missoula, Ravalli and Lake Counties. MR TMA staff brings a diverse range of experience in transportation coordination, community project development, as well as public and human relations. MR TMA is funded through a grant from the Montana Department of Transportation with matching funds from a consortium of Ravalli, Missoula and Lake County organizations.

**Rail Service**
As mentioned earlier, in 1883, the Northern Pacific Company built a railroad across the south end of what is now Lake County and the Flathead Indian Reservation. They completed a line from the west coast through Missoula and across Montana to Chicago. They completed a spur line from Dixon to Polson in the early 1900s. That line is currently owned and operated by Montana Rail Link (MRL). MRL uses the main line (through Sanders County and the reservation and south to Missoula) seven days a week for hauling interstate and intrastate freight. Montana Rail Link service for both the Polson and Ravalli spurs has been suspended due to profitability and maintenance issues. Lake County clients have replaced the rail services with commercial and long-haul truck, but that is a “stop-gap” measure, where costs will rapidly escalate with the cost of gas and fuel. There are questions as to what can or will be done to reopen the line to adequately service agricultural producers and growing commercial businesses that will require rail service in the future. The county and users are protesting the shut-down as filed with the Federal Rail Transportation Agency.
**Bike and Pedestrian Pathways**

A number of trails exist in Lake County and others are in various stages of planning. A bicycle/pedestrian pathway was included in the more recent reconstruction of Highway 93 between Ronan and Polson, and north and south of Arlee, and future highway design through the county is expected to continue this trend. Unfortunately, much of the design between Evaro north to St. Ignatius, the longest stretch of reconstruction, did not include pathways. The community of Arlee, working with Lake County CTEP funds, CSKT and donations, is trying to remedy some of that with a larger trail system in the Jocko Valley portion of the route. A current reconstruction project on 2.3 miles of the Skyline Drive on the north edge of Polson, funded by a TIGER grant from the Federal Highway Administration, includes a separated trail/bike path that connects back to that constructed on Highway 93. Aside from sidewalks which have been constructed in multiple locations across the reservation by the tribes, paths also exist north of Big Arm, west of Ronan, in Pablo and in St. Ignatius. Most of the recently completed pathways are separated from road surfaces and typically have higher use rates because of perceived safety benefits, although they are more difficult to maintain. The tribes and the Lake County Commissioners are committed to expanding these trails as much as possible. CSKT plans to construct a new path on Timberlane Road from Highway 93 to the Clarice Paul Homesites in 2013. There has been a large increase in pathway use and demand due to our economy and awareness of health benefits.

**Transportation - Mineral County**

**Road System**

Mineral County’s transportation system includes Interstate 90 as the main four-lane route that bisects the county from the southeast to the northwest. It provides a convenient direct connection from the Mineral County area to Idaho toward the west and to Missoula and other primary highway routes to the east. Highway 135 North originates at St. Regis and continues for seven and three-quarters miles to the Sanders County line. The construction of Interstate 90 followed the route of Highway 10; its construction orphaned sections of what now is referred to as Old Highway 10. The Montana Department of Transportation maintains part of the Old Highway 10 road sections and Mineral County provides limited maintenance for the remaining sections.

**Mineral County – Highways**

Roads in Mineral County are maintained by the county, towns of Alberton and Superior, Montana Department of Transportation, and the U.S. Forest Service. Mineral County and the Lolo and Ninemile Districts have a cooperative Schedule A maintenance agreement for interspersed road segments that results in road maintenance exchange. The county has a network of local roads that are under the jurisdiction of the Mineral County Road Department. Maintaining the roads is a formidable undertaking, and one that is of primary importance in the minds of local residents who are isolated from essential public services. Maintenance is also provided by the county for roads within the unincorporated communities.

The total mileage of county roads creates the very difficult task of maintaining or improving the roads to desirable standards given the budget constraints of a population of less than 4,500 people. Routine maintenance of county roads is assigned to three county shops. Some important information on the roads and streets in Mineral County was obtained when a road addressing system was recently developed. The county contracted with a private firm to inventory the roads and structure locations throughout the county. Road names were listed for each segment recorded during the GIS inventory process along with the corresponding length for all roads and highways in the county. Addresses were then assigned according to a standard numbering system. The addressing maps are the key to the local
911 emergency response system. The database and GIS mapping system was used as a base to help produce the county road map for this report.

**Bridges**

Bridges in Mineral County known as major structures (single clear spans greater than 20 feet in length) are inspected biennially by the Montana Department of Transportation. However, detailed inspections of minor structures (single clear spans less than 20 feet) traditionally are not conducted on a regular basis by MDT or county crews. Existing bridge locations could be recorded during a county road inventory as part of the GIS database for the addressing system, followed by preparation of a bridge study to identify critical problem areas in the county as well as priorities and funding sources for improvements.

**Alberton, Superior, and St. Regis Streets**

The street systems of Alberton and Superior are the result of original platting of the land laid out between the Clark Fork River and the rugged landforms of the adjacent mountainous areas. Interstate 90 and Montana Rail Link Railroad also have a controlling influence on the street patterns and traffic circulation of the towns. St. Regis also has an existing street system limited primarily by the topography.

**Rail Service**

The Montana Rail Link railroad enters at Alberton and travels along the Clark Fork River to the Sanders County line. The route length is approximately 60 miles. The number of trains per day range from 20 to 25. Montana Rail Link provides service to the former Diamond Match Mill site and the Tricon Timber Mill.

**Airports**

Mineral County has one airport located approximately two miles east of Superior, which parallels Interstate 90 and has a runway length of 3,700 feet. The airport has six hangars that are leased to the public. The airport had a major upgrade in 2005 that consisted of reconstructing and surfacing runways, tree removal for improved sight distance, and fencing to prevent animal encroachment. The airport does not have nighttime lighting. Mineral County installed an avgas fuel system that includes a 12,000 gallon, above ground, UL2085 storage tank, fuel dispenser, fuel management system, offload pump, site work, electrical/telephone services, and all appurtenant piping, electrical installation, and setup for complete self-service fueling facility. In 2016, the airport was upgraded to 3-phase power, enabling expansion and industrial facilities at the airport in the future. Air ambulance services are available from Missoula on an on-call emergency basis with response estimated to be 15-30 minutes from the request time. The Lolo National Forest operates a heliport at the St. Regis Work Center during the active fire seasons when firefighting is ongoing.

**Transportation - Sanders County**

Planning for transportation is critical to fostering healthy, safe, attractive and economically viable communities and for providing access to those communities from other areas. Transportation routes that facilitate ready access to emergency and non-emergency medical care, grocery shopping and other important services are especially important to rural areas where a specialized doctor’s visit might entail a drive of well over 100 miles. Transportation routes and infrastructure will also have a significant effect on land development and land use patterns, with major traffic corridors being the most attractive for business development.
Highway 200 runs east and west, bisecting Sanders County between Dixon, past Noxon and Heron to the Idaho border. It passes through most of the major communities in Sanders County and carries a mix of traffic from normal passenger traffic to heavy commercial traffic. Both tribal and non-tribal interests control the land along the highway. Participating in how this corridor is maintained and developed in the coming years is of major importance to Sanders County and will be a strategic priority in the coming years.

Highway 28 runs north from Plains past Hot Springs into the Flathead Valley area. This is also an important transportation corridor for Sanders County, providing access to services and recreational opportunities for county residents, both within Sanders County and beyond. Recent repaving has improved this route.

Because of increased traffic and the age of many of the bridges within the county, some require extensive repair or rebuilding. In particular the Heron Bridge, which provides Heron with access to Highway 200, was in a significant state of disrepair and was a strategic priority for Sanders County. The bridge is currently under re-construction as of the date of this document.

Weather, traffic and development have had an impact on roads in Sanders County. In recent years, areas previously undeveloped or lightly developed have grown, necessitating a review of the suitability of the county roads serving these areas. A recent county survey indicated that 52% of respondents felt that streets and roads within the county were not adequately maintained. The need for road patching surfaced as a significant issue. Other concerns included dust abatement, grading and snow removal. Some progress has been made.

There is always a need for affordable, relevant transportation options, especially for disadvantaged populations within the county. Sanders County Council on Aging began a county-wide public transportation program in 2015. Sanders County Transportation provides reliable service to surrounding areas for those who don't drive or are in need of transportation. They pick up locally and coordinate trips within the county and to regional city-center destinations such as Missoula, Kalispell and Sandpoint. SCT takes passengers to grocery stores, shopping centers and medical appointments. Fares are minimal and the service also bills to Medicaid for qualifying clients.

Airports
Public airports in Sanders County include those located at Hot Springs, Plains and Thompson Falls, in addition to several private airports. The Hot Springs County airport encompasses 117 acres at an elevation of 2,763 feet. Its runway is 2,580 feet by 75 feet, surfaced with chip seal in need of repair. There are no fuel or repair services available. The Plains airport encompasses 259 acres at an elevation of 2,467 feet. Its runway is 4650 feet in length by 75 feet, surfaced with asphalt. The airport at Thompson Falls encompasses 136 acres at an elevation also at 2,467 feet. Its runway is 4200 feet in length by 75 feet, surfaced with asphalt. A new fuel system was installed in December 2016 at the Thompson Falls Airport. It contains up to 6000 gallons of 100 octane Low Lead (100LL) aviation fuel for piston engine aircraft. It is available to the flying public 24/7/365 via a self-serve credit card terminal.

Education
The region boasts numerous K-12 school districts and private schools.
http://www.lakemt.gov/schools/Schools1.html
http://www.lakemt.gov/schools/Private.html
http://co.mineral.mt.us/departments/schools/
Within the Western Rural Development Region, students of all ages have access to institutions of higher education.

**Flathead Valley Community College**
To the north, Kalispell offers Flathead Valley Community College (FVCC). The college hosts many Associate Degrees, as well as technical and professional programs including Nursing, Substance Abuse Counseling, and Applied Science. FVCC prides itself in working closely with the business community and developing curriculum that targets workforce development reflecting the needs of the employers. [https://www.fvcc.edu/](https://www.fvcc.edu/)

**Kicking Horse Job Corps Center**
Kicking Horse Job Corps was closed by the federal government in 2018. It was an educational/vocational residential training center for economically disadvantaged youth between the ages of 16-24 and an asset that is greatly missed in the area. CSKT is continuing to find alternative uses for the facilities.

**Montana State University – Extension**
Montana State University – Extension is located in Polson, Ronan and Superior, MT. Extension is a statewide educational outreach network that applies unbiased, research-based university resources to practical needs to the people of Montana in their home communities. [https://www.msuextension.org/](https://www.msuextension.org/)

**Salish Kootenai College**
Salish Kootenai College is a tribal college that is located in Pablo, MT. With views of the beautiful Mission Mountain Range and close to the shores of Flathead Lake, Salish Kootenai College offers numerous two-year Associate Degrees and four-year Bachelor Degrees. Among the variety of concentrations, some include: Business/Entrepreneurship, Psychology, Social Work, Computer Engineering, Elementary Education, Environmental Science, Hydrology, Native American Studies, Engineering Graphics, Nursing, Dental Assisting Technology, Highway Construction Training, and Office Professions. [https://www.skc.edu/](https://www.skc.edu/)

**The University of Montana**
Missoula is located south of the service area and is home to the University of Montana. The University of Montana is a liberal arts university that offers an undergraduate program and professional schools that specialize in Law, Physical Therapy, and Pharmacy. Additionally, the University of Montana-College of Technology is located in Missoula and presents course offerings in Applied Arts and Sciences, Applied Computing and Electronics, Business Technology, Health Professions and Industrial Technology. [http://www.umt.edu/](http://www.umt.edu/)

**Adult Education**
While schools in Polson and Ronan offer limited adult education classes, they are based on community demand rather than a curriculum, per se. Both are open to expanding these programs in that they would/could offer the school’s resources to a structured class that has the teaching component with it. [https://www.ronank12.edu/domain/49](https://www.ronank12.edu/domain/49) [https://gateway.polson.k12.mt.us/AdultEducation](https://gateway.polson.k12.mt.us/AdultEducation)
Commerce and Industry - Lake County

Lake County, occupying an area of 1,653.8 square miles, is ranked 9th in the state with a population in 2016 of 29,758, according to the U.S. Census Bureau’s 2016 Population Estimates Program. The county had a per capita personal income of $22,278 or 84% of the state average of $26,381 and 67% of the national average of $33,205. Median household income for the county was $38,732 (82% of state median of $47,169) with approximately 22% living in poverty. In 2016, Montana had a per capita personal income (PCPI) that ranked 35th in the United States and was 87 percent of the national average of $49,246. The 2016 PCPI reflected an increase of 1.1 percent from 2015. The 2015-2016 national change was 1.6 percent. In 2006, the PCPI of Montana was $31,809 and ranked 41st in the United States. The 2006-2016 compound annual growth rate of PCPI was 3.0 percent. The compound annual growth rate for the nation was 2.6 percent. The percentage of personal income from transfer payments was 29%, compared to 18.3% statewide and 17% nationally. The calculated median household income for the county at $38,732 is 85% of state median of $47,169 and 71.8% of federal median of $59,039. 20.8% of its citizens live below the poverty level, versus the state level of 13.3% and federal level of 12.7%.

Employers in Lake County

The 2017 Montana Economic Report prepared by Bureau of Business and Economic Research at the University of Montana indicates that Montana’s rural communities play an important role in our state’s economy. Growth in Missoula and Kalispell has helped construction and visitor spending growth in Lake County. Professional services growth specific to healthcare continues to experience significant changes, and at the same time faces substantial uncertainty. This same report shows surges in health insurance coverage, healthcare employment and health insurance premiums. The year 2016 also saw a surge in healthcare employment in the state of Montana after a couple years of relatively slow employment growth. St. Luke Community Hospital is now reflected in the table below as the largest non-government employer in the county with St. Joseph Hospital not far behind.

Industrial and manufacturing activity, while increasing in Lake County, has traditionally struggled as a major industry. Light manufacturing plants provide a steadily increasing number of jobs, with Jore Corporation dba Rocky Mountain Twist employing over 200. Pablo is home to S& K Electronics, a defense contractor manufacturing electronic products. S & K Technologies, located in St. Ignatius, is the parent organization for seven enterprises involved in things as diverse as defense and logistics to wildland restoration. Both S&K Electronics and S&K Technologies are tribally-owned businesses; therefore their employment data is not reflected in the table below. The following lists the top 15 non-government employers in Lake County at the end of 2015, by size class and number of employees.

<table>
<thead>
<tr>
<th>Business Name</th>
<th>Size Class #</th>
</tr>
</thead>
<tbody>
<tr>
<td>Black Mountain Software</td>
<td>4</td>
</tr>
<tr>
<td>Designs for Health</td>
<td>5</td>
</tr>
<tr>
<td>Evergreen Healthcare</td>
<td>5</td>
</tr>
<tr>
<td>Glacier Bank</td>
<td>5</td>
</tr>
<tr>
<td>Home Caregivers</td>
<td>4</td>
</tr>
<tr>
<td>Jore Corporation dba Rocky Mountain Twist</td>
<td>6</td>
</tr>
<tr>
<td>McDonald’s of Polson and Ronan</td>
<td>5</td>
</tr>
<tr>
<td>Mission Mountain Enterprises</td>
<td>6</td>
</tr>
<tr>
<td>Mission Valley Power</td>
<td>5</td>
</tr>
</tbody>
</table>

Size Class 3 = 10-19 employees;  
Size Class 4 = 20-49 employees;  
Size Class 5 = 50-99 employees;  
Size Class 6 = 100-249 employees;  
Size Class 7 = 250-499 employees;  
Size Class 8 = 500-999 employees;  
Size Class 9 = 1,000 and over employees
http://lmi.mt.gov/employment/qcewTop

The southern portion of the county is served by the communities of St. Ignatius, Arlee and Charlo. The central part of the county is served by Ronan and Pablo and has emerged as the center for agriculturally oriented businesses and supplies. With its more centralized location and proximity to Flathead Lake, Polson serves a diverse economic base.

The dramatic increase in summer population in the Polson area provides a short term increase in the retail trade sector that is shared by the entire county. This becomes a liability for many businesses that are unable to sustain enough business in the winter months to remain viable. Further strain has been placed on the locally-owned retail businesses, especially those in the downtown area, with the opening of a Walmart store in Polson in 1998 on the southern outskirts of town. This has spurred business growth and movement out to the highway and taken focus away from the traditional downtown shopping area. Throughout Lake County, many family-owned "cottage" industries (including furniture manufacturers, canoe/boat builders, ironworkers, artisans and weavers) share the entire landscape with the usual commercial ventures of grocery stores, gas stations, retailers and restaurants.

Like many communities in rural areas, a large percentage of the disposable income from Lake County residents is being attracted to the larger regional shopping centers in Missoula and Kalispell. Downtowns throughout Lake County communities are struggling. Many of the rural Lake County communities have started programs to recognize their uniqueness and to revitalize and rehabilitate stores and streets in order to attract new business and retain dollars currently being exported to the larger centers. Several of the communities have participated in Montana Economic Developers Association Resource Team Assessments, and Community Visioning activities. As elected officials, community leaders and residents who understand local conditions come together to design strategies that build on assets and develop options for their communities, the results often lead to variations in expectations and actual outcomes. As facilitators, LCCDC (LCCDC) sees many successful processes and a great deal of support for on-going follow-up to ensure that projects are completed.

LCCDC, the existing Regional Development Corporation, was originally established in 1995 and has worked to develop programs that respond to the needs of existing and emerging businesses in the county since that time. As a nonprofit organization, it works independently of any government agency, but works collaboratively with any representatives of those agencies, be they local, county, tribal, state or federal, to implement programs that are reflective of the needs of both the business community and the residents of the area.

Lake County and the boundaries of the Flathead Indian Reservation are nearly synonymous. LCCDC’s outreach and services, therefore, are to all businesses and all residents, without regard to whether they are tribally-owned or not; or Native or not; or members of any other minority group. Approximately 5% of its revolving loan fund has served Native or tribally-owned small or emerging businesses. It is, therefore, critical that the economic development objectives of the county do not unnecessarily conflict with those of either the tribe or its members. Communication on these vital
matters is critical to ensuring that sound economic development occurs; a supporting environment for economic development occurs; and that all members of our society have access to both the jobs that are created and the opportunities of entrepreneurism.

**Commerce and Industry - Mineral County**

Mineral County occupies an area of 1,223.4 square miles, 87% of which is state and federal land. It’s ranked 37th in the state with a population in 2015 of 4,251, and estimated in 2020 at 4,325. In 2015, the county had a per capita personal income of $33,092, or 79% of the state average and 68% of the national average, ranking it 46th in the state. The annual average PCPI grew at a rate of 2.6% from 2009-2015, versus the state average of 3.6% and the national average of 3.38%, the county’s overall ranking in the state decreased from 43rd to 46th in 2015. Median household income for the county was $39,584 (80% of state median of $49,700), with 18.4% of its population living in poverty versus 15.2% in Montana and 14.8 in the nation. The percentage of households in Mineral County with household income of less than $25,000 per year was nearly 37%, which is about 12% higher than the statewide rate. From 2010 to 2014, the percent of income generated by transfer receipt in Mineral County decreased from 35% to 33% of personal income. The percentage of personal income from dividends and interest remained constant at 16%. Mineral County’s personal income represents 0.3% of the statewide total. In 2016, unemployment stood at 7.6%, ranking it at 54th of 56 counties.

**Commercial Development Pattern**

Commercial development within the Mineral County planning area has at least some presence in each of the communities along the interstate, but is primarily concentrated in Alberton, Superior, and the St. Regis vicinity. Commercial uses in the smaller communities of Cyr, Tarkio, DeBorgia, Haugan, and Saltese are generally smaller establishments that cater to the convenience needs of the community or recreational opportunities. Restaurants, bars, service stations and small specialty businesses of rafting and fishing guide services and repair shops generally represent the extent of commercial development in the rural communities of the county; commercial outfitters are located or operate in more remote locations of Mineral County. Commercial businesses offering services of meat processing, septic system maintenance and taxidermy operate east of the Mineral County airport.

To some degree, the business and retail services offered in Alberton and Superior must compete favorably with neighboring communities. Commercial development in the towns of Mineral County should remain focused on providing improvements in basic services that are already such an important part of the local economy. Commercial services such as restaurants, motels, clothing, sporting goods, automotive service and repair, and specialty shops, as well as professional service providers, will most likely see a slight increase in demand during the next 10 years. The trend in Mineral County for dependence on large scale retail services available in the neighboring regional cities of Missoula and Spokane will continue to have a significant effect on commercial expansion within the county.

**Industrial Use**

Industrial uses are related to timber and mineral extraction processing activities primarily located along the railroad and main highway transportation route of Interstate 90 and Montana Highway 135. The Montana Rail Link corridor in the Alberton and Superior area provides ample space for the location of light industrial uses including timber processing, shipping facilities, and a variety of other uses. In an effort for future development of an industrial park and expansion potential for existing and new businesses in Superior, the airport has upgraded to 3-phase power; Superior Meats, a processing facility, is currently the only industrial business utilizing this upgrade. St. Regis includes:
Idaho Forest Products, Big Sky Forest Products, and St. Regis Custom Log Homes.

Employment in Mineral County
The employment market is reflecting the regional trend where service jobs are outpacing the manufacturing or wood products employment. Without job opportunities from new businesses, the college-bound students will attend school and very likely not return to Mineral County for their livelihood. Professional employment presents limited job opportunities. Doctors, scientists and technically trained individuals may leave for better job opportunities most likely related to wages.

The economy of Mineral County is dependent on the service industries and retail trade as the anchor for income. Important industries in Mineral County include retail trade, accommodation, food services and manufacturing. The concentration of jobs in the accommodation and food service industry is 2.28 times the national average, due to the reliance on tourism for survival. The basic industries of local, state and federal government, as well as construction employment have remained relatively stable overall since 1970 and there has been a downward trend in manufacturing (including forest products) and mining. The service and professional industry showed a 3% decrease from 2000-2015. Since 2000, the total county employment has had a slight decrease from 2,041 to 1,964 in 2015. In 2015 the three industry sectors with the largest number of jobs were government (355 jobs), retail trade (308 jobs), and healthcare and social assistance (178 jobs). Wage and salary employment has increased from 2000 to 2015, representing over 61.2% of the total, while 38.4% are in the proprietor classification. Total employment in the county has increased by 7.5% from 2000 to 2015. Job growth has been slow in the county and the unemployment rate is consistently higher than the state and the nation.

The following lists the top 15 employers in Mineral County, by class-size. Top employer list does not include government or tribal ownership. The following is the Class Breakdown, per the Montana Department of Labor:

Commerce and Industry - Sanders County
Sanders County occupies an area of 2,790.2 square miles and is ranked 17th in the state with a population estimate of 11,534 in 2016. In 2015, the county had a per capita personal income (PCPI) of $32,677, or 74% of the state average of $43,981 and 67% of the national average, $48,737. Total personal income grew from 2000-2015 by 34.1% from $24,362 to $32,677. The 2015 American Community Survey 5-year estimates calculate the median income for the county at $32,257 or 68% of state median of $47,169. Persons below poverty level are 22.4% versus the state level of 15.2% and federal level of 15.5%. Business development and retention will continue to be a strategic priority for Sanders County. Especially important, given the restrictions associated with a natural resource-based economy, will be the creation or attraction of businesses that have not been a mainstay of Sanders County business in the past. Technology-based businesses or unique manufacturing businesses are
examples. Recent focus on tourism via the Tour 200 program has helped to promote more awareness of Sanders County as a tourist destination. Membership in Glacier Country’s Regional Tourism Commission has also helped to promote awareness of Sanders County. An additional focus on tourism by Thompson Falls Main Street Association and independent businesses and volunteers has added capacity to tourism promotion, but the scope of what can be done is limited by this fact.

The Sanders County Community Development Corporation (SCCDC) offers its support services to businesses and community projects within the county. It has had some success, demonstrated by the successful grants it has written and sponsored, workshops and technical assistance it has offered, loans it has granted and small businesses, organizations and local governments it has assisted. However, funding for this organization is extremely limited and traditional sources of funding, such as interest from business loans, has been dramatically reduced due to significant loan losses. Creative funding sources continue to be identified, such as private foundations, corporate partners and administrative activities that sustain SCCDC. It is clear that SCCDC fills a necessary role in a county with a limited community development network of resources. Funding is needed for the expansion of staff; SCCDC employs only one part-time employee today.

The revolving loan fund, used to fund business start-up and expansion within the county, has been severely depleted due to loan losses and needs to be replenished. SCCDC partners with other regional community development loan funds to ensure that Sanders County businesses have access to such funds and also to spread the risk inherent in making business loans.

Significant numbers of Sanders County residents tend to purchase goods and services outside of the county. Some of these purchases might have been made within the county. It’s important to understand the reasons behind these purchase decisions in order to develop a marketing plan that encourages Sanders County residents to buy local.

Response to business seminars in recent years has been encouraging. A list of pertinent business topics have been developed into workshops and are hosted annually from September – May to assist existing or potential business owners in increasing their skills as managers, owners, marketers and entrepreneurs. In conjunction with LCCDC, Sanders County businesses are eligible for one-on-one technical assistance grants to aid with direct education pertaining to business start-up, financial management and marketing.

SCCDC has increased its visibility in the communities within Sanders County since 2012 through public facility community projects to business lending and assistance. Continued efforts must be prioritized to increase the awareness of SCCDC as a resource for existing and potential businesses. SandersCounty.org provides comprehensive information for business and community services, relocation and visitation. An MLS-connected inventory of available commercial sites has been developed by the Montana Governor’s Office of Economic Development and linked for potential new residents/businesses. Site Selector provides current information about sites for acquisition and development.

**Employment in Sanders County**
Based on 1st quarter of 2017, the following lists the top 10 employers in Sanders County by class-size. The report is based on 2015 Top Employer list from the Montana Department of Labor and Industry. The following is the class breakdown, per the MT Dept. of L & I:
Although this report is accurate, Monarch School recently closed its doors. As an alternative, therapy-based program school in Heron, it was a major employer on the west end of the county.

Food and Agriculture Industries - Lake County

Lake County and the Flathead Indian Reservation encompass a landscape that host arable soils and annual average rainfall of 14.93 inches in 2014 which supports a diverse agricultural industry in the region. According to the 2012 USDA Census of Agriculture there were 149 Native American and 1665 white farm and ranch operators in Lake County.

Lake County has 555,766 acres of land in agricultural production in 2012, a 13% decrease since 2007. The county and surrounding land experienced a 10% decrease in the number of farms and ranches between 2007 and 2012 for a total number of farms in 2012 equaling 1,156. The average farm or ranch size is 481, which is small in comparison to the state average of 2,171 acres. Farms and ranches in Lake County sold $77 million of farm products in 2014. Approximately $28 million of the total farm product sales were from crops. Cattle and other livestock are a significant contribution to the economy with receipts from selling livestock and related products totaling $40 million.

Lake County ranks #1 in Montana for fruit sales, with $2,589,000 million in sales from cherry orchards. The orchards are located on the east side of Flathead Lake on Hwy 35 creating agri-tourism opportunities with farm stands along the route.

The county has the second highest number of acreage in Montana of both vegetables and potatoes, with about 4,943 acres in production. Since 2007 Lake County has fallen from 4th in Montana for dairy products to 12th in the state with sales of milk at $980,000. The area also ranks 7th in the state for sales of horses and ponies, with $1,211,000 in sales and is 6th in the state with an inventory of 3,904 horses and ponies. Horse enterprises are on the rise with some of the most regarded horse trainers in the nation living within the county. Lake County has substantial forage land acreage with 43,466 acres used in hay and haylage production.

Lake County population growth has had an impact on its agricultural lands commonly attributed to economic incentives to subdivide combined with unfavorable agricultural market conditions. There has been an increase in the number of small diversified farms that are more intensively managing fewer acres. It was reported in the 2012 Census that 58 farms sold product directly to retail outlets, 79
farms produced and sold value added commodities and 17 farms operated CSA (Community Supported Agriculture) on their farm. Land use management is on the rise with 265 farms practicing rotational or management intensive grazing. Farm and ranch producers within the western Montana region have spent more producing crops and livestock than they earned by selling these products even though there was a market value increase of 12% of products sold in 2012. Total gross farm income in 2014 was $77,032 million and total production expenses was $80,431 million resulting a net loss of $3,339 million. Overall, this means farm families rely heavily on off-farm jobs to make ends meet and for healthcare benefits. In Lake County many of the farmers rely on other income with 16% of farm operators having occupations other than farming as their primary occupation to maintain their farming operations.

**Food and Agriculture Industries - Mineral County**

Only a small portion of Mineral County’s land base is suitable for agricultural production. Subsequently, food and agriculture related enterprises are a minor component of the local economy. The vast majority of these enterprises are small to medium sized family concerns which produce small grains, hay, cow/calf, hogs, horses and timber. With the county land base being 92% public land there is little opportunity for full-time employment in agriculture. The Tricon Mill in St Regis provides a ready market for local logs. The number of horses kept for recreational purposes also provides a ready local market for the quality hay that is produced. With the exception of hay, small grain and cow calf operations, most agriculture is for personal consumption or supplementary income. These enterprises have been negatively affected by pressures to subdivide and fluctuations in the beef industry.

Land prices have remained high in the area and the limited growing season precludes any potential new startup operations. Family generational transition of property and operations lends a high level of uncertainty to the future of the land suitable for agricultural production. High costs of inputs and lack of access to markets and working capital prevent feasible startup or takeover of current operations. The potential loss of funding from the federal Secure Rural Schools Act places the county services that support economic development and agriculture in danger due to lack of sufficient tax base. There is no logging or other resource extraction revenue from the 82% of the land managed by the Forest Service, or any indication of assistance potential from the state government for counties in the state that are dependent on these funds.

According to the 2016 USDA Census of Agriculture, in 2012 Mineral County had 17,049 acres of land in agricultural production; with only 95 operations that makes the average farm or ranch size 179 acres. Farms and ranches in Mineral County sold $1,107,000 of farm products in 2012; 77% of that total was livestock sales. The average value of agricultural products sold per farm in 2012 was $11,656, an increase of 34% from 2007. Recent trends indicate there are opportunities to stabilize the agricultural sector and diversify the economic base of the area.

**Opportunities**

Accessibility to locally grown fresh produce is a coming trend in the area. A farmer’s market is establishing a repeat presence over the past few years with an increasing participation by local gardeners selling “left-over” produce after their family’s needs have been met. A nursery for native plant species is a market that remains viable with few in this region participating.

The local meat processing facility has expressed a desire to purchase locally finished cattle and hogs, which may provide an entrepreneurial opportunity in the county. The major constraint to date has been access to an affordable protein source and a large enough operation to take advantage of savings
by scale. These and other potential opportunities have not been tested given the guarded condition of the local and larger economy.

**Food and Agriculture Industries - Sanders County**

Agriculture has been and continues to be important to the economic well-being of Sanders County. According to the Montana Department of Agriculture, as of 2015 there were 492 farms located in Sanders County, down from 508 in 20017. A total of 338,725 acres of land were designated as farm, with an average farm size of 688 acres. According to the Crossroads Resource Center, $14,000,000 in farm products were sold in 2007, $6.4 million as crops, $7.6 million as livestock and related products. The county ranks first in the state with 453 acres in nursery and ornamental production and second in nursery and ornamental sales. Sanders County is third in Montana for Christmas tree sales and fifth in fruit and nut production.

Opportunities exist in expanding value-added agricultural products and direct marketing to consumers. Sales through commodity venues will likely remain important but agricultural producers would likely benefit from diversifying or changing their traditional crop marketing plans. With plentiful water, good soils and growing climate, organic farming practices should also be promoted within Sanders County to capitalize on this growing market segment. A major barrier to producers is distribution. The cost to be off the main arteries of highway travel for small business growers and value-added producers is a constant conversation. Western Growers Co-op based in the Mission Valley extends its services as far east as Plains on Highway 200.

**Health and Human Services - Lake County**

**Healthcare**

**Providence St. Joseph Medical Center**

Providence Health and Services is a not-for profit health system continuing the legacy of the Sisters of Providence by committing to providing an array of services to meet the needs of communities across five states including Washington, Montana, Alaska, Oregon, and California. Providence St. Joseph Medical Center, located in Polson, offers a wide array of specialties including:

- 24 hour emergency department
- Obstetrics and gynecology, family practice, orthopedics, general surgery, rehabilitation, laboratory services, diagnostic imaging, full service pharmacy, nutrition and social services, dermatology, outpatient infusion and behavioral health.
- St. Joseph Medical Center has 22 licensed and operational beds and a medical staff of 26 local providers
- Specialty services offered include cardiologists from the International Heart Institute of Montana, oncologists from Montana Cancer Specialists, audiologists from Missoula Vibrant Hearing, surgeons from Missoula Bone and Joint and Ear, Nose and Throat specialists from Rocky Mountain ENT. Other specialties include, urology, neurology, endocrinology and nephrology.

The walk-in clinic in Polson is available seven days per week; and the Ronan Clinic offers OB/GYN and family practice services five days per week. With 233 employees, an annual payroll of $19,125,371 and paid benefits of $4,781,342 it is estimated that Providence St. Joseph Medical Center has a minimum $60,000,000 annual economic impact on the local community.
St. Luke Community Healthcare

St. Luke Community Healthcare is a nonprofit community-owned network of healthcare providers that delivers complete care for all stages of life from pre-natal to extended elderly care. The 25-bed St. Luke Community Hospital has an Emergency Department staffed with physicians on-site 24 hours a day, 7 days a week and handles nearly 9,000 ER visits per year. In addition, the Ronan hospital also provides a walk-in convenient care clinic that is designed for those who cannot get in to see their regular doctor but who do not require an emergency room visit.

The 14 primary care providers deliver family practice, pediatric, internal medicine, obstetrical, gynecological, and varicose vein medical care through four network-owned clinics in Ronan, St. Ignatius and Polson. All four clinics provide laboratory and x-ray services. Cardiology, urology, nephrology, neurology, neurosurgery and OB/GYN specialists visit the clinics on a monthly basis.

The St. Luke Surgery Center offers same-day or in-patient OB/GYN, endoscopic and laparoscopic procedures in addition to cosmetic, cataract, reconstructive and general orthopedic surgery. A full-time general surgeon provides a broad range of surgical procedures so that patients do not have to leave the valley for any planned procedures. The newest St. Luke imaging department service line is nuclear medicine, the first of its kind in the Mission Valley. It’s the latest addition to the state-of-the-art technology at the Ronan hospital that includes 64-slice CT scanning, digital mammography, mobile MRI and 3D/4D ultra-sound imaging. All aspects of the healthcare network are tied together by the advanced digital Picture Archiving Communication System (PACS) that gives providers instant access to diagnostic images generated anywhere in the St. Luke network.

St. Luke Community Oxygen and Durable Medical Equipment deliver oxygen supplies and quality durable medical equipment from walkers to hospital beds. In addition, certified therapists evaluate and care for patients with special respiratory needs. Cardiologists from the Montana Heart Center are on-site at St. Luke each month to assist patients requiring cardiac rehabilitation. St. Luke Community Healthcare has also expanded and completely remodeled the physical therapy and fitness center. Sleep studies, audiology, women’s rehabilitation, occupational and speech therapy add to the complete range of services available through St. Luke Community Healthcare. The 75 bed extended care facility includes a transitional care unit and adult day care.

St. Luke Oncology Infusion Center opened in the St. Luke Community Hospital in September of 2017. For those individuals who require infusion or oncology services, this can now be done locally, rather than having to travel to Missoula or Kalispell.

St. Luke Community Healthcare, through a grant from the Montana Healthcare Foundation, is in the process of implementing an Integrated Behavioral Health Program, which uses a holistic approach in the process of patient care. The philosophy is to treat the whole person, both physically and mentally.

In 2017, St. Luke Community Healthcare was recognized with quality awards by Mountain Pacific Quality Health. The awards were for “hospitals that demonstrate high performance in current national focus areas, including implementing the Centers for Disease Control and Prevention Core Elements for outpatient antibiotic stewardship and improving care transitions, medication safety, adult immunization rates and patient and family engagement and satisfaction.”

St. Luke Community Healthcare has over 40,000 patient visits per year throughout the network. With almost 400 employees, it is estimated that the St Luke Community Healthcare has a minimum $100 million economic impact on the local community, considering an overall economic 1.67 multiplier on
a payroll of $23.3 million and expenses of $38.9 million.

Other providers
There are many other healthcare providers in Lake County including Kalispell Regional Medical Center, Western Montana Mental Health Center, private providers and Tribal Health, please see CSKT CEDS http://www.cskteconomics.org/.

Ambulance
The Polson Emergency Company is a privately owned ambulance service that provides emergency response for Polson and surrounding area. Volunteer ambulance services and first responders cover the remainder of the county. Air ambulance is available from both Kalispell and Missoula. The county 911 center dispatches all ambulances. As the need grows, volunteer services may have to give way to private service with full-time paid staff in order to assure prompt and professional service to a growing population.

Human Services and Community Services

Food Pantries
Food pantries in Ronan, Polson, St. Ignatius and Arlee provide basic food items to those seeking their assistance and are maintained with strong volunteer support and donations. Services provided are free and open to all.

Lake County Human Rights Coalition
For two decades, this coalition has worked to promote understanding and community across the area. They have hosted educational activities and provided community events on topics such as bullying, racial diversity, hate crimes and leadership.

Helping Hands
This organization is affiliated with the Polson Ministerial Association. Helping Hands maintains and assists with emergency fund requests for food, housing, rent, medical equipment and medications. The program operates with community support and seeks to fill in the gap for those who don’t qualify or can’t access other services.

SAFE Harbor
SAFE Harbor is the only agency between Missoula and Kalispell that provides shelter and support services to victims of domestic violence, stalking or sexual assault. It also operates a homeless shelter. All services are free and open to all. For nearly 20 years the program has focused on helping victims by providing shelter, a 24-hour hotline, financial assistance, transportation, advocacy and support services for them to transition on to the next phase of life.

Cheerful Heart
This organization provides free non-medical services for Lake County residents with cancer. Assistance is provided with transportation, shopping, meal preparation, hospital visitations, yard work, pet care and respite. Volunteers are always needed.

Mission Mountain Enterprises
A nonprofit that provides residential services, community and organizational employment and personal and social services for people with disabilities.

There are many other human services providers, a listing can be found at
Health and Human Services - Mineral County

Healthcare Services
The Mineral County Hospital District is organized under the laws of the state of Montana as a nonprofit corporation and is exempt from federal income taxes under Section 501(c) (3) of the Internal Revenue Code. The district appoints five of the nine voting directors to the Board of Missoula Community Health Services, Inc., doing business as Mineral Community Hospital. The hospital is a component unit of the district. The district provides approximately $498,000 per year for operations and maintenance to the hospital through a hospital district levy that will be sustainable.

The hospital is comprised of Mineral Community Hospital, Tamarack Health Clinic, and Mountain View Village. Mineral Community Hospital is a 25-bed acute care hospital, and Mountain View Village is an 11-room assisted living facility located next to the hospital. The Tamarack Health Clinic provides primary and preventative healthcare, and maintains a mobile clinic serving St. Regis, DeBorgia and other west-end communities. The Jack Lincoln Memorial Clinic opened in St. Regis in 2012. With an employee base of 95, the hospital’s annual salary and benefit payout in 2009 was $3.5 million. The medical staff includes two primary care physicians and five physician assistants. Visiting specialists include cardiology, general surgery and podiatry. It is the second leading employer in Mineral County, behind Tricon Lumber and Manufacturing.

MCH is the primary healthcare provider in Mineral County, the sole provider of acute care services, the sole provider of skilled and long term care (18 long term care beds) and the primary provider of outpatient and physician services. In 2011, MCH became the number one trauma-receiving center for critical access hospitals in the state, and number four for all hospitals in Montana.

Located on the Interstate 90 corridor with some of the most dangerous driving conditions, including a mountain pass, the hospital regularly receives multiple trauma cases, but only has a three-bed emergency room and one operating room to provide care. The lab is trying to operate in less than half of the space it needs; storage closets have been converted to offices and the radiology supervisor’s office was relocated to a bathroom to make room for a CT scanner.

The Mineral County Hospital and the Mineral County Hospital District have developed plans for a complete renovation of its antiquated and rapidly disintegrating facility. Planning and development of financing of the first phase of this project is nearly complete and construction is expected to begin this year. The facility is anticipating being designated a teaching health center/hospital under collaboration with the Pacific Northwest University of Health Sciences College of Osteopathic Medicine, further expanding its services and economic impact within the County.

Health and Human Services - Sanders County

The population of Sanders County is aging, with 25% of the county population is age 65 or older. Many younger residents are leaving or expected to leave the county in search of employment or educational opportunities. New residents migrating to the county are primarily at or near retirement age. Healthcare is an important issue for Sanders County.
The Clark Fork Valley Hospital and Family Medicine Network, a not-for-profit community healthcare organization, serves Sanders County. It was the leading private employer in Sanders County in 2010. The critical access hospital is located in Plains, where it also provides a fully-staffed primary care clinic and a residential long-term care facility. In addition, CFVH provides primary care and rehabilitation services through its clinics in Thompson Falls and to the Eastern Sanders County Hospital District through its recently reconstructed clinic in Hot Springs. A third primary clinic in Noxon at the far western end of Sanders County was closed by CFVH due to the high cost of operations and sparse user population, but has been re-opened as the Bull River Clinic under the umbrella of Bonner General Health based in Sandpoint, ID.

The remaining medical facilities in Plains and Thompson Falls are anticipated to continue operating as they do today for the foreseeable future. Treatment for difficult or specialized medical conditions that cannot be treated by the Clark Fork Valley Hospital and Family Medicine Network is available outside the county in Kalispell, Missoula, Spokane or other medical facilities. Through cooperative care agreements, CFVH utilizes ambulance and A.L.E.R.T. helicopter services to transport urgent care patients to Missoula, Kalispell or Spokane hospitals. The hospital participates in the rural visiting physicians program and is connected through Vision-net to other hospitals and services throughout the area.

**Looking to the Future**

CFVH is committed to the future and is working on several fronts to improve service to the citizens in Sanders County. To help counter the negative impacts resulting from closing its clinic services in Noxon, it is collaborating with the Sanders County Council on Aging to extend transportation services (van transports) to ensure people throughout the county have access to medical care. The Eastern Sanders County Hospital District has raised matching funds for reconstruction of the clinic in Hot Springs. SCCDC secured CDBG public facilities funding for the $800,000 project and completed construction in 2013. The final product increased the availability of primary care throughout that community and draws patients from a considerable distance in regional communities because of the updated facilities. Ambulance services are provided throughout the county by services in Thompson Falls, Plains, Hot Springs and Noxon. The county also hosts Care Flight and Life Flight air ambulance services (ALERT).

Sanders County and local economic development organizations will continue to support the expansion and/or improvement of healthcare services within the county by assisting with planning and funding.

**Human Services and Community Services**

Clark Fork Valley Hospital employs two full time mental health professionals as well as coordinating care through several agencies. Local agencies include: Sanders County Coalition for Families, Montana Western Mental Health Center, Sanders County Council on Aging, Sanders County Public Health/WIC, as well as local licensed mental health providers.

The Council on Aging is located in Hot Springs, and works in conjunction with the Polson Agency for Aging office. The Council on Aging is the umbrella for all senior centers in Sanders County and is responsible for all meals at the senior centers, Meals on Wheels, homemaking services and information and assistance services. Active senior citizen centers throughout the county can be found in Plains, Thompson Falls, Trout Creek, Noxon, Hot Springs and Dixon. The centers serve as gathering place for senior events, serve regularly scheduled meals, and host social activities.

Thompson Falls Community Trails has recently completed an expansion of the existing trail system. There is now a connection from the outlying Thompson Falls State Park to the existing Powerhouse
Loop trail system which connects to downtown and residential Thompson Falls. There has been a very positive response to the availability of these trails with indication of increased positive community health and social welfare. State Park officials have seen record numbers of visitation to the park in the summer of 2017, when the new trail section opened. The expansion of the trail system is expected to have a positive effect on the health of Sanders County residents that choose to use the trails with a subsequent reduction in demand for some healthcare services.

Natural Resources and Energy Development - Lake County

The bulk of Lake County lies within the exterior boundaries of the Flathead Indian Reservation and there are limited amounts of natural resources available for development on private, state and federal lands within that area. There are small woodlots, forested ranch lands and tree farms that produce timber and post and pole material for their own use or for local and regional mills on an opportunity basis. There are several local wood products manufacturers who sustain themselves primarily on such sources of wood.

Significant areas of forest and related natural resources are located north and east of the reservation. The largest of these is the lower Swan River Valley which has some of the most productive timberlands in northwestern Montana. These areas are largely part of the Flathead National Forest but also include the Swan River State Forest, significant small private in holdings and large tracts of timber industry-owned lands. Timber harvest continues to be the primary extractive use of these lands though at less than historic levels. These lands are also highly valued for water supply, hunting, fishing and other recreational uses. Other than as a potential source of biomass fuels there is no obvious potential for energy development on these lands.

The energy requirements of Lake County are primarily met with Northwestern Power Grid electricity distributed by the CSKT managed utility, Mission Valley Power. An exception is the Swan River Valley portion of the county which is served by both Flathead and Missoula Electric Cooperatives.

Natural Resources and Energy Development - Mineral County

Forestry and the forest products industry are an important part of the heritage and economic base of Mineral County. Over 84% of the county is in timberland representing a total of 657,725 acres, of which 636,073 timbered acres (81.2%) are National Forest, 83,609 timbered acres (10.7%) are in private ownerships, and the remainder in state and other public ownerships. Timber harvest in the county across all ownerships equaled 16 million board feet in 2014, just 4% of the total state harvest in that year. As in most of western Montana where mountain forests are in a mix of public and timber industry ownership, an extensive system of roads is in place and considerable investment has been made since the 1950s in sustainable timber production. However, changes in industry practices coupled with changes in the forest products markets over the past two decades resulted in significant downsizing and restructuring in the local forest products industry. Even so, forestry and forest products remain a major component of Mineral County’s economic base.

Mining is also an important part of the heritage of Mineral County but it ceased to be important to the economic base of the county when nearly all of the areas mines went out of production in the early 1900s. There are currently 140 active mining claims on file in the county and it is possible that sufficiently high prices for copper, gold, silver and other precious metals may stimulate new mining activity. New requirements to reclaim mined lands and other costs associated with production,
however, make this unlikely in the near term.

Mineral County is dependent on outside sources for nearly all of its home, business and manufacturing energy needs. Currently power is distributed to the area by Northwestern Energy and the Missoula Rural Electric Cooperative. Northwestern Energy provides both electric and natural gas to the central and western portions of the county while the Missoula Rural Electric Cooperative supplies electricity to the eastern third. There may be potential for small scale hydropower or generation of power in localized power plants using biomass fuels, though there have been no specific proposals for this type of energy development. As with mining it will probably take a significant increase in the price of energy to make any such proposals feasible.

Other uses of the area’s natural resources including domestic and agricultural water supply. Hunting, fishing and recreation also contribute to diversifying Mineral County’s economic base.

**Natural Resources and Energy Development - Sanders County**

The use of natural resources for economic benefit is a significant component of the overall economy in Sanders County. Existing water, forest and range land resources have the potential to sustain levels of energy, food and material goods production that can be either used locally or exchanged outside the region to provide the goods and services needed by its inhabitants. Volatility in regional, national or global markets and changes in industry standards or practices, however, can undermine economic stability at the local level.

With a history of public and private timberland development similar to that of Mineral County, the forestry and forest products industries in Sanders County also experienced a major downsizing and restructuring over the past two decades and are only starting to rebuild. Nonetheless they contribute significantly to the economic base of the county. The abundance of publicly accessible mountain forests and streams also continue to provide non-extractive and amenity natural resource uses to economic benefit for the area.

Like Mineral County, Sanders County has a history of mining activity and a large number of inactive mining claims. One large mining industry company, Hecla, is in the process of permitting a major mine development, the Rock Creek Mine, in western Sanders County. They have provided some employment in the region for over a decade as they have done exploratory work and collected data needed for mine construction and the permitting process. A preliminary impact study was done and public meetings were held. The proposal generated controversy due to concerns over potential impacts and collateral impacts to environments and local communities. Projected economic benefits include 300 mostly high-paying jobs projected to be held by one third of residents in Bonner, ID and Lincoln and Sanders, MT. Increased services are projected to be required of local businesses over a 30 year estimated project lifespan. The proposal is currently under review by regulatory agencies.

With two large corporate-owned hydropower generating facilities, Sanders County has in place energy development that is benefitting the local economy with jobs, taxes and other revenues. A Thompson Falls school power plant is also in place that is designed to burn biomass fuels. Thompson Falls is also a terminal point for Phillips-Conoco’s Yellowstone Pipeline with oil storage facilities east of the downtown area. It appears that energy development will constitute a significant portion of Sanders County’s economic base at least for the near term.
Tourism - Western Rural Development Region

Tourism is regarded in a special way in the region. Within the three counties and reservation’s geographic boundaries, there are snow-crested mountain peaks, numerous reservoirs, and the country’s largest freshwater lake west of the Mississippi, major systems of rivers and streams, and great opportunities for wildlife viewing. Tourists and visitors are welcome to enjoy a wide range of activities including hiking, fishing and guided horseback trips and camping; however, they are asked to visit in a way that is respectful to the people and cultural sites of the CSKT, respectful of the land, its creatures, the environment, and respectful of future generations who will live in this beautiful areas.

Tourism as an industry is particularly important to any community richly endowed with natural resources and attractions, but lacking in industrial and technical employment opportunities. Today, that might describe the region as a whole. The tourism industry, one of the region’s five major industries, has shown continual growth and promises to become more important to the area’s economic well-being in the future. The economic impact of the tourism industry is difficult to measure accurately because of its diversity that stretches from the obvious campgrounds, motels, service stations and supermarkets and then filtering to retail businesses, art galleries and real estate sales.

The region has historically participated in the tourism industry from the sidelines, as a “pass through” area for visitors headed for such destinations as Glacier National Park. The area has not been vigorously promoted as a destination stop, but that is improving. Thousands of visitors journey along I-90 corridor from points west, through Mineral County, along the Clark Fork and Flathead rivers in Sanders County, the shores of Flathead and Swan Lakes and past the Mission Mountains and the Bob Marshall Wilderness areas in Lake County as they drive the highway corridor between Yellowstone and Glacier National Parks, yet few stop to enjoy the vast recreational opportunities available here. Dozens of smaller lakes, hundreds of miles of rivers, streams and trails, and excellent public golf courses are also available for visitors’ use. Recreational activities include boating, sailing, fishing, hunting, photography, hiking, snowmobiling, painting, cross-country skiing, camping, backpacking, riding - the list of outdoor activities is endless and the unused potential is enormous. In addition, there are several excellent museums depicting the rich history of the area.

The Mission Mountain Range is the largest of the many ranges surrounding the valley, and site of the Tribal Wilderness Area. Areas not included in the protected cultural sites offer incomparable hiking, backpacking, mountain climbing and wilderness camping. Fees from recreation permits required for use of tribal lands help to maintain the wilderness in its pristine state. These varied resources and activities give the region and the reservation unique personalities. Working together for the betterment of the tourism business will continue to enhance and preserve this uniqueness.

In 2016, Montana’s over 12 million non-resident visitors:
- spent $3 billion
- directly supported 34,670 jobs statewide
- generated $181 million in state & local taxes
- lowered taxes on each Montana household by over $426

Source: http://www.voicesoftourism.com/research/
Overall, recent studies suggest that regions such as this, endowed with natural beauty and outdoor amenities, can leverage these assets to promote tourism and to attract creative workers seeking a better quality of life, thereby encouraging new residents, new business activity and economic growth. It is our collective intent to increase our focus on tourism as a means of economic development.

Public Input

Overview of Process

LCCDC and the CEDS Planning Committee planned and prepared the CEDS document collecting data for each region including; minutes of public hearings, meetings with local governments and industry sectors and the results of an online CEDS survey which garnered 603 respondents. An independent consultant, Ned Cooney, facilitated an Action Planning Process for the CEDS Planning Committee and a draft plan was developed. The CEDS for the years 2018 - 2022 was subsequently adopted.

Amendment Dated March 2020: This amendment was primarily made to update changes in personnel, partnerships, insert additional data from the original SWOT analysis as gathered from regional meetings and data in 2019; and update and include a section on Disaster Recovery and Resiliency. While income and unemployment data were updated at this time, no further attempts to adjust population data will be made until the conclusion of the 2020 census.

SWOT Analysis

The SWOT shown below is a compilation of those completed at initial public meetings plus surveys conducted throughout the region; with additions based on public meetings held in 2019 in all 3 counties, and input from additional SWOT’s completed at regional partner meetings in April and September of 2019. The following provides an overview of the strengths, weaknesses, opportunities and threats as viewed by both regional partners and the general public. The results of these analyses confirmed the Partnership’s vision, as state below, and generated an updated work plan as provided below. As can be seen, the public and partners had a lot to say, therefore, the SWOT is not being presented in traditional chart fashion, but in list form, with accompanying narrative.

STRENGTHS
• Natural Environment/Landscape
• Flathead Lake
• Access to Recreational Opportunities
• Flathead Indian Reservation
• Rich Cultural Diversity
• Access to Health Care – 4 hospitals plus clinics
• Strong Agricultural Economy
• Hydroelectric Power/Relatively Inexpensive
• Strong Entrepreneurial Spirit
• Diversity of small and family-owned businesses
• Access to Business Services, Including Technical Assistance thru LCCDC
• Community Banks in Most Communities
• Tribal/Community College
• Strong Sense of Community

WEAKNESSES
• Limited tourism infrastructure to keep tourists in area
• Low tax base due to high federal/state/Tribal land ownership
• New Development hampered in many areas by the high percentage of public/tribally-owned lands or previous uses by rail yards, gas/oil stations, small mining and other ground-contaminating businesses that have been left unattended and require clean-up before development can occur
• Financially poor local governments unable to maintain or develop needed infrastructure
• Deteriorating infrastructure, including sewer/water/streets/canal-irrigation systems
• Transportation routes involve significant number of bridges and other such highway infrastructure that, if “out-of-service”, have no practical alternatives for accessing homes or communities; limited paved transportation corridors, with most connectivity on gravel or chip-seal, prone to flooding and heaving.
• Limited knowledge/capacity at local level to help access financing for infrastructure and roads
• Limited broad-band and cell service in more rural areas
• Conflicts between local government/Tribal Government
• Low paying jobs/high poverty and unemployment
• Few manufacturing or tech jobs
• Limited financial support for start-up or collateral-poor business ventures
• Limited capital in small businesses to either grow or help weather down-turns
• Aging business and farm owners without family or other succession planning options
• Historical Racial Conflicts
• High rates of drug and alcohol addictions and associated crime
• Limited access to improved bike/walk trails and paths
• Younger people leave area for jobs and life
• Increased aging population
• High cost of housing/ lack of affordable housing for working population
• Vulnerable to flooding, fires and earthquakes
• Little to no public transportation
• Lack of agreement on water compact governing water rights on/off reservation

OPPORTUNITIES
• Increase access to broadband and cell service
• Use such access to draw remote-workers and technical incubation centers
• Develop tourism marketing tools and infrastructure to support “stay-a-day or more”
• Develop a tri-county tourism map/loop
• Develop funding for bike and trail systems throughout region to attract all levels
  • Mountain biking
  • Bicycle touring/camping
  • Family bike/hike facilities
• Encourage development of nature tourism with experienced guides
• Focus on re-energizing Main Streets and Main Street Businesses
• Local Investment Coops/Organizations
• Fill vacant buildings
• Fund restoration/refurbishing storefronts and building sites
• Encourage succession planning for retail store owners, farmers, ranchers, etc.
• Support development of small manufacturing, including food processing, to help diversify economy and bring higher wage jobs to communities
• Establish job training programs to help increase skills to meet demand as technology changes how we do business
• Develop local capacities of locally-placed NGO’s in areas of affordable housing, working with local governments, expertise in financing, providing business assistance, etc.
• Take advantage of Opportunity Zone designations to enhance development opportunities
• Expand opportunities for value-added food processing and marketing through the Mission Mountain Food Enterprise Center
• Expand opportunities for business/housing development through exposure to alternative financing methods, including cooperative models, investment funds, social investing, etc.
• Expand availability of loan funding to small and emerging business through additional capitalization of LCCDC’s Relending Program, utilizing CDFI, USDA/Lending Programs, EDA, Montana Board of Investments, CDBG and others
• Expand one-on-one technical assistance programs to assist business owners in even the most rural areas of the region.
• Development of community based solar or alternative energy sources

THREATS
• Natural Disasters (Flood, Fire, Earthquake)
• Break-down of communication infrastructures
• Breakdown of or interruption to major highways/roads/bridges without alternative routes
• Continued deterioration of basic infrastructure without means to repair or develop
• Loss of federal funding/reimbursements to local governments for loss of tax revenues
• Losses of federal/state funding for infrastructure
• Losses of sources of capital to support small businesses through delivery of technical assistance related to management and operational skills; access to capital not provided through traditional banking
• No agreement is reached on the Water Compact with the Tribes
• Continued out-migration of younger workers without jobs to hold them or replace them
• No ability to resolve work-force housing issues
• Local access to goods and services deteriorates further as stores close for lack of capital; management; succession planning; employees, etc.

SWOT NARRATIVE

Regional Strengths: The most visible strengths, common amongst all three Counties, includes the natural and cultural environment, including Flathead Lake, driving a strong tourism and recreational economy; and the major thoroughfares in each County providing access for the movement of people and goods (including HWY 93 through Lake County; US I-90 through Mineral County and HWY 212 through Sanders Counties. The Region is home to the Flathead Indian Reservation, with Tribal headquarters located in central Lake County. This creates a rich cultural and historic diversity for the area. The Tribe is a major employer in the area, as are other government entities such as the U.S. Forest Service. The Region has a thriving health care industry, hosting hospital and clinic services in all three Counties. The diverse agricultural economy of small ranches, fruit & vegetables contributes to both local farmers markets and to a cooperative processing/delivery organization that delivers products throughout western Montana. With several hydroelectric dams in the region, there is generally well-priced power available, with low incidents of power outages. The Tribal College located in Pablo is a certified community college with 2 and 4 year programs, including providing bachelor degrees in such health-care fields as nursing and environmental technologies. There is a
strong spirit of entrepreneurialism in the Region. Through LCCDC and partnering organizations, schools and banks, there is infrastructure for providing technical assistance in management skills and helping provide access to capital, although full capacity to deliver such TA is limited on a local basis.

**Regional Weaknesses:** There is a high percentage of public or Tribally-owned lands in the region, impacting both tax revenues and development capacities. Small population are spread out over large landscapes, rural in natures. The overlap of State, County and Tribal governments in the area too often drives misunderstandings and jurisdictional/financial conflict within impacted local governments. These issues contribute too often to a sense of racism. Development issues are also somewhat inhibited by abandoned underground storage tanks, small mining operations, pole treatment plants etc. which are considered potential brownfields, with limited resources for identification and/or clean-up. There is limited access to alternative sources of energy etc. such as natural gas – heavily dependent of “propane” as the alternative. High opioid addition levels and illegal drugs combine to contribute to over-burdened jails and justice systems, without the financial capacity to enlarge either. A common economic development problem for all counties is that although transportation corridors exist, there is a lack of public transportation and bike/walking trails; and roads off these major highways are generally in very poor condition, with limited funding available to local governments to upgrade or maintain them. The corridors, while transiting each county, tend to be used to carry people through to other destinations, and counties lack the tourism infrastructure to encourage through-traffic to stop for more than a day or so. While there is significant back-country open to the general population for hiking and back-country exploration in Mineral and Sanders Counties, the Tribe limits access to wilderness areas in Lake County and discourages development of many tourism resources. There is a lack of jobs for persons in their 20s; little incentive to either open new businesses or assume ownership of existing (including parent-owned) businesses; and main streets throughout the area in disrepair and fading, even as on-line purchasing is taking over. Demographic analysis shows the 20-30 year old cohort continue to leave the Region to find employment and the remaining population is aging. The prime working-age labor pool is shrinking and the dependent aged population is growing. The area’s natural/rural environment provides a heavy draw for retirees who tend to build more expensive, part-time homes, driving up the real estate market, thereby driving up real estate costs resulting in a lack of affordable housing for the “working poor” (teachers, nurses, police, etc.). Previously high paying jobs related to the wood product industry, including logging and mill work have all but disappeared and the few available, are often seasonal. There are few manufacturing or tech industries providing good paying, stable jobs, and each of the counties, while having small pockets of wealth, fall well below state and national medians on poverty and median incomes and above averages for un-employment. These rural areas depend heavily on imported materials and resources, including food and heavily dependent upon highway infrastructure for the transport of such goods. Beyond the primary highway system transiting each county, access to this system is primarily via county-maintain roads, most often chip seal or gravel; and if the main highways close for any reason, alternative routes are not easily available. Despite the region’s emphasis on agriculture, several of our smaller and Tribal communities have been defined as “food deserts”. There is a consistent lack of adequate broad-band and cell-phone coverage throughout the Region which inhibits development of technology industries or a “tele-commuting” industry, despite the draw of people to the natural environment. Increased banking regulations has led to diminished capital in banks to support start-up’s and micro-business ventures – especially those that are home-based businesses with limited collateral. While LCCDC has expertise to provide TA to these businesses; and has a revolving loan fund with more liberal requirements; it has limited access to the amount of capital needed to fully engage at the needed level. While the region is heavily endowed with hydro-electric dams, with reservoirs backing up to large lakes throughout the mountainous terrain, the region also
lies along major earthquake fault lines and is heavily forested, making it highly vulnerable to the potential for destructive floods and fires.

**Regional Opportunities:** The most significant economic opportunities will present themselves if there is a focus on increasing access to high-speed broadband and cell phone throughout the region, creating opportunities to draw technology-based and tele-commuting-based companies to the region. Other significant opportunities include the expansion of tourism infrastructure, including hotels and campgrounds; encouraging guiding, packing and fishing expeditions; encouraging the Tribes to participate in the industry by establishing culturally acceptable tours and activities within the reservation; establishing trails and accommodations suitable to attract bicycle tours and/or agricultural tourism loops. Another smaller opportunity is the development of hemp manufacturing in line with the growing number of hemp farms in the region; as well as assisting local producers of meats and vegetables expand markets where organic and “locally-grown” are in demand. Development could also be spurred by developing a brownfields identification and clean-up fund for use within the Region, which could also work in coordination with the Tribe’s small assessment program. There are 3 “opportunity zones” within the region. There are opportunities to utilize our Cooperative Development Center to bring expertise in cooperative investing, cooperative housing and other such models to assist in development locally driven funds for development within those zones. Expanding the lending capacities of community-based revolving loan funds to both energize new businesses as well as provide bridge-financing to affordable housing developments is another opportunity.

**Regional Threats:** The already struggling economies through the are challenged by local governments with very low operating budgets that struggle to maintain existing infrastructure; let alone build new to accommodate any real growth. Interruptions on transportation corridors caused by flooding, rock slides, and other natural disasters disrupt transportation of goods and services, along with preventing people accessing work places and communities because few alternatives to existing major routes exist. Further, because throughout the region, land ownership is largely federal or Tribal, the result of which is diminished abilities by local government to raise funds. Sanders and Mineral Counties rely heavily on PILT funding from the federal government to offset the diminished ability to obtain revenues from development. These funds are constantly at risk within the federal budget cycle. And Lake County has no such offsets as a result of so much of the area being in Tribal ownership. Further, as a result of ongoing litigation – and pending congressional action on a Compact Agreement stipulating controls over the ownership and management of water resources on the Reservation, businesses are generally unwilling to move larger operations to any place in the region that may be impacted. As a result of the out-migration of younger people leaving to pursue job opportunities elsewhere, attracting new business requiring a work force of even 50 or more employees would be challenged to find them, assuming some level of skill that would require minimal training or technology – further exacerbated by our small rural environment having a severe shortage of affordable housing that would be available for such a work force. Even as the area is a natural draw for those looking for second homes in an area rich with summer opportunities for playing, they are often more a burden on local resources than an asset. The potential for natural disasters could disrupt everything from transportation to power to the delivery of emergency services, isolating communities and businesses; and there is very limited financial capacity to assure the viability of successful recovery in the short term.
Vision – Where We Want to Be

MISSION

To enhance the quality of life and economic well-being of all residents of Western Rural Development Region and the Flathead Indian Reservation

VISION:

The partners of the Western Rural Development Region are committed to the continuing development of a coalition that is based on trust, mutual respect for differing opinions, ongoing monitoring of voiced needs from and support for our citizens, our local communities and businesses, and a system of communication and openness that involves local, tribal and county governments and local development and community organizations. Our vision is for a region that encompasses a thriving and diversified economic base that supports good-paying jobs for its citizens; protects the integrity of the environment; contributes to the redevelopment of our rural communities and business centers; and ensures a continuation of the quality of life that is near and dear to the hearts of all who live here. We believe that in order to ensure to the development of thriving communities, we have a shared responsibility to foster and nurture programs and projects that embrace the principles and stewardship of our social, economic and natural environments.

The Western Rural Development Region’s Comprehensive Economic Development Strategy (CEDS) is meant to be a “living” document. Many conversations have taken place to provide context and information regarding the CEDS planning process, which ultimately has led to a group of commonly agreed upon projects emerging as priorities.

By establishing our common values, we are “setting the table” for the future. While all of the strategic focus areas are not within the scope of WRDR (or LCCDC), the organization can still provide information obtained in community meetings processed to appropriate agencies and organizations. Additional projects and priorities will appear as necessary; however, the following focus area tables provide a roadmap for economic development within the region.

VALUES:

We value business growth while maintaining a high quality of life and our environment.

We foster a collaborative relationship within the region’s business community.

We nurture a close working relationship with the Confederated Salish and Kootenai Tribes, Lake, Mineral and Sanders Counties, and local governments.

We execute our mission in a manner that is ethical, legal and fiscally responsible.

We pursue opportunities that support economic development self-sustaining operations.

We perform our duties using best practices management principles and strive for continuous improvement.
PRIORITY AREAS

The overall goal of the Western Rural Development Region’s coalition is to develop priority areas and tasks that reflect the objective of strengthening our communities and the need to diversify the region’s economy.

Priority Area 1: Community Development
Priority Area 2: Business Development
Priority Area 3: Food Economy
Priority Area 4: Cooperative Development
Priority Area 4: Growth Areas

Action Plan – How Do We Get There?

The following is the 5 Year Action Plan for the Western Rural Development Region for the calendar years of 2018-2022, as amended in March 2020. The action plan is a way to organize, quantify, and evaluate the progress of the priorities, activities and expected results for the next five years. In the following chart we outline activities to be completed, timeframes, lead agency, partners, and expected results. Some of these have yet to be completed as projects unfold, but it is an important piece of this “road map” because it helps to develop priorities, accountability, progress, and evaluation in the planning progress.

Funding

Funding comes from various sources including, but not limited to grants from the state and federal government, as well as funds and loans. Additional funding comes from the private sector in the form of loans and in-kind donations. For some projects it’s difficult to identify where funds will come from, due to grant scheduling and/or multiple potential funding sources. WRDR will consider any and all sources of funding to fund the action items in this section and recognizes that our involvement and pursuit of activities listed in this plan are dependent on the funding landscape and return on investment.
**Priority Area 1: Community Development**

Includes organizing participation in regional activities, meetings and projects in region including planning and CEDS activities

<table>
<thead>
<tr>
<th>Activities Based on CEDS 2018 and Updates – Community Development</th>
<th>Time frame</th>
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</tr>
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</table>
| Provide Technical Assistance to community champions and fee-based grant research/writing/management services for community projects including conducting feasibility studies. Address the following infrastructure priorities:  
   - Roads  
   - Broadband  
   - Public Safety  
   - Housing | Ongoing | LCCD C | Local EDOs  
   - CSKT  
   - Local Government  
   - State and Federal Funding Agencies |  
   - Funding will be secured for infrastructure projects that are reinvested in the Revolving Loan Fund.  
   - Infrastructure needs are addressed because of increased outreach by local EDOs.  
   - Tourism increases due to infrastructure changes and improvements.  
   - Existing facilities are utilized and downtown/main streets are thriving.  
   - Affordable Workforce Housing Study Completed for Mineral and Sanders Counties & Plan of Action Initiated. |
| Represent the economic development perspective at various venues serving in the role of convener, advocate, educator, and data collector. Provide media outreach regarding community projects and regional services. | Ongoing | LCCD C | Local EDOs  
   - CSKT |  
   - Community members and decision makers have information and expertise to make good decisions about community needs and projects.  
   - Upgraded LCCDC and LCCDC partner communications and outreach |
| Develop relationship including interagency (federal, state governments and tribal leadership). | Ongoing | LCCD C | Local EDOs  
   - Local Government  
   - CSKT |  
   - Increased organizational capacity to deliver community development services in the region. |
| Enhance Community Leadership and Management potential through the Leadership Flathead Reservation program and collaborations. | Ongoing | LCCD C | LCCDC  
   - CSKT |  
   - Facilitated opportunities for business and community leadership to impact community development.  
   - The tri-county regional collaboration will support local governements in implementation of community plans and policies which support sustainable business growth, preserve quality of life and expand community leadership. |
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<tbody>
<tr>
<td>Support professional development of LCCDC staff and partners to provide community and economic development.</td>
<td>Ongoing</td>
<td>LCCDC</td>
<td>LCCDC, Local EDOs</td>
<td>• The capacities of staff in community and economic development organizations are consistently improved through access to professional development programs. • Resources are developed to assure fair and equal pay consistent with position and skills • Professional Development of Mineral and Sanders County Partners results in increased local capacity.</td>
</tr>
<tr>
<td>Continue resource development within the region by applying for or assisting regional partners in applying for and managing state and federal grant programs</td>
<td>2020</td>
<td>LCCDC</td>
<td>LCCDC, Local Government, Local EDOs, EDA</td>
<td>• Evaluate potential for becoming an EDA District and applying for funds as appropriate • Evaluate potential for extending regional services into Lincoln County • Provide management of Regional Capacity Building Initiative (RCDI) grant to benefit partnering organizations and communities in Mineral and Sanders Counties • Assist regional partners in developing resources to both build staffing capacities for community and economic development • Identify possible project resources to implement results of housing assessments in Mineral and Sanders Counties.</td>
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</table>

**Priority Area 2: Business Development - General**
Including Revolving Loan Fund Management and Technical Assistance)

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<thead>
<tr>
<th>Activities Based on CEDS 2018 and Updates – Business Development</th>
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<tbody>
<tr>
<td>Advisory Services - provide business technical assistance for new and expanding businesses through one-on-one consultations with staff and the “Expert Network” of service providers. LCCDC as umbrella and each local EDO enhancing the reach and impact.</td>
<td>Ongoing</td>
<td>LCCDC</td>
<td>LCCDC, Local EDO’s, CSKT, USDA-RD, MT-DOC, MT-DOA, Foundations</td>
<td>• Business development opportunities are supported, building businesses that thrive across the region • New businesses are started because of the services available to support them; potential new businesses are attracted to the region by promoting the value proposition and regional advantage • Expert Network Capacity is increased • Addition of “Business Valuation Model” to assist small businesses with...</td>
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<tr>
<td>Activities Based on CEDS 2018 and Updates – Business Development</td>
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| Training and Development—workshops regionally on a variety of topics. Subject matter experts will drive training conversations around organizational leadership and culture, governance, sales, marketing, operations and finance | Ongoing | LCCDC | LCCDC, Local EDO’s, CSKT, USDA-RD, MT-DOC, MT-DOA, Foundations | • Increased capacity of regional businesses in managing their businesses and optimizing growth potential  
• Training in internal processes to ensure competitive cost of doing business via Cash Flow Management workshops and follow-up technical assistance |
| Workforce Development -- continued collaborations with MT Dept of Labor, CSKT and SKC to reduce barriers to work | Ongoing | LCCDC | LCCDC, CSKT, SKC, MDOC | • More jobs are created/retained  
• Increased number of businesses that invest in ongoing training and staff development for the purpose of supporting increased wages and sustained career advancement  
• Improve the connection between educational institutions and small businesses (i.e., job training internships with SKC, CSKT partners - collaborations) |
| Access to Capital: Convene resources, gather data and secure lending capital for new and expanding businesses. | Ongoing | LCCDC | LCCDC, Local EDO’s, CSKT, USDA-RD, MT-DOC, MT-DOA, Foundations | • Existing businesses are retained and expanded  
• The availability of capital for lending is built and preserved.  
• Sources of capital for lending are diversified  
• Generate new private investment with development and redevelopment in collaboration with Community Development division |
| Provide fee-based grant research/writing/management services for new and expanding businesses including gathering data and conducting feasibility studies. | Ongoing | LCCDC | Ongoing | • Fee based service revenue generation is increased  
• Utilize these opportunities to diversity the local economy by generating income opportunities from sales outside the state of MT |
<p>| Advance economic opportunities for under-represented people and communities. | Ongoing | LCCDC | LCCDC, Local EDO’s, CSKT, USDA-RD, MT-DOC, MT-DOA, CDFI | • Increased outreach and connection of people across all populations in the region to training, development, jobs, and development resources; with special emphasis on the most under-represented people and communities. |</p>
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<tr>
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</table>
| Support professional development of Business Development Center staff and partners to be able to provide Technical Assistance and Education. | Ongoing | LCCDC | LCCDC MEDA OFN Network Leadership Montana | • Increased organizational capacity to deliver business development services in the region  
• Consider cross training opportunities with internal staff where possible to leverage capacity of teams  
• Increased interaction of LCCDC/BDC staff members and expert network with Sanders and Mineral County partners and clients |

**Priority Area 3: Business Development – Food Economies**
Including: Technical Assistance to Agriculture and Food Processing Businesses

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<thead>
<tr>
<th>Activities Based on CEDS 2018 and Updates – Food Economies</th>
<th>Time frame</th>
<th>Lead Agency</th>
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</tr>
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</table>
| Provide business and cooperative development Technical Assistance for new and expanding food businesses through one-on-one consultations, workshops. | Ongoing | LCCDC C/MMF EC | LCCDC Local EDOs CSKT USDA-RD MDOA FADC Network | • New and expanding Agricultural enterprises and food businesses are assisted in their development.  
• One-on-one consultations, workshops and grant writing for Lake, Sanders and Mineral Counties is improved and expanded.  
• MMFEC and its Food and Agriculture Development Center are recognized as experts in food economy in the region.  
• Educational resources are delivered to emerging and existing food and ag businesses. |
| Provide food safety education and resources to food and agriculture businesses | Ongoing | LCCDC C/MMF EC | MMFEC MDOA MMEC | • MMFEC is established as the go-to resource for food safety in the state  
• Food Safety educational workshops are held annually  
• In collaboration with MDOA on farm food safety courses are held |
| Convene resources, gather data to increase opportunities in the Farm-to-Institution market | Ongoing | LCCDC C/MMF EC | MMFEC WMGC NCAT AERO Schools Hospitals | • In collaboration with Winrock International a regional participatory research project is conducted on regional food economic opportunities  
• More food is produced and sold from our region including a robust Farm-to-Institution market |
<table>
<thead>
<tr>
<th>Activities Based on CEDS 2018 and Updates – Food Economies</th>
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<th>Lead Agency</th>
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</tr>
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</table>
| Assist in capitalization for new and expanding food businesses | Ongoing | LCCDC C/MMF EC | LCCDC Local EDOs Banks USDA-RD MDOA | • New capital opportunities are developed for food and agricultural businesses  
• MMFEC staff and clients are educated in sources of grants and loans for businesses, farms and ranches.  
• MMFEC clients are referred to LCCDC/BDC when appropriate.  
• Grant writing resources are provided to food and ag clients |
| Increase opportunities for Agri-tourism through outreach and education | Ongoing | LCCDC C/MMF EC | Local EDOs CSKT AERO MDOA CFAC | • Agritourism is promoted through communications, workshops and one-on-one consultation.  
• New Agri-tourism enterprises are developed |
| Produce food and value-added food products at MMFEC Food Processing Facility. | Ongoing | LCCDC C/MMF EC | MMFEC WMGC FADC Network | • Effective local/regional food processing infrastructure is available.  
• New Food and value-added food client businesses are incubated in the MMFEC facility. |
| Build the capacity of MMFEC processing facility, fiscal and operational management | Ongoing | LCCDC C/MMF EC | LCCDC / MMFEC | • MMFEC has expanded facility capacity and improved operational management.  
• SQF Fundamental audit is successfully implemented  
• New technologies are researched and developed food product production (freezed drying, aspetic packaging) |
| Support professional development of MMFEC staff to be able to provide Technical Assistance and education | Ongoing | LCCDC C/MMF EC | LCCDC | • Increased organizational capacity to deliver food business development services in the region |
| Increase awareness of the services of the FADC center and MMFEC | Ongoing | LCCDC C/MMF EC | LCCDC Local EDOs | • Successful outreach and communication is achieved through social media platforms, website and other communication tools. |

**Priority Area 4: Cooperative Development**
Including: Technical Assistance and Resource Development to Cooperatives

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<thead>
<tr>
<th>Activities Based on CEDS 2018 and Updates – Cooperative Development</th>
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<th>Lead Agency</th>
<th>Partners</th>
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</thead>
<tbody>
<tr>
<td>Research, collect and disseminate principles, facts and technical knowledge related to cooperative business development.</td>
<td>Ongoing</td>
<td>LCCDC</td>
<td>USDA</td>
<td>• Cooperative development opportunities are supported.</td>
</tr>
<tr>
<td>Activities Based on CEDS 2018 and Updates – Cooperative Development</td>
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<tr>
<td>Provide Technical Assistance and support to emerging and existing cooperative development projects that improve the economic conditions of the region through workshops and one-on-one facilitation.</td>
<td>Ongoing</td>
<td>LCCDC</td>
<td>USDA</td>
<td>• Case Study on cooperative opportunities in the farm-to-school market completed. • Existing cooperatives are retained and expanded • One-on-one technical assistance is provided to support new cooperatives under development and new cooperatives are started • Referral list of professional service providers with cooperative experience is completed and provided to emerging and existing cooperatives</td>
</tr>
<tr>
<td>Provide technical expertise and assistance to support cooperative to cooperative collaboration.</td>
<td>Ongoing</td>
<td>LCCDC</td>
<td>MFU USDA MCDC</td>
<td>• Cooperative to cooperative relationships and peer-mentoring are facilitated at the Montana Coop Summit. • Cooperatives with shared goals or needs are connected to provide opportunities for cooperation among cooperatives.</td>
</tr>
<tr>
<td>Build capacity and resources in developing cooperative projects through broad collaborations, partnerships and cooperative development networks.</td>
<td>Ongoing</td>
<td>LCCDC</td>
<td>USDA Cooperation Works MCDC NWCDC MFU MEDA NCDA</td>
<td>• New collaborations and partnerships are developed to promote and expand the understanding and usage of cooperatives in Lake, Mineral and Sanders Counties. • LCCDC staff, expert network and regional partners are all conversant about cooperatives and how they work. • LCCDC staff is recognized as expert in cooperative development in the regions we serve. • Participation in Cooperation Works Spring and Fall Member meetings to develop partnerships in the national cooperative development network. • Participation in Cooperation Works Study and Working Groups in topics specific to regional cooperative development opportunities. • LCCDC and Montana Cooperative Development Center collaborate to organize the 4th Annual Coop Summit.</td>
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<tr>
<td>Support professional development of LCCDC Cooperative Development and other staff to be able to provide cooperative development Technical Assistance and education.</td>
<td>Ongoing</td>
<td>LCCDC</td>
<td>LCCDC</td>
<td>• Increased organizational capacity to deliver cooperative development services in the region. • Cooperation Works trainings on cooperative finance/business development completed by LCCDC Staff. • Professional development is completed through attendance at national conferences and webinars on cooperative development topics.</td>
</tr>
<tr>
<td>Develop LCCDC Cooperative Revolving Loan Fund Program to increase access to financing for cooperatives.</td>
<td>Ongoing</td>
<td>LCCDC</td>
<td>LCCDC-BDC USDA-RD</td>
<td>• Cooperative loan fund policies are developed; best practices are identified. • An LCCDC revolving loan fund is established for cooperatives</td>
</tr>
<tr>
<td>Research models for cooperatives to address growth areas and develop organizational capacity to provide cooperative development services in growth areas. Specifically cooperative solutions to affordable housing.</td>
<td>Ongoing</td>
<td>LCCDC</td>
<td>Local EDOs Coop Works MCDC</td>
<td>• Cooperative solutions for affordable housing are investigated. • Opportunities for cooperative childcare are explored. • Emerging investment cooperatives are supported to assist with revitalization of rural downtowns and communities.</td>
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</table>

**Priority Area 5: Growth Areas**

Including: Technical Assistance and Resource Development to Cooperatives

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<tr>
<th>Activities Based on CEDS 2018 and Updates – Growth Area</th>
<th>Time frame</th>
<th>Lead Agency</th>
<th>Partners</th>
<th>Expected Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>Identify potential growth areas that were included in the CEDS Survey and updated information from regional meetings</td>
<td>Reviewed Annually</td>
<td>LCCDC</td>
<td>Local EDOs Local Government</td>
<td>• Specific opportunities to satisfy unmet economic needs of communities in the WRDR are delineated and prioritized.</td>
</tr>
<tr>
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<tr>
<td>Facilitate one annual public meeting of needs in each County to inform local governments and the public on potential grant or funding programs and identify community needs.</td>
<td>Annually</td>
<td>LCCDD</td>
<td>Local EDOs Local Government</td>
<td>• A coordinated regional action plan is developed by the partners in the counties served in the region. • Increased communications about issues and project needs in each County. • Increased regional capacity of local EDO staff and better understanding by regional communities of the services available to them.</td>
</tr>
<tr>
<td>Utilize regional meetings to identify and track new projects or programs throughout the year. Respond to new projects or programs identified throughout the year with no action item</td>
<td>Ongoing</td>
<td>LCCDC</td>
<td>Local EDOs Local Government</td>
<td>• The organization and its partners are better poised to take advantage of funding opportunities that fit with projects/programs as they are developed • Potential “shovel-ready” projects are identified with communities in Lake, Mineral and Sanders Counties.</td>
</tr>
<tr>
<td>Explore the coordination and leveraging of local tourism plans toward a regional tourism plan</td>
<td>Ongoing</td>
<td>LCCDC</td>
<td>Local EDOs &amp; Government MT Tourism Glacier Cntry</td>
<td>• A regional tourism plan is explored Lake, Mineral and Sanders Counties • Participation in Mainstreet Montana is explored with all communities</td>
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DISASTER AND ECONOMIC RECOVERY AND RESILIENCY STRATEGIES

With all the best planning efforts in place, they of course assume that efforts will be accomplished under a continuing business, economic, geophysical world at hand when the planning takes place. The following identifies those plans that have been made when a disaster of any kind may occur that significantly disrupts “business as usual”.

Disaster and Economic Recovery and Resiliency Strategy Montana Code Annotated (MCA) 10-3-103 defines the following:

(3) "Disaster" means the occurrence or imminent threat of widespread or severe damage, injury, or loss of life or property resulting from any natural or artificial cause, including tornadoes, windstorms, snowstorms, wind-driven water, high water, floods, wave action, earthquakes, landslides, mudslides, volcanic action, fires, explosions, air or water contamination requiring emergency action to avert danger or damage, blight, droughts, infestations, riots, sabotage, hostile military or paramilitary action, disruption of state services, accidents involving radiation byproducts or other hazardous materials, outbreak of disease, bioterrorism, or incidents involving weapons of mass destruction.

(7) "Emergency" means the imminent threat of a disaster causing immediate peril to life or property that timely action can avert or minimize.

In the event of a disaster, LCCDC, in conjunction with its regional partners in the WRDR is prepared to facilitate planning and recovery efforts as outlined in the following strategy document. This brief strategy is in no way intended to undermine or replace existing federal, state, or local disaster plans; including the Emergency Operations Plans of Lake, Mineral and Sander’s Counties. This document simply establishes the WRDR’s role in both pre- and post-disaster planning and recovery.

Pre-disaster Preparedness

The WRDR Supports and encourages its communities to:

- Engage in pre-disaster recovery and mitigation planning
- Regularly assess the community’s risks and vulnerabilities
- Inventory and organize the community’s recovery resources
- Engage in business continuity planning
- Ensure resources are available for the elderly and those with special needs
- Identify shelters
- Identify recovery partners, as well as the type of assistance and resources they can provide
- Initiate and maintain collaborative relationships between recovery partners
- Establish a timeline for recovery activities (immediate, short-term, intermediate, and long term)
- Develop and disseminate a community evacuation plan
- Establish a communication chain
- Engage the community’s residents in the planning and recovery process
- Regularly refresh and continuously improve pre-disaster, mitigation and post disaster plans

Regional Risks and Vulnerabilities

Lake, Mineral and Sanders Counties are vulnerable to a wide variety of disasters including, but not limited to, fires, flooding, chemical/biological warfare, dam failure, drought and extreme heat, freeze events and extreme cold, earthquakes, hazardous materials, landslides, nuclear attack, tornadoes, vector-borne diseases, volcanic fallout, violence, and terrorism.
Recovery and Mitigation: The Region served by the WRDR is challenged by:

- Small population dispersed over a large area
- Lack of comprehensive services
- Isolation/lack of access
- Few alternative transportation routes to the major highway systems; singular bridge system over the Flathead River in Lake County, isolating communities on either side
- Limited options for transmitting information, including limited cell services in many areas and limited broad-band in very rural areas
- Possibility for widespread interruption of services
- High percentage of stationary, at-risk population (elderly)
- Lack of economic diversity
- Limited public transportation options
- Limited incomes
- Few liquid assets
- Significant amount of money tied up in land and equipment
- Vulnerable infrastructure, including historic sites and structures
- Heavy reliance on imported materials and food

Recovery and Mitigation Planning
Without being prepared for the complexity of redevelopment in a compressed timeframe following a major disaster, local officials may struggle with recovery decisions and miss opportunities for public participation in reshaping the community’s future. To become more disaster-resilient, local governments should plan for what must happen after rescue and recovery operations are completed in order to return the community to normal or perhaps rebuild an even better community. Through a Post-Disaster Redevelopment Plan (PDRP or Plan), local governments can collaboratively create a long-term recovery and redevelopment strategy in pursuit of a sustainable community. Local Governments within the WRDR region have Emergency Operations Plans in place. However, the plans in place are very heavily focused on short term disaster recovery operations. PDRP Plans identify policies, operational strategies, as well as roles and responsibilities for implementation that will guide decisions affecting long-term recovery and redevelopment of the community after a disaster. They emphasize seizing opportunities for hazard mitigation and community improvement consistent with the goals of local and regional comprehensive plans, with full participation from the area’s citizens.

There are three principal benefits to having a well-developed Plan:

1) Faster and More Efficient Recovery
Without a comprehensive, long-term recovery plan, ad hoc efforts in the aftermath of a significant disaster will delay the return of community stability. Creating a process to make smart post-disaster decisions and prepare for long-term recovery requirements enables a community to do more than react, prompting post-disaster action rather than time-consuming debate. By identifying appropriate planning mechanisms, financial assistance, and agency roles and responsibilities beforehand, a community begins the road to recovery more quickly. Being able to show efficient and effective use of taxpayer dollars after a disaster is incredibly important for the public’s perception of the recovery.

2) Opportunity to Build Back Better.
A disaster, while tragic, can also create opportunities to fix past mistakes or leap forward with plans for community improvements. In the immediate aftermath of a disaster, local officials are under significant pressure to restore the community to its pre-disaster condition. Without a guiding vision, short-term
decisions may inadvertently restrict long-term, sustainable redevelopment and overlook opportunities to surpass the status quo. A Post-Disaster Redevelopment Plan strengthens the recovery process, and communities benefit from assessing their risk levels and crafting a long-term redevelopment plan under “blue skies.” Local officials and the public can thoughtfully analyze and debate issues, linking redevelopment goals with other important community plans. Careful thought and planning achieves a more sustainable and resilient outcome than decisions made under emergency circumstances, compromised budgets, and political pressures.

3) Local Control over Recovery

Developing a PDRP provides local government officials, residents, and businesses the opportunity to determine long-term redevelopment goals and develop policies and procedures that will guide redevelopment before well intended outside agencies and non-government organizations rush to aid the community. While outside resources are needed and welcomed in a major or catastrophic disaster, a locally developed Plan will best channel those resources to effectively meet the community’s specific needs and goals. A Post-Disaster Redevelopment Plan will show outside agencies and donors that the community is prepared to play an active role in the recovery process and promote its capabilities to wisely use donated and loaned resources. There will always be rules and, occasionally, strings attached to external sources of funding, but a community that has researched the allowable uses of federal and state assistance can better work within their boundaries in an effort to fund projects that further local and regional redevelopment goals.

The WRDR communities participated in the region’s comprehensive planning process. PDRPs can identify disaster scenarios in which opportunities may be present to advance already-stated visions for these communities in a compressed timeframe.

- Opportunities to Consider During Post-Disaster Redevelopment:
  - Disaster-resilient land use patterns
  - Hazard mitigation construction techniques
  - Energy-efficient buildings
  - Healthy community design
  - Affordable or workforce housing
  - Alternative transportation networks
  - Environmental preservation and habitat restoration
  - Sustainable industry recruitment

Tornadoes, wildfires, floods, and other disasters do not confine themselves to jurisdictional boundaries. Displaced residents, compromised infrastructure, changes in economic conditions, hazardous materials contamination, and degradation of sensitive environments are some of the impacts that can affect an entire region after a major disaster. When recovery is slow, neighboring communities also experience these impacts for an extended period of time. A PDRP is designed to be used in any disaster, regardless of type, as long as the damage will require long-term redevelopment efforts. It is an all-hazards plan addressing disasters identified in each county’s Local Mitigation Strategy (LMS) and each community’s Emergency Operations Plan (EOP). As an economic development organization serving Lake, Mineral and Sanders counties the WRDR will respond accordingly, utilizing the resources and information outlined in the region’s CEDS document. Therefore, WRDR counties are encouraged to update and improve their existing planning documents by incorporating PDRP strategies into their existing disaster planning documents.
Disaster Phases and Redevelopment

Disaster management occurs in a cycle with overlapping phases:
1) Pre-disaster mitigation and emergency management preparedness;
2) Emergency response;
3) Short-term recovery; and
4) Long-term recovery and redevelopment.

Pre-Disaster Phase – Mitigation and recovery planning occurs during the pre-disaster phase (unless a community is struck by a disaster before planning is complete). Once a mitigation and recovery plan is adopted, preparatory activities should be implemented on an on-going basis during normal operations, which are sometimes referred to as “blue skies.” Plans should be tested prior to a disaster event, so that all stakeholders with a post-disaster implementation role are familiar with their responsibilities.

Emergency Response Phase – Emergency response activities are specifically addressed in a municipality’s EOP and include immediate actions to save lives, protect property, and meet basic human needs. This is the shortest phase of the cycle, lasting only a few days in minor disaster conditions.

Short-Term Recovery Phase – The role of any plan during the short-term recovery phase is to begin organizing for long-term redevelopment activities and guiding short-term recovery decisions that may have long-term implications (e.g., placement of temporary housing or debris sites). Short term recovery operations are addressed in EOPs, but a recovery plan can provide direction for transitioning to long-term redevelopment during this phase. The short term recovery phase begins as the emergency response phase is winding down and will continue until critical services are restored. The duration of the short-term recovery phase depends on the severity of the disaster and the level of community preparedness.

Long-Term Recovery and Redevelopment Phase – A recovery plan is used most during this phase. Long-term recovery and redevelopment includes efforts to reconstruct and enhance the built environment, as well as recover the economy, environment, and social systems. This phase begins as short-term recovery activities are accomplished and can last from a couple years for a minor disaster to five or more years for a major or catastrophic disaster.

Interaction with Other Plans - The objective of this “Disaster and Economic Recovery and Resiliency Strategy” is to guide the redevelopment decision-making process following a disaster in a manner consistent with local comprehensive plans (especially Future Land Use maps, where applicable), Local Mitigation Strategies, Emergency Operation Plans, and other relevant plans or codes, such as land development regulations. Each of these plans, and potentially others, has pre-existing policies or procedures that affect post-disaster redevelopment. For instance, local comprehensive plans include many policies that determine where and to what extent redevelopment can occur. Since WRDR communities are resource constrained, the WRDR will help its counties and local community’s access information and resources through state and federal agencies, local private partners and others. By helping communities integrate resources the WRDR will help them make better post-disaster redevelopment decisions.

WRDR Region: Disaster and Emergency Services (DES) Contact Information

The Lake County Emergency Management Officer and the Salish Kootenai Tribal Emergency
Management Officer do-chair a committee and oversee the co-developed Emergency Operations Plan for the tribe and county; and meet monthly to review, update and plan exercises related to implementing the plan under varying conditions. Contacts are:

Dale Nelson, Disaster Emergency Services, Confederated Salish and Kootenai Tribes
P.O. Box 278, Pablo, MT
dalesn@cskt.org
(406) 676-2700 Ext 6414

Mark Clary, Emergency Management Coordinator, Lake County
Regatta Plaza, Regatta Road, Polson, MT  59860
mclary@lakemt.gov
(406) 883-7253

Both Mineral and Sanders Counties have written Emergency Management plans and coordinating instructions. The current emergency plan coordinators in those counties are:

Lori Dove, Emergency Management Coordinator, Mineral County
300 River Street, Superior, MT  59872
Ldove@co.mineral.mt.us
(406 203-6122

Bill Naegeli, Emergency Management Coordinator, Sanders County
1111 Main St./P.O. 519, Thompson Falls, MT  59873
bnaegeli@co.sanders.mt.us
(406) 827-6955

**Post-disaster Planning and Implementation**

**Disaster Assessment**
In the days and weeks following a disaster, the WRDR will be available to assist counties and communities in their disaster assessment:
- Assess the nature and magnitude of the disaster
- Assess the impact on local and regional economies (business, industry sectors, labor market, etc.)
- Assess the impact on transportation and public infrastructure
- Assess the impact on housing, schools, and health care facilities

**Develop and/or Implement Recovery Timeline**
Based on the results of the disaster assessment, the WRDR will help regional partners and community leaders move forward with:
- Listing and prioritizing recovery activities to be performed
- Identifying resources (federal, state, local, and private sector) needed for each activity
- Determining the level and type of assistance needed
- Identifying roles and responsibilities
- Determining the timeframe for each activity (immediate, short-term, intermediate, long-term)
- Establishing recovery benchmarks

**Implementing the Recovery Plan (long-term recovery)**
In order to accomplish recovery activities quantified as part of long-term recovery, the WRDR will work with community governments, organizations and leaders to help them:
- Identify business, economic, and entrepreneurial rebuild initiatives
- Identify and utilize workforce initiatives to employ workers and rebuild the local economy
- Apply for funds from multiple federal and state agencies and local programs
- Develop plans to ensure the most effective use of funds

Prioritizing Areas to Focus Redevelopment

Limited time, funds, and materials are going to make simultaneous redevelopment of all damaged areas difficult. Communities may want to encourage redevelopment in areas that correspond to their vision for the future and those less vulnerable to disasters by prioritizing and incentivizing development in these areas. The best way to build resiliency to disasters is to direct future development to safe locations, while minimizing or mitigating highly vulnerable types of development in hazardous areas. After a disaster, targeted sustainable redevelopment areas can provide immediate opportunities for redevelopment since they will have sustained less damage and can be prioritized for infrastructure restoration and expedited permitting. Allowing for rapid redevelopment in safe areas intended for increased future development will minimize vulnerable redevelopment and/or allow time to plan the sustainable reconstruction of areas severely impacted by the disaster. Designated priority recovery and redevelopment areas can also be used to locate temporary post-disaster facilities more efficiently that are consistent with future land uses.

Historic Preservation and Restoration

The loss of historic resources due to a disaster can have a major impact on the community. Some losses may be unavoidable, but others could occur accidentally during recovery operations if procedures are not in place to watch for these concerns. Historic structures are particularly vulnerable to damage due to their age, and repair of these structures must meet certain requirements to maintain their character and historic designation. There may also be funding opportunities before or after a disaster for implementing mitigation measures to prevent further damage to historic resources. Engaging state and local historic preservation organizations in the planning and implementation process can ensure that the unique considerations involved with preserving and restoring historic structures and archeological sites are included in a community’s recovery plan. With the Region’s overlay of the Flathead Indian Reservation, this takes on added meaning relative to the preservation of cultural sites deemed specifically critical to the Salish and Kootenai Tribes. In this regard, the Lake County and Tribal Emergency Management Coordinating Team is critical to assuring that all interests are considered in identifying and prioritizing recovery operations related to historic preservation.

Reducing Disaster Vulnerability through Land Use and Development Regulations

The best practice for post-disaster redevelopment is to restrict rebuilding in hazardous locations and require mitigation where vulnerable redevelopment cannot be precluded. While this plan of action would ensure optimal community resiliency to disasters, it may be very difficult to achieve and may not be a good choice for the first action to be tackled when implementing any recovery plan. However, with careful consideration of the legal implications concerning property rights and extensive public outreach, there are many regulatory tools for increasing disaster resiliency that may be a possibility for the region, especially if pursued during the post-disaster “window of opportunity” for future reductions in disaster vulnerability. Potential regulatory methods could include reduced intensity or density of use, special permit requirements, increased setbacks from hazard sources (e.g., a waterway or building, etc.), hazard-specific site design requirements, and/or increased structural mitigation requirements. These methods could be implemented through policies instituting lower damage thresholds requiring nonconforming uses/structures to meet current standards (in certain zones or throughout the jurisdiction), zoning overlay districts, post-disaster specific land development codes, and/or special assessment districts to fund mitigation projects that benefit more than one property.
ECONOMIC REDEVELOPMENT

The ability of a local economy to rebound after a disaster (resiliency) dictates the success of the community’s long-term recovery (sustainability). The return of jobs, tourism, capital investments, and other indicators of economic health are dependent upon housing recovery, infrastructure restoration, environmental restoration, and social service provision. The involvement of the private sector in the post-disaster planning process is imperative for determining the priorities and actions that will be beneficial to restoring the local economy. Consideration must be given to the different obstacles that could potentially hinder economic recovery, such as access to transportation corridors that provide for the movement of goods and services, both imported and exported; those that small businesses will face in keeping doors open and maintaining employees; decisions large employers will have to make about whether to relocate; opportunities for sustainable diversification of the economic base; and job training and workforce recruitment needed to meet altered market conditions after a major disaster.

Resumption and Retention of Employers

Rapid resumption of existing employers is key to a community’s economic recovery after a disaster, especially as employment provides a reason for most residents to return and rebuild quickly. In many rural regions small business employers will not have business continuity plans. Through its expert business advisor network, WRDR will help businesses to include resiliency and sustainability strategies in their business planning processes. Through our community development initiative we will also work with local governments as partners in planning for post disaster redevelopment and provide insight as to what government assistance they will need to ensure rapid resumption. If businesses do not feel a sense of connection to the community or fear that recovery will not be successful, there is a chance that they will relocate their company elsewhere after a disaster. This is especially the case for corporate headquarters and industries that are not location-dependent or whose location choice is tied to quality of life factors. Mitigation and recovery plans provide the private sector with confidence in the community’s ability to continue providing the market environment necessary for conducting business. Some factors that may aid the retention of major employers include a high level of communication before and after a disaster about post-disaster redevelopment goals and expectations and/or incentives to ensure retention, if necessary.

Small Business Assistance

A “small business” is often perceived as a family-owned business that provides services solely to the local community. Small businesses comprise the predominance of businesses in the WRDR region. Small businesses are more likely than large businesses to either never reopen after a major disaster or fail shortly after reopening. Several factors may be involved in these failures, including the extent of damage to a community, timing of reopening, and lack of financial reserves.

Short periods without cash flow can be damaging, and small businesses often find restrictions and loan arrangements overwhelming. The WRDR has access to disaster relief funds through multiple government agency relationships and solid banking relations. To the extent possible, we will be make loans available to businesses during post-disaster redevelopment.

Under normal conditions, most loans are typically based on the pre-event business and tax returns of the firm and require extensive collateralization. Post-disaster market changes, however, may mean the company isn’t able to do as well as it did pre-disaster, and the loan, even at below-market interest rates, sometimes becomes a burden to the long-term survivability of the business. The WRDR maintains an expert network of business advisors capable of helping businesses navigate the complexities of post-disaster recovery resources. The WRDR also has a pool of revolved loan funds which, in a post disaster
environment may be available to small businesses. The Small business Administration (SBA) offers low interest loans for businesses damaged from disasters. In order for the SBA to assist, at least five businesses in a county must have suffered economic or physical damage. More information can be obtained through the Small Business Development Centers in Missoula and Kalispell.

The Economic Injury Disaster Loan Program (EIDL) can provide up to $2 million of financial assistance to small businesses or private, non-profit organizations that suffer substantial economic injury as a result of the declared disaster, regardless of whether the applicant sustained physical damage. An EIDL can help meet necessary financial obligations that your business or private, non-profit organization could have met had the disaster not occurred. It provides relief from economic injury caused directly by the disaster and permits you to maintain a reasonable working capital position during the period affected by the disaster. EIDLs do not replace lost sales or revenue.

Workforce Retention
While trying to retain existing businesses, efforts must also address retaining the workforce that supports those businesses. Actions such as ensuring that schools reopen and childcare is available, allowing temporary on-site housing for employees, and communication of a community’s post-disaster plan can assist in getting employees back to jobs as soon as the businesses have reopened. After a disaster, the market for certain businesses may decrease or be eliminated due to financial troubles or customer demand changes. However, other industries may provide employment opportunities, such as the construction industry, which will boom temporarily due to rebuilding needs. Workforce training programs are important to provide residents with appropriate skill sets to fill newly available positions due to recovery efforts and to adjust workforce skills to other industries that may take a more permanent hold in the community due to post-disaster business recruitment efforts. Providing locals with first preference for temporary recovery work is important for keeping workers from moving out of the area.

Physical Economic Redevelopment Projects
In some circumstances, opportunities may arise after a disaster to move forward with planned physical economic development projects or to create new projects that take advantage of post disaster funding, available land, or public will. Economic development projects that are disaster resilient and fill a need in the community after a disaster should be a priority for post-disaster funding. In addition, the community can prioritize projects that incorporate energy efficiency and other “green” building design considerations. Business districts can be prime locations to focus post-disaster redevelopment projects since these districts offer financial tools or incentives, such as tax increment financing, reductions on impact fees, and state tax incentives. The WRDR will work with communities to consider ways to expand these business districts and leverage funding that would be available through disaster programs from several federal and state agencies, including Montana’s Community Development Block Grant program, and both USDA and the Economic Development Administration (EDA) disaster assistance programs, and others as they become available.

Opportunities to Sustainably Restore Economic Vitality
Retaining existing businesses is the first priority after a disaster; however, post-disaster redevelopment may also present an opportunity for businesses to assess their long-term applicability in the local market and take advantage of any changes in demographics or business incentives that may occur due to disaster impacts and an influx in outside funding to the area. For instance, a business that was already struggling before the disaster may need to rethink its business plan and use the disaster as an entrepreneurial impetus unless it happens to be engaged in one of the few economic activities that benefit from a disaster, such as the development industry.
Inevitably, some businesses that bear the brunt of significant damage or indirect losses are going to fail or choose to relocate after a major disaster. This can affect the unemployment rate of the county if new businesses do not replace those that relocate. Ideally, a community would have a diverse spectrum of businesses so that if one industry sector is severely impacted by a disaster, the majority of the workforce will not be affected. However, the region served by the WRDR struggles with a lack of economic diversity, which means that in the event of a disaster the loss of a larger business could mean the loss of all the local benefits provided by that employer/industry.

The WRDR works with communities and businesses to diversify the local economy through its lending resources and its expert business advisor network. Ideally, essential service businesses that are less vulnerable to disasters should be integrated into ongoing economic development activities. Industries targeted for attraction and incentive programs after a disaster should be those that will provide a more disaster-resilient and sustainable economy for the community and are appropriate for the post-disaster circumstances.

**INFRASTRUCTURE AND PUBLIC FACILITIES**

Restoration of infrastructure and critical public facilities after a disaster is a prerequisite for recovery – one that is addressed in local government and private utility and infrastructure companies’ emergency response and short-term recovery plans. There are long-term redevelopment considerations for infrastructure restoration, however, that must be weighed in conjunction with land use, environment, housing, and economic redevelopment issues.

Taking advantage of opportunities to upgrade, mitigate, or even relocate infrastructure or public facilities after a disaster is critical. Advanced planning allows a community to make deliberate decisions about redevelopment that it may otherwise have had less opportunity to do during the post-disaster rush to rebuild. Decisions about infrastructure reconstruction will influence private redevelopment decisions, and using disaster repairs as an opportunity to include hazard mitigation allows a local government to lead by example.

There are many agencies, jurisdictions, and stakeholders involved in providing infrastructure, public facilities, and utility services. Before and after a disaster, the WRDR will work with these private and public entities to encourage them to initiate and maintain communication and coordination procedures to ensure that long-term recovery and redevelopment occurs in an efficient and organized manner. Each agency or company should have its own recovery plan; however, if any opportunities for directing redevelopment are to be pursued then coordination and communication are critical.

**Types of Infrastructure and Public Facilities to Address in Post-disaster Redevelopment Planning**

A community’s infrastructure is made up of a number of different systems and structures, each of which should be considered carefully:

**Transportation systems** – The repair of roads, bridges, railroads, airports, and public transit is essential to establishing normal operations within a community. The repair of these and other types of infrastructure is often necessary for other redevelopment efforts to take place. Throughout the region, our road systems outside our few major highways, are generally gravel and/or chip seal, both of which are difficult to maintain and prone to flooding, rockslides and other natural disasters. Post-disaster redevelopment can be used as an opportunity to modify, improve, and add to existing transportation networks. Incorporating hazard mitigation into the repair and reconstruction of transportation facilities can ensure that when disaster strikes again, the infrastructure is better able to handle the impacts.
Public facilities – Potable water, sewer, and storm water systems – Damage to potable water, sewer, and storm water infrastructure can weaken a community’s ability to recover. Like with other infrastructure, the community can take the opportunity to include hazard mitigation or other improvements during repairs. In cases of severe damage to infrastructure in highly hazardous locations, relocation could be considered. These opportunities may be missed if pre-planning is not conducted.

Power, natural gas, and telecommunications – Recovery from a disaster cannot begin until major utilities, especially electricity, are restored. Rebuilding after a disaster provides an opportunity to mitigate future hazard impacts and build back a more resilient community. Public facilities, such as schools, libraries, and government offices must be rebuilt to current building codes. However, above-code hazard mitigation may also be a good investment, and post-disaster funding sources may allow these expenditures. Some facilities in highly hazardous areas could potentially be targeted for relocation during pre-disaster planning.

Parks and recreation facilities – While parks and recreation facilities are typically not a priority for recovery, they are important for regaining quality of life as part of long-term redevelopment. Park properties also are often used in staging recovery efforts, such as temporary vegetative debris storage.

Financing Infrastructure and Public Facilities Repair
When a community starts to make decisions about which structures to relocate after a disaster or which mitigation projects it should invest in pre-disaster, they should consider funding availability. In this regard, the WRDR management team works to keep current lists of funding availability from state and federal resources for such projects and keeps such information in the hands of local officials via both public meetings and distribution of information. The Team also stands ready at all times to consult with and assist local governments in accessing such funds, as well as helping manage such funds where appropriate. Knowing where to prioritize spending requires some basic knowledge of what is covered under insurance policies, which projects will be eligible for federal reimbursement through the Public Assistance Program, which projects can be funded through grant programs, and what financial reserves can be targeted for grant matching funds or local investment. When a community begins to address its infrastructure issues as part of the initial planning process or as a pre-disaster implementation action, it can launch an assessment of county or municipal insurance policies to determine which facilities are covered and for what extent of damage. They can then use this assessment to make decisions about increasing coverage or financing repairs to uninsured structures. They can also determine whether mitigation enhancements would be covered under current policies and Public Assistance or whether additional funding would be needed.

Public Assistance: Improved and Alternate Projects
Occasionally an Applicant may determine that improvements should be made while restoring a damaged facility; or even that the public would not be best served by restoring a damaged facility or its function at all. FEMA refers to these projects respectively as improved and alternate. All requests for these projects must be approved prior to construction.

Possible Alternate Projects;
- Repair or expansion of other public facilities;
- Construction of new public facilities;
- Purchase of capital equipment
- Funding of hazard mitigation measures in the area affected by the disaster.

Possible Improved Project:
- Relocation of public facilities;
• Using improved materials;
• Expanding capacity
• Rebuilding to higher codes and standards

Conclusion:
In the event of a disaster, the WRDR is committed to:

• Providing local officials, business leaders, and other community partners with access to regional demographic, economic, and hazard vulnerability data
• Developing technical expertise and economic analysis tools for conducting initial disaster assessments and long-term economic impact analysis
• Establishing collaborative relationships with local government officials and nongovernment organizations that may provide data, funding, technical expertise, and other resources essential to intermediate and long-term economic recovery following a disaster event
• Offering grant writing expertise and technical assistance to regional and local entities, both for pre-disaster resiliency initiatives as well as post-disaster recovery efforts
• Establishing familiarity with traditional economic and community recovery funding sources, including resources for business development assistance programs, such as EDA’s Revolving Loan Fund (RLF) programs as well as private, nonprofit, and philanthropic resources
• Providing technical support to impacted businesses
• Encouraging concepts and principles of economic resiliency strategies into the existing planning and development plans and activities within the region
• Leveraging assets
• Offering a neutral forum to convene diverse stakeholders and facilitate discussion and planning initiatives around the issues of economic resiliency preparedness and recovery.