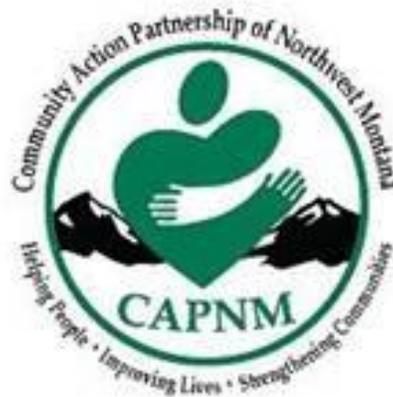


COMMUNITY NEEDS ASSESSMENT 2020

COMMUNITY ACTION PARTNERSHIP OF NORTHWEST MONTANA

CAPNM provides social services and advocacy together with local partners to alleviate poverty, improve lives and strengthen communities in Flathead, Lake, Lincoln and Sanders Counties.





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INTRODUCTION

Community Action Partnership of Northwest Montana (CAPNM) opened its doors in 1976 to serve the communities of Flathead, Lake, Lincoln and Sanders Counties. Since opening, the agency has been committed to alleviating poverty, improving lives, and strengthening communities. CAPNM believes that measurable outcomes come from the cyclical process of effective planning. This process begins with the comprehensive and ongoing assessment of community needs. As such, CAPNM completes a tri-annual community needs assessment. This evaluation is required as a recipient of Community Services Block Grant funding.

The rural nature of the area creates some inherent barriers to those served, such as limited access to public transportation, limited supportive services for employment and limited housing stock. Additionally, Flathead County serves hotspot destination area for tourism, which impacts housing and cost of living for the area while areas such as Lincoln County have a fluctuating extraction based economy that impacts community vitality tremendously. As a result, CAPNM must be a dynamic agency with a strong emphasis on data driven, intentional planning to best meet the changing needs of the community. It is critical that CAPNM utilizes information gleaned from the community needs assessment for the purpose of networking, planning and strategically providing services. CAPNM seeks to address community needs through a variety of resident-oriented strategies and initiatives that promote self-reliance and empowerment.

There are many reasons why assessment of current needs is imperative, these include:

- 1.) Identify ongoing or emerging trends.
- 2.) Evaluate the intersection of economic factors impacting people with limited incomes and access to resources available.
- 3.) To provide education to the community residents and leaders.
- 4.) To prioritize resources to areas with the greatest level of need.
- 5.) To determine agency role in addressing causes and conditions of poverty in the areas served.



ASSESSMENT METHODOLOGY

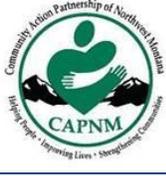
On March 15th 2020 Community Action Partnership of Northwest Montana launched the 2020 community needs assessment process. This is the same date that Governor Steve Bullock closed all Montana schools due to the Coronavirus (COVID-19). Within the week of the survey process beginning, the nation and state were severely impacted by the COVID-19 pandemic. By March 26th a shelter in place order was put into effect and as of the writing of this document four months later, closures and limitations are still greatly impacting the CAPNM service area.

As such, CAPNM relied heavily on quantitative data gathered through online and paper copy surveys, as well as targeted interviews. Town hall meetings and methodology used in previous assessment phases was not entirely available due to the limitations on travel and gatherings. During this time period a community needs assessment specific to COVID-19 and the pandemic impact in the CAPNM service area was completed. In an effort to avoid duplication, reference and excerpts from the COVID-19 needs assessment will be utilized within this document.

Initially, surveys were made available online and advertised as available through agency email, Facebook and agency website. The survey received 263 completed online results. The online results include both customer data, as well as stakeholder feedback. Additionally, 100 paper copy surveys were sent out to a randomized list of those served through CAPNM programs. Once the survey window (10 weeks) ended, analysis of survey responses took place to identify areas of focus for further analysis. At this time key informant interviews and targeted outreach took place in each of the counties covered by CAPNM to gather qualitative data to help provide context, support for the quantitative results.

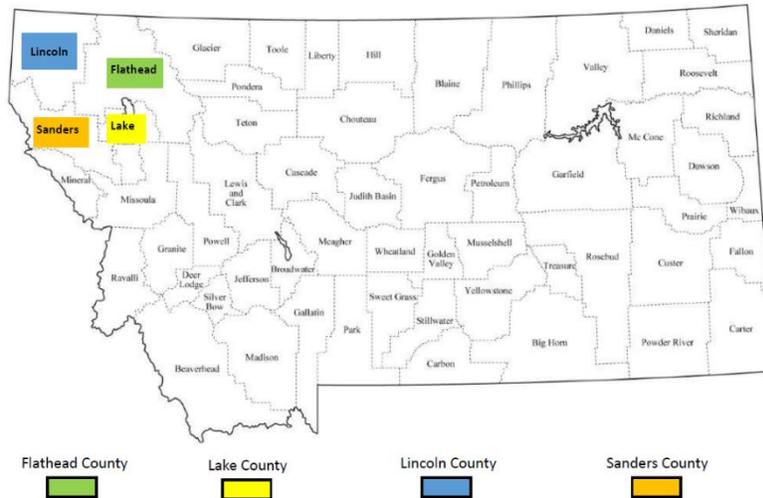
Additional information gathered from 291 anonymous client satisfaction surveys collected from 08/01/2017- 07/31/2020 (the 3-year window since last CAPNM needs assessment was completed). Also included in the assessment is the analysis of all agency calls/ referrals made through the receptionist during 2019 and a zip code analysis of service delivery distribution for CAPNM in 2018. Further state and national data was gathered to assist with full analysis of data.

Inclusion of current local services outside of the CAPNM umbrella was included for assessment.



COMMUNITY INTRODUCTION

The community assessed in this document, related to the below information, is defined as the following: Flathead County, Lake County, Lincoln County and Sanders County located within northwest Montana.



Northwest Montana Human Resources dba Community Action Partnership of Northwest Montana (CAPNM) is a Community Action Agency (HRDC District X) serving Flathead, Lake, Lincoln, and Sanders counties in Northwest Montana since 1976. Lincoln and Sanders are frontier Counties (fewer than 6 people per square mile) with limited employment opportunities and low wages. While Lake and Flathead are designated as rural Counties. The U.S. Census Bureau cites the population within the service area (2019 estimate) as 166,357. Within this region 23,163 individuals or 14% live in poverty; per 2019 Census estimate data, the national poverty rate is 11.8% (13% average for Montana). The Lake County poverty rate was 18.3%, Sanders 16%, Lincoln 20.3% and Flathead 11.2%. Earnings in the service area tend to be close to or below the median household income based upon 2018 Census data. For example, the median household income in Sanders County is 30% below the statewide average and 39% lower than the national median household income average. In contrast, Flathead County is 1% higher than the state average and 12% lower than the national average. Additionally, unemployment rates within these areas are at or above state/ national averages.



	Flathead	Lake	Lincoln	Sanders	Montana	US
Population	103,806	30,458	19,980	12,113	1,068,778	328,239,523
Number of Households	38,252	11,849	8,259	4,953	423,240	119,730,128
% of population under 18 yrs	21.7%	23.3%	17.9%	17.4%	21.4%	22.3%
% of population living in poverty	11.2%	18.2%	20.3%	16%	13%	11.8%
Median household income	\$52,966	\$45,488	\$38,287	\$36,984	\$52,559	\$60,293
% of population with a broadband subscription	81.9%	72.5%	70.9%	67.6%	78.1%	80.4%
% of residents over 16 in the workforce	62.4%	56%	46.7%	45.8%	63.1%	62.9%
Homeownership rate	72.6%	72.2%	78.3%	76.5%	67.7%	63.8%
Population per square mile	17.9	19.3	5.4	4.1	6.8	87.4

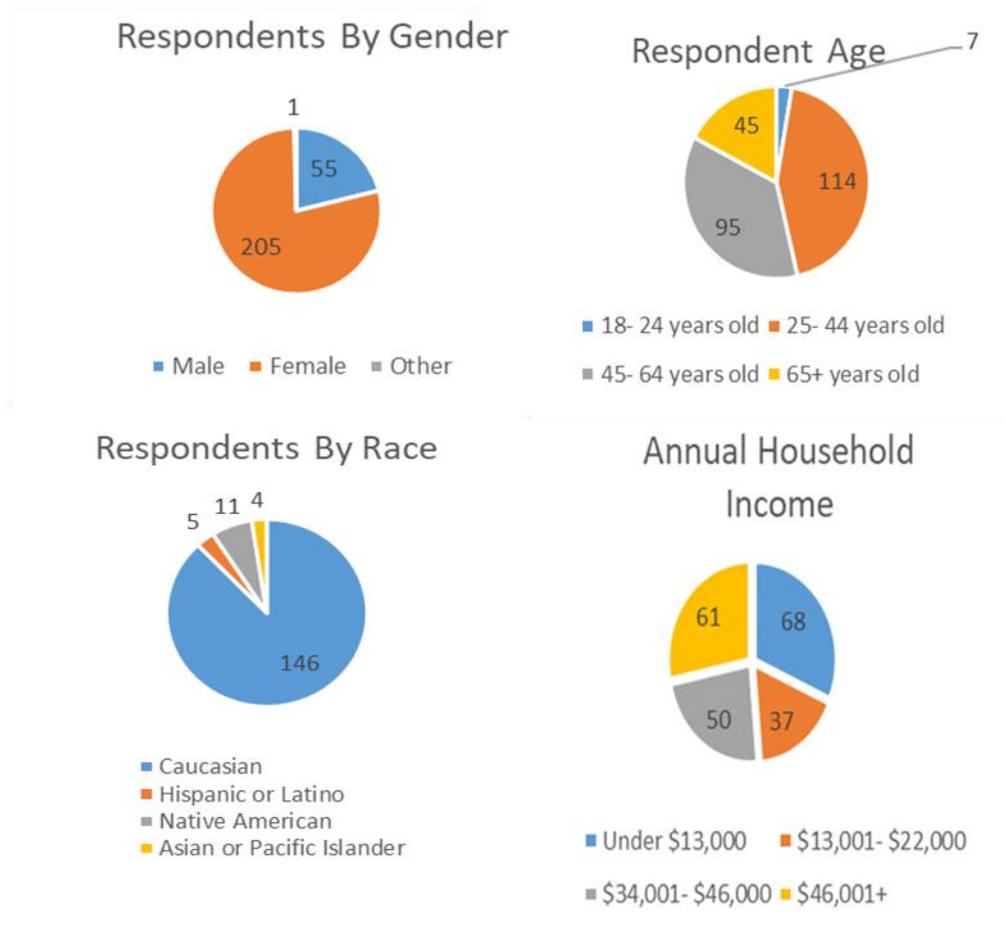
Source: U.S. Census Bureau Quick Facts: UNITED STATES." *Census Bureau QuickFacts July 1, 2019*

A comprehensive zip code analysis of 2018 agency services revealed that 7% of all households in Flathead County participated in CAPNM programming, 14% in Lake County, 17% in Lincoln County and 14% in Sanders County. An annual evaluation of services provided at the county level is completed by CAPNM in order to track any program variances. A zip code analysis of participants receiving services is done biennially, including an assessment of services delivered and community poverty rate. This helps with targeting outreach and tracking new or emerging trends.



COMMUNITY NEEDS ASSESSMENT FINDINGS

This section of the assessment will focus on providing an overview of the demographic characteristics and socio-economic factors reported by those surveyed, followed by analysis of the top noted family and community needs coupled with local secondary data and local key informant interviews. The needs assessment shall conclude with a summary outlining results.



The needs assessment survey was completed by 263 individuals, in addition to targeted key informant interviews for qualitative data collection due to the absence of Town Hall meetings as a result of COVID-19.

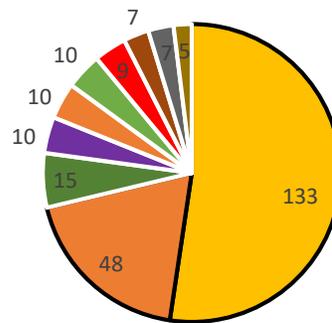
Demographically, respondents were generally Caucasian (84% of respondents; 89% of CAPNM participants in 2019), female (78% of respondents; 56% of CAPNM participants in 2019), between the ages of 25- 44 years old (43% of respondents; 26% of CAPNM participants in 2019) who report being single with no children (34% of respondents; 54% of CAPNM participants in 2019).



Further relational analysis of poverty and gender, poverty and age, and poverty and race/ ethnicity of survey respondents is located in Attachment (A).

OVERALL FAMILY LEVEL CHALLENGES AND NEED SUMMARY

Overall Top Challenges Facing Individuals



- | | |
|---|---|
| ■ Finding and maintaining safe, affordable housing #1 | ■ Good Paying Jobs #2 |
| ■ Access to behavioral health providers #3 | ■ Access to health insurance #4 (tie) |
| ■ Affordable utilities #4 (tie) | ■ Access to reliable transportation #4 |
| ■ Affordable, quality child care #5 | ■ Adequate food #6 |
| ■ Budgeting and managing money/ credit/ debt #6 | ■ Access to supports for older residents #7 |

#1 FAMILY LEVEL CHALLENGE:

Finding and maintaining, safe affordable housing:

51% of all respondents report that finding and maintaining safe affordable housing was the top family level need. (56% of respondents are homeowners, 29% are renters and 10% are doubled up or homeless).

- Of the respondents who reported housing as the primary family level barrier, 80% indicated that a lack of community housing stock for safe and affordable units was the cause of the need.
 - Per Point-In-Time homeless survey data for 2020, 15% of the homeless population in the State of Montana resides within the CAPNM service area.
 - Based upon US Census ACS 2018 data analyzed by Apartment List 28.96% of renters in the Flathead County are severely cost burdened with housing meaning they pay more than 50% of household income to monthly rent; the average in the state are 23.3%. This is higher than communities of similar size, such as Missoula County which reports 25.3% of renters being severely cost burdened or Gallatin County at 24.8%.



- National Low Income Housing Coalition reports that the for renters in Flathead County, they would have to work 65 hours a week at minimum wage to cover the average cost of a one-bedroom unit (59 hours in Lake County, 51 hours in Sanders County, 52 hours Lincoln).
 - Demographically, female respondents in two person households without children reported lack of finding and maintaining housing as the top family level need
 - Respondents report that “Rent is higher than wages.” “There is no low income housing in Kalispell” “I feel like it [biggest challenge to families/ individuals in your community] is both housing and good paying jobs right now.” Also noted was the need for increased subsidies for housing.
 - Call activity and referrals made by the CAPNM receptionist were tracked for 7 months in 2019. Housing was the top recorded service in which people sought assistance. Of the 1,965 points of contact recorded, 46% were related to housing assistance with 27% of those indicating that they were experiencing housing instability. (Low Income Energy Assistance was the second most sought service based upon call activity but has the largest number of enrolled participants of any CAPNM program). Attachment (B) contains additional referral summary information.
 - Key informant interviews indicated that “There doesn’t seem to be a lack of housing, the problem is affordable housing!! Two main barriers we see are lack of rental history and some type of court history (any type of felony).” Also noted was “Evictions are like musical chairs here, people are constantly moving in and out of housing or worse moving to motel rooms or monthly rental spots for campers that are unaffordable and keeping them in a circle of never being able to save up enough for rent and security deposit.”

Current Community Resources Available: Volunteers of America (Veteran Families), Neighbors in Need (small utility assistance), Ray of Hope (limited benevolence fund to assist with housing expenses), Helping Hands (limited funding for small assistance to Lake County households), United Way (COVID-19 related assistance for all 4 counties served by CAPNM), Ronan Housing Authority, Whitefish Housing Authority, Salish Kootenai Housing Authority. Temporary shelter is available for households who are homeless in Flathead County, as well as transitional housing options. Homeless shelters are not available in Sanders, Lake or Lincoln County, however emergency options for those fleeing domestic violence are available within the community.

#2 FAMILY LEVEL CHALLENGE:

Employment:

18.4% of respondents have identified that access to good paying jobs was the top challenge facing families and individuals.

- Mass job loss has impacted this service area significantly. For example, per Montana Department of Labor and Industry, the week ending on April 4, 2020 had 3,293 initial



unemployment claims in the Flathead County compared to 122 initial claims the same week in 2019. Similarly, Lincoln County had 441 initial claims for the week of 04/04/20 compared to just 15 initial claims the week of 04/06/2019 (Sanders County had 189 in 2020 versus 7 in 2019; Lake County had 420 in 2020 versus 20 in 2019).

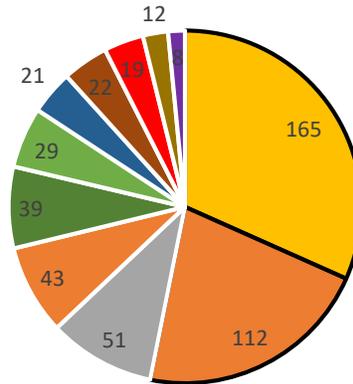
- Call activity and referrals made by the CAPNM receptionist were tracked for 7 months in 2019. Housing was the top recorded service in which people sought assistance. Of the 1,965 points of contact recorded, 13% were seeking information regarding CAPNM Employment and Training Attachment (B) contains additional referral summary information.
- Respondents report “Jobs are plentiful, the hours at each job are not.”
- Key informant interviews indicate “Lack of education and training” as a factor impacting employment. Additionally, key informants noted that “Much of Kalispell is box stores and many of them do not need to pay much above minimum wage in order to have interested employees. ‘Blue collar jobs’ that don’t require a college education don’t exist in high numbers here.”
 - Analysis of educational attainment level in service area indicates that these qualitative notes provided by key informants can be substantiated with quantitative data from CARES Engagement Network. Areas within Lincoln County is viewed as a vulnerable population with 23% of the community living in poverty and 15.02% of the population having less than a high school diploma. Same is true for areas within Sanders County where poverty is 31% and 14.29% of the population have less than a high school diploma.
 - US Census data indicates that while the national average for Bachelor’s Degree or higher for adults 25+ is 31.5% (31.2% state average), all counties within the service area covered by CAPNM falls short of this average. Sanders County having only 17.1% with a 4-year degree or more, Lake County 28%, Lincoln County 20.2% and Flathead County at 29.9%.
 - That national Center for Education Statistics published 2003 data showing that 12% of Lincoln and Sanders County population over 16 years of age lacked basic prose literacy skills (8% in Flathead County and 10% in Lake County).

Current Community Resources Available: Vocational Rehabilitation (State of MT retraining and job skill development activities), Job Service (resume classes, employment experts), Workforce Innovation and Opportunity Act Adult Program, Workforce Innovation and Opportunity Act Youth Program, Supported Employment. Vocational training programs are offered through Flathead Valley Community College, Salish Kootenai Community College.



OVERALL COMMUNITY LEVEL CHALLENGES AND NEED SUMMARY

Overall Top Challenges Facing the Community



- Lack of safe affordable housing #1
- Not Enough Good Paying Jobs #2
- Lack of behavioral health or mental health services #3
- Lack of transportation options #4
- Lack of quality childcare resources #5
- Not enough services for older residents #6
- Lack of food resources #7
- Lack of money management skills #8
- Utility and water expenses #9
- Lack of schooling options #10
- Lack of healthcare resources #11

#1 COMMUNITY LEVEL CHALLENGE:

Lack of safe, affordable housing:

63.71% of all respondents report that finding and maintaining safe affordable housing was the top family level need. (56% of respondents are homeowners, 29% are renters and 10% are doubled up or homeless).

- Of the respondents who reported housing as the primary family level barrier, 80% indicated that a lack of community housing stock for safe and affordable units.
 - Per national Low Income Housing Coalition 2020 Montana Housing profile, Montana is short 19,589 affordable and available rental homes for tenants below 30% of Area Median Income (or extremely low income).
- Demographically, female respondents in two person households without children reported lack of finding and maintaining housing as the top family level need



- Respondents report that “Rent is higher than wages.” “There is no low income housing in Kalispell” “I feel like it [biggest challenge to families/ individuals in your community] is both housing and good paying jobs right now.” “Low income or fixed income individuals have a hard time finding affordable housing in our area and are forced to live in substandard housing.”
- When key informants were asked about the implications of housing costs on the community, the following was reported “High housing costs creates an environment where only the high income people can afford to live here. It affects our workforce because employers in service and tourism rely on a workforce that cannot afford our current housing prices.”
- Additionally, some key informants noted limited public transportation as a factor impacting housing within the community “Our public transportation system lacks connections to the outlying communities which are also some of the most affordable areas.”

#2 COMMUNITY LEVEL CHALLENGE:

Employment:

43.24% of respondents report the community lacks good paying jobs.

- Mass job loss has impacted this service area significantly. For example, per Montana Department of Labor and Industry, the week ending on April 4, 2020 had 3,293 initial unemployment claims in the Flathead County compared to 122 initial claims the same week in 2019. Similarly, Lincoln County had 441 initial claims for the week of 04/04/20 compared to just 15 initial claims the week of 04/06/2019 (Sanders County had 189 in 2020 versus 7 in 2019; Lake County had 420 in 2020 versus 20 in 2019).
- Respondents report “Jobs are plentiful, the hours at each job are not.”
- Key informant interviews reveal that “The community has a lack of skilled workers because we are a tourist destination, we have an overabundance of lower paying service jobs.” “[A barrier impacting people obtaining a good paying job is] lack of skills and training to meet the employer needs.” When asked what a ‘good paying job’ in the area would be respondents stated \$15+ per hour. It was further noted by key informants that “Housing costs affect business costs. The cost of doing business increased when employers have to pay high costs to rent or own their facility. When expenses are high they have to pay lower wages.”
- Key informants were asked how best to connect job seekers with good paying jobs, the following was shared “As a community we need to find ways to train our local workforce for employer demands. Short term trainings seem to work best for job seekers but the options are limited to CDL and C.N.A.” “I think the community lacks good paying jobs in part because our work force lacks a higher education.” “I think a good paying job is one that allows people to pay for their rent and food and clothing. I think it is difficult for many people to reconcile getting a better paying job that will disqualify them for low-income services vis-à-vis keeping a low paying job but being able to have health insurance or food assistance.”



SUMMARY:

Analysis of the qualitative and quantitative needs assessment data yielded clear results. Housing security and lack of adequate employment opportunities are the top barriers facing at both the family and community level. The causes of poverty and the impact of those causes on the identified needs were evaluated. Specifically, low literacy rates, low educational achievements and a lack of access to training based upon employer needs were evaluated. These were all noted as barriers to self-sufficiency that impact the CAPNM service area. Additionally, the conditions of poverty such as lack of affordable housing were examined. While these are the top items reflected as needs at both the community and family level, it must also be noted that additional needs such as barriers to transportation, utility and water bill expenses, lack of schooling and lack of money management were noted. Many of the additional needs identified are related to or impacted by housing and employment. Most are found to be causes and conditions of poverty when evaluated.

CAPNM works to provide programming and partnerships to help support households in obtaining or maintaining safe, affordable housing. Additionally, work is done in programs such as Low Income Energy Assistance Program, which help reduce the energy burden of households, thus allowing for more of the household income to be directed towards housing expenses. From homelessness to homeownership and beyond, CAPNM has created a service menu with housing resources for community members. On the community level, the agency owns 6 apartment complexes with long-term commitments to keep the units affordable. The agency also works with community partners to streamline services in order to reduce duplicative efforts and increase efficiency. Projects such as Housing is Healthcare, Homebuyer Education and Institutional Release Program are built upon collaborative partnerships within the community. Leveraging existing community resources to optimize services makes sense for those

Employment and Training services are offered through CAPNM, as well as partnerships with the Job Service. The underlying cause of poverty noted in regards to lack of living wage job, was noted to be lack of education and limited employment sectors. CAPNM currently operates the Pathway's program which allows for continued education, assistance with obtaining a high school equivalency degree and access to specific vocational certification programs such as 'Certified Nursing Assistant'. Additional elements of support provided by the agency, includes tools needed for employment (i.e. – supplies, obtaining identification, work appropriate clothing, bus vouchers).

The survey completed online helped customers provide input as to how CAPNM can best serve the community moving forward. The top noted areas were in publicizing services more and building additional community partnerships to assist with delivering services. In doing so, it would allow for strategic growth and maximizing impact. In addition to using this survey data to help with future planning, CAPNM has evaluated internal capacity, current programming and the agency mission as a step towards future planning.



Attachment (A):

Gender	Age	Annual Income	Race/ Ethnicity	Top 3 Family Level Needs	Top 3 Community Level Needs
Female Respondents	42% 25- 44 years old 38% 45- 64 years old 16% over 65 years old	25% below \$13,000 50% \$13,000-\$46,000 25% over \$46,000	86% Caucasian 3% Hispanic or Latino 9% Native American 1% Asian or Pacific Islander	Finding and maintaining safe, affordable housing (1) Good paying jobs (2) Access to behavioral health/ mental health providers (3)	Lack of safe and affordable housing (1) Not enough good paying jobs (2) Lack of behavioral health/ mental health providers in the community (3)
Male Respondents	51% 25- 44 years old 27% 45- 64 years old 22% over 65 years old	31% below \$13,000 21% \$13,000-\$34,000 26% \$34,001-\$46,000 20% over \$46,000	76% Caucasian 2% Hispanic or Latino 16% Native American 5% Asian or Pacific Islander	Finding and maintaining safe, affordable housing	Lack of safe and affordable housing
Other Respondents	100% 45- 64 years old	100% over \$46,001	100% Caucasian	Access to supports for older residents	Public transportation/lack of transportation resources for residents



2020 COMMUNITY NEEDS ASSESSMENT

Annual Income	Age	Gender	Race/ Ethnicity	Housing Status	Top Family Level Needs	Top Community Level Needs
Under \$13,000	7% 18-24 years old	75% Female	78% Caucasian	Rental home (43%)	Finding and maintaining safe, affordable housing (1) Good paying jobs (2) Affordable utilities and water (3)	Lack of safe and affordable housing (1) Lack of good paying jobs (2) Not enough services for older residents (3)
	40% 25-44 years old	25% Male	1% Hispanic or Latino	Own home (18%)		
	28% 45-64 years old		21% Native American	Doubled up, homeless or shelter (22%)		
	25% over 65 years old					
\$13,001-\$22,000	51% 25-44 years old	31% below \$13,000	76% Caucasian	Own home (42%)	Finding and maintaining safe, affordable housing (1) Good paying jobs (2) Affordable, quality child care (3)/ Health insurance and regular health care (3)	Lack of safe and affordable housing (1) Lack of good paying jobs (2) Lack of food resources (3)
	27% 45-64 years old	21% \$13,000-\$34,000	2% Hispanic or Latino	Rental home (36%)		
	22% over 65 years old	26% \$34,001-\$46,000	16% Native American	Doubled up, homeless or shelter (14%)		
		20% over \$46,000	5% Asian or Pacific Islander			
\$22,001-\$34,000	3% 18-24 years old	80% Female	82% Caucasian	Own home (48%)	Access to supports for older residents	Public transportation/lack of transportation resources for residents
	43% 25-44 years old	20% Male	8% Hispanic or Latino	Rental home (38%)		
	35% 45-64 years old		8% Native American	Doubled up, homeless or		

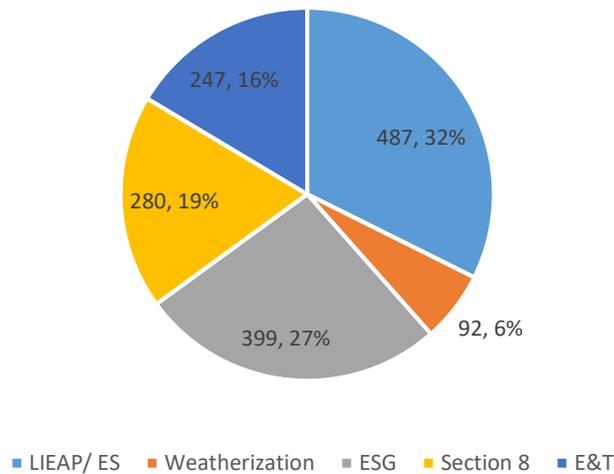


2020 COMMUNITY NEEDS ASSESSMENT

	20% over 65 years old			shelter (10%)		
\$34,001-\$46,000	54% 25-44 years old 36% 45-64 years old 10% over 65 years old	72% Female 28% Male	80% Caucasian 2% Hispanic or Latino 10% Native American 8% Asian or Pacific Islander	Own home (80%) Rental home (20%)	Finding and maintaining safe, affordable housing (1) Good paying jobs (2) Lack of transportation resources (3)/ Lack of behavioral health and mental health providers (3)	Lack of safe and affordable housing (1) Not enough good paying jobs (2) Lack of behavioral health/ mental health providers in the community (3)/ Lack of public transportation (3)

Attachment (B)

May-December 2019 Referral by dept or program based upon internal tracking documents





Data Sources

- U.S. Census Bureau Quick Facts: UNITED STATES.” Census Bureau QuickFacts
<https://www.census.gov/quickfacts/fact/table/flatheadcountymontana,lakecountymontana,lincolncountymontana,sanderscountymontana,MT,US/PST045219>
- National Low Income Housing Coalition: “Out of Reach 2020: Montana”
<https://reports.nlihc.org/oor/montana>
- National Center for Education Statistics: “State and County Estimates of Low Literacy”
<https://nces.ed.gov/naal/estimates/StateEstimates.aspx>
- “2019 Cost Burden Report: Half of Renter Households Struggle With Affordability” Salviati, Chris
<https://www.apartmentlist.com/research/cost-burden-2019>
- National Low Income Housing Coalition: 2020 Montana Housing Profile
https://nlihc.org/sites/default/files/SHP_MT.pdf
- CAPNM Customer Survey results, 2019 Annual Report (CAPNM data), Referral and inquiry assessment (internal), COVID-19 Community Needs Assessment CAPNM