Community Action Partnership of Northwest Montana

Helping People...

Improving Lives...

Strengthening Communities...

A proud member of the National Community Action network since 1976

Annual Report 2009-2010
Message from the Executive Director

The past year has been simply amazing – with next year expected to be just as prolific. The Community Action network has had to hit the ground running to manage and effectively utilize the federal American Recovery and Reinvestment Act (ARRA) funds through their weatherization, employment and training, job creation, and homeless prevention and rapid re-housing programs. Community Action Partnership of Northwest Montana (CAP) was indeed able to prepare for the increase of funding and the astounding 130% increase in area residents served.

As much as ever before, there remains more to be done. Job creation and workforce training continues to be a vast need in all of Northwest Montana. Through phenomenal partnerships with city and county government, local businesses, Flathead Valley Community College and fellow area non-profits, CAP has been able to provide services to stabilize families hardest hit by the economic recession, but we are keeping our view on new ventures and ways to keep strengthening our communities.

This year CAP was able to bring the Flathead Valley its first annual Project Homeless Connect, in partnership with Samarian House. The face of poverty has changed, and the community truly stepped forward to help their friends and neighbors. We are incredibly grateful for our private foundation funders, as well as the unparalleled opportunities that we have to work with the state. We have been trusted with precious resources to try to alleviate desperate circumstances, and we look forward to making even more of a difference in the future.

Douglas D. Rauthe
Executive Director

Message from the President

Unbelievable challenges were faced head on this year, at Community Action Partnership of Northwest Montana (CAP) as well as throughout the nation. This agency is moving forward with incredible enthusiasm to improve and address community needs, and each of CAP’s staff deserves recognition and thanks for all their dedication and hard work “to help people, improve lives, and strengthen communities.”

In the hard times we’ve experienced over the last couple of years, it is so inspiring that agencies like CAP take on new projects to stabilize the local community, such as the partnership between CAP and the City of Kalispell for the creation of the Northwest Montana Community Land Trust, Inc. It is this kind of forward thinking that will best serve CAP’s clients and help re-instill the community’s sense of hope that change is on the horizon.

As Community Action Partnership of Northwest Montana’s Board and staff move into 2011, it will be motivating to see how the next stage of the strategic plan is tackled and how each issue will be addressed. CAP has done an exceptional job handling the ARRA funds, and I’m confident that it will continue with that same commitment with future funding. CAP will also embark on a nine month, agency-wide assessment to know exactly where it stands on a holistic, service-based level. CAP is a well-run agency that serves as a model to others in the state and nation. It is a great privilege to serve on the Board of Directors.

Faith Hodges
President, Board of Directors
Weatherization pays both immediate and long-term dividends, which is why it was initially funded $5 billion dollars by President Obama’s administration and the American Recovery and Reinvestment Act (ARRA). The achievements of Montana weatherization crews have gained National attention, and locally CAP’s Weatherization program received a visit from Governor Brian Schweitzer.

When a home qualifies for Energy Assistance, it is eligible for Weatherization services. Weatherization reduces high energy costs by installing wall, attic and floor insulation, improving furnace efficiency, and reducing air infiltration. CAP also has an extensive Client Education Program. The process begins with an energy audit, which includes a pre- and post-blower door test and an in-depth client education questionnaire. The Energy Auditor checks insulation levels, tests all heating equipment for safety and efficiency, and installs compact fluorescent light bulbs and water saving devices.

Homes are prioritized by the amount of annual income spent on heating bills. Special consideration is given to emergencies or elderly and disabled individuals. Funding comes from The Department of Energy, Low Income Energy Assistance Program, Northwestern Energy and Bonneville Power Administration.

There are approximately 3,500 households currently on the priority list for this service area. CAP will weatherize approximately 330 homes in the upcoming year. The state average for percentage of energy savings after weatherization is about 19% per year.

At a Glance...

- Locally: 341 homes were made more energy efficient, safe and decent at an average cost of $4,068 per home.
- Statewide: 2,656 homes were weatherized. Of those 37% were occupied by persons with disabilities, 31% by families with children, and 27% by senior citizens.
- The average annual cost savings per household is $485.

Senior Home Rehabilitation

The Senior Home Rehabilitation Program helps senior citizens, age 55 or older, make health and safety improvements to their homes. This program helps seniors stay in their communities and live in their own homes for as long as possible. Six homes were made safe and accessible.

Some improvements are: new roofs, heating systems, ramps, stairs and platforms, insulation, foundation stabilization, septic upgrades, electrical upgrades, plumbing, new windows. To pay for these repairs, the homeowner receives a no-interest loan up to $20,000. The loan doesn’t have to be repaid until the home sells, or the homeowner no longer resides in the house.
Energy Assistance Programs

The Low Income Energy Assistance Program (LIEAP) assists eligible low income households by subsidizing a portion of their primary heating costs during the winter heating season, which runs from October to April each year. Eligibility is based primarily on family size and income; payments are made directly to local utility companies and fuel vendors.

To extend the program, CAP also leverages approximately $355,000 each year. Assistance to low-income customers in the form of grants, discounts, and fee waivers is made available through the generosity of the utility companies and fuel suppliers we partner with. In addition, CAP provides extensive education and materials to help customers lower their home heating costs.

Energy Share of Montana is designed to be a one-time emergency alleviation program. Eligibility for Energy Share is not determined solely on income, but also on the extenuating circumstances a household is facing. Primary funding for this program comes from USB contributions from utility companies, donations from private individuals and corporations, and repayments from previous recipients. It is considered a fund of last resort; therefore, other avenues of assistance must be pursued prior to consideration for Energy Share.

Warm Hearts and Warm Homes

Responding to Governor Brian Schweitzer’s Call to Service, CAP’s energy departments continue to rise to the challenge of helping even more of our neighbors to stay warm and safe in our communities. The Energy Ombudsman Program provides services that identify and address emergency energy heating situations as well as enable households to reduce their energy burdens. The program assists households whose annual incomes are at or below 200% of poverty. The in-house Ombudsman promotes community awareness of need, helps find resources, rallies community volunteers for specific projects and helps people find and access energy-related tax credits.

The Warm Hearts and Warm Homes Program provides education materials to clients on how to save energy and improves energy efficiency by installing low/no cost weatherization materials, such as water heater blankets, caulking on windows and doors, plastic sheeting for windows and compact fluorescent light bulbs.

Emergency Shelter Grant Program

The Emergency Shelter program provides limited funding for provision of essential services to homeless people, such as payment of maintenance and operating costs to shelters and implementation of homeless prevention activities. CAP partners with other nonprofit agencies in all four counties for the provision of these services.

At a Glance...

- 4,841 households in our four counties received $3.7 million in Energy Assistance.
- 304 families in crisis were assisted with over $88,000 through Energy Share.
- 46 homes received new, energy efficient refrigerators through Energy Share.

At a Glance...

With the phenomenal assistance of the Montana Conservation Corps, CAP served 181 households with this wonderful program.

At a Glance...

Over 1,700 people in danger of homelessness received services to increase their stability and help them remain in their home and communities.
With a local median income of $55,600 for a family of four, and the median home sales price at $200,000 in 2010, typical working families have been priced out of the housing market in this area for many years.

Families below the median income, which includes the majority of the families served by CAP, are increasingly unable to find decent, safe and sanitary housing. Mutual Self-Help Housing is a very effective way for hardworking families to move into homeownership.

Instead of a cash down payment, families contribute “sweat equity,” working a minimum of 35 hours per week under qualified supervision to build all the homes in the group. This neighbors helping neighbors approach ensures that no one moves into the new homes until everyone moves in, which builds social networks, and helps form safe, stable neighborhoods.

Families’ total contribution accounts for approximately 65% of the labor needed to construct the homes. The program is targeted to families earning 80% or less of the area median income (AMI), currently $44,550, with many of the families at or below 50% of AMI, currently $27,844. These figures are both for a family of four.

Ashley Stout is a single mother of a toddler and a newborn, and she feels that Mutual Self-Help Housing is the best thing she’s ever done for her family. Being in the program put them in a home, away from the kind of instability of moving from apartment to apartment she grew up with.

She found out about the program through her co-worker and was encouraged to apply. They ended up on the same build and live two houses apart from each other. Having just graduated from high school, Ashley doesn’t see how she would have otherwise afforded a home of her own without the assistance of the Mutual Self-Help Housing Program.

There truly is pride in ownership with this program. “It really is empowering to know I’ve done this on my own, and that I have provided the kind of stable future for my children I always dreamed of,” states Ashley with a smile.
Courtyard Apartments

In a partnership with the City of Kalispell, 16 of the 32 units are operated by CAP as transitional living units for people who have been homeless. Tenants are involved in a comprehensive case management and referral program, with the ultimate goal of achieving self-sufficiency. The remaining 16 units are owned by the City of Kalispell and managed by CAP as permanent low-income housing.

Residents can also utilize public assistance programs. Direct supports can include education and training, medical, transportation, child care, and employment assistance. Each year the Courtyard graduates over 80% of its participants into permanent housing. This year 34 previously homeless families were assisted through Courtyard Apartments.

Section 8 Housing Program

The HUD Section 8 Rental Voucher is the federal government’s major program for assisting very-low income families, the elderly, and the disabled to rent decent, safe and sanitary housing in the private market. Since rental assistance is provided on behalf of the family or individual, participants are able to find and lease privately owned housing, including single-family homes, townhouses and apartments. Participants select housing that meets program requirements and are not limited to units located in subsidized housing projects. CAP administers the Section 8 Rental Voucher Program locally for the Montana Department of Commerce. A family must complete an application and, if eligible, are placed on a waiting list.

Case Management

Case Management provides an alternative to expensive nursing home placements. Home and Community Based Services cost significantly less than nursing home placement, and allowed 220 people to stay in their own homes this year, when they would otherwise be unable to cope with the requirements of daily living.

The benefits to families and to the community of having elders stay in their homes are enormous, but the actual savings to taxpayers are also significant: a total of $7 million saved in CAP’s four-county service area in one year alone. The program pumps over $2.4 million per year into the local economy, creating many jobs.

Personal Touch Home Care

Personal Touch Home Care is available to people who need short- or long-term help with daily living activities. Trained attendants provided personal care and homemaking needs to individuals at risk of institutionalization. Services can include bathing and grooming assistance, meal preparation, light housekeeping and supervision, transportation, and medical reminders. CAP also provides Homemaker and Respite services to senior citizens through a contract with the Flathead County Area Agency on Aging.
Employment and Training

**WoRC - The Work Readiness Component of public assistance** is designed to promote employment and self-sufficiency under Welfare Reform through intensive case management, including job search skills, job readiness training, work experience, and a series of classes designed to address barriers to employment. The Office of Public Assistance (OPA) refers participants, and the agency provided contract services to 273 people through this program.

**State Displaced Homemakers Program** - assists people 18 and older in finding employment and achieving economic security. Individuals who have been providing unpaid services to family members and who have been dependent either on the income of another family member or public assistance qualify for this program. Individually designed programs stress self-image enhancement, career assessment, on-the-job training and job search assistance. CAP was able to serve 16 people with this program.

**Workforce Investment Act – Adult** - serves people age 18 and over. A mix of services can be used to improve the employment prospects of the participant. These include job assessment, vocational exploration, remedial education, job skills training, and job search assistance. CAP served 55 people with this program.

**Workforce Investment Act – Youth** - A major emphasis of this program is to keep youth in or return them to school. The program serves eligible youth 14 to 21 years of age and provides job placement for those wanting to enter the labor market. Services include objective assessment, occupational skills training, work experience and limited internships. CAP served 52 youth with a variety of critical services and supports.

**At a Glance...**

Staff work with participants to address difficult barriers. This year:

- 10 people received their GED
- 400 people found affordable daycare
- 450 people achieved reliable transportation
- 250 previously unemployed people achieved paying jobs partially due to these supports.

**Breaking the Cycle**

When Savanna Lewis became a newly single mother of a toddler and newborn, she had no source of income, and her previous work skills were limited. She applied at the OPA and started CAP’s WoRC program, gaining work experience and doing job searches. Savanna enrolled in classes at Flathead Valley Community College (FVCC), working towards a career in the dental field.

Through FVCC she found affordable child care at the Early Childhood Center. Savanna has been able to use the skills, such as data entry, organization, reception and clerical skills, she learned and was hired as an Administrative Assistant in CAP’s Employment and Training department. She is aspiring to become a first time home buyer, gain more office experience and enjoy time with her kids.

**AMERICAN RECOVERY & REINVESTMENT ACT (ARRA) PROGRAMS** - ARRA funds supported three Employment and Training programs: ARRA Adult, ARRA Youth, and the Supplemental Employment Plan (SEP). Each program had the similar goal of providing employment & training services to support entry or re-entry into the workforce. Training services may include a paid work-experience or occupational skills training. CAP concentrates on finding opportunities in areas that will improve our environment and promote the health and well being of our communities.

ARRA Youth was designed to help develop positive work habits and assume the responsibilities of maintaining a job, while SEP provides the opportunity to achieve economic self-sufficiency through entry into unsubsidized employment at approved Work-sites that have the ability to train someone and give them the unique opportunity to learn while being paid during the work experience.

Through these ARRA Programs: 48 people received services through SEP, 30 adults received services through ARRA Adult, and 77 youth received services through ARRA Youth.
Free to Choo$e

Free to Choo$e financial literacy empowers people to take charge of their economic future and lead the financial lives they choose. The program has three critical components: education, mentor support, and access to credit.

Since the program began in January of 2008, 179 adults and 34 youth have graduated from the program. Most families choose to work with a mentor for 1 year, and also open savings, checking, and revolving lines of credit. Measurable outcomes include: attendance, graduation, current/late payments on credit lines, credit scores, decrease in debts/collections, decrease in using payday lending, and self- and mentor reports on perceptions of financial well-being.

Free to Choo$e is the result of an incredible partnership with Park Side Federal Credit Union. Other valued partners include Montana Legal Services Association, Montana Credit Unions for Community Development and Faith Lutheran Church. There is high demand for the program, and CAP plans to expand to Lake, Lincoln and Sanders Counties soon.

Neighborhood Stabilization

A Community Land Trust (CLT) is an entity, typically a non-profit organization, that acquires and retains ownership of the real property and, in effect, sells the improvements via a 99-year ground lease to a homeowner. This arrangement between the owner and the CLT protects housing affordability by ensuring that the housing is made affordable to low- to moderate-income persons upon the sale of the property.

By design, the CLT is committed to preserving the affordability of housing and other structures – one owner after another, one generation after another, in perpetuity. The City of Kalispell, in partnership with CAP, applied for Neighborhood Stabilization Funds. This federal program was designed to stabilize communities hit hardest by foreclosure. The program was realized locally in October 2009 with an allocation of up to $4 million dollars. This allowed for the purchase and redevelopment of 16 abandoned and foreclosed homes that have been placed in the Northwest Montana Community Land Trust, and will be sold to first time homebuyers within the City of Kalispell.

Project Homeless Connect

The First Annual Project Homeless Connect, June 9th 2010, was co-sponsored by CAP and Samaritan House. Community partners and resources gathered under one roof, for one day, to create a “one stop shop” to support our homeless individuals and families and those at risk of homelessness. There were 60 food baskets, 19 birth certificates, 9 photo ID’s, 62 gas vouchers and 10 Eagle Transit bus passes were received by participants. Books, school supplies, dog collars, leashes, dog and cat food, clothing, diapers, baby formula, blankets, sleeping bags and lots of hugs were also given out!!

“At a Glance...

160 people received immediate assistance, of which 65% were families.

“I was crying when I came in, but by the time I left I was filled with faith,” one participant stated. It was a remarkable day that speaks to the strength of community.
As a Certified Housing Counseling Agency, we provide comprehensive housing information and education to first time homebuyers on the preparation and steps necessary to buy a home, post-purchase education, and assistance to people who are at risk of foreclosure.

The Certified Education course is a program for new and experienced homebuyers. Participants find out the pros and cons of homeownership and how to make their dream come true. Topics include: budgeting, credit records, types of loans, and applying for a mortgage, defining terms like pre-qualify vs. pre-approval, realtor, and buyer/seller representation. This class is required for USDA Rural Development and many other lending programs.

The Homelessness Prevention and Rapid Re-Housing Program is an ARRA initiative, that provides financial assistance and services to prevent individuals and families from becoming homeless and help those who are experiencing homelessness to be quickly re-housed and stabilized.

During the first year of the program, legal services (civil only) were provided in the following areas: family law, domestic violence, landlord tenant law, social security disability and other public benefits, consumer issues including bankruptcy, and housing discrimination and other civil rights.

It is a staggering statistic that over 25% of eligible households in CAP’s service area still do not file for the Earned Income Tax Credit. Based on Census and IRS data, millions of dollars are going unclaimed in this area each year. Together with the Tax Help Montana, AARP and the Montana Credit Unions for Community Development, CAP continues to assist area residents with tax preparation and accessing tax credits.

The Homelessness Prevention and Rapid Re-Housing Program is an ARRA initiative, that provides financial assistance and services to prevent individuals and families from becoming homeless and help those who are experiencing homelessness to be quickly re-housed and stabilized.

This program is intended to target individuals and families who would be homeless without assistance. The funds provide a variety of assistance, including: short-term or medium-term rental assistance and housing relocation and stabilization services, including such activities as mediation, credit counseling, security or utility deposits, utility payments, moving cost assistance, and case management.

It is a staggering statistic that over 25% of eligible households in CAP’s service area still do not file for the Earned Income Tax Credit. Based on Census and IRS data, millions of dollars are going unclaimed in this area each year. Together with the Tax Help Montana, AARP and the Montana Credit Unions for Community Development, CAP continues to assist area residents with tax preparation and accessing tax credits.
## Statement of Financial Position

**As of December 31, 2009**

### Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Cash Equivalents</td>
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<tr>
<td>Investments</td>
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<td>Accounts Receivable</td>
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<td>Prepaid Expenses</td>
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<td>Loans Receivable (Net)</td>
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<td>Equipment (Net)</td>
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<td>Land and Buildings (Net)</td>
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<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$6,857,016</strong></td>
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### Liabilities

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<td>Trade Accounts Payable</td>
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<td>Due to Grantor/Funds Held in Trust</td>
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<td>Salaries and Compensated Absences Payable</td>
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<td>Long-Term Debt</td>
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<td><strong>Total Liabilities</strong></td>
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### Net Assets

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</tr>
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<tbody>
<tr>
<td>Unrestricted</td>
<td>$3,554,587</td>
</tr>
<tr>
<td>Temporarily Restricted</td>
<td>$16,228</td>
</tr>
<tr>
<td><strong>Total Net Assets</strong></td>
<td><strong>$3,570,815</strong></td>
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</table>

**Total Liabilities and Net Assets** $6,857,016

## Statement of Activity

**For the year ended December 31, 2009**

### Unrestricted Net Assets

<table>
<thead>
<tr>
<th>Revenue</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Operating Revenues</td>
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<td>Unrestricted</td>
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<td>Contributions</td>
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<td>Sale of Land to Mutual Self-Help Families</td>
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<td>Contributions</td>
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<td>Interest</td>
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<td>Other</td>
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<table>
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<tr>
<th>Expenses</th>
<th>Amount</th>
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<tr>
<td>Operating Expenses</td>
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<td>Microbusiness Finance</td>
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<td>Community Services</td>
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<td>Energy Programs</td>
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<td>Job Training Programs</td>
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<td>Housing Programs</td>
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<td>In-Home Assistance Programs</td>
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<td>Administration</td>
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<td><strong>Total Expenses</strong></td>
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**Increase in Unrestricted Net Assets** $286,418

### Temporarily Restricted Net Assets

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<td>Net Assets Released From Restrictions</td>
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<td><strong>Decrease in Temporarily Restricted Net Assets</strong></td>
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**Net Assets at Beginning of Year** $3,287,925

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<td><strong>Total Net Assets at Beginning of Year</strong></td>
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**Net Assets at End of Year** $3,570,815

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## Audited financial statements are available upon request.

**IRS Forms 990 are available on our website:**

[www.nmhr-dist10.org](http://www.nmhr-dist10.org)
The Board and Staff of Northwest Montana Human Resources, Inc. would like to gratefully acknowledge the following funders and partners for their support and confidence in 2009:

Bonneville Power Administration  
Citizen’s Title and Escrow Company  
City of Columbia Falls  
City of Kalispell  
Columbia Falls Aluminum Company  
Community Frameworks  
Energy Share of Montana  
Fannie Mae  
Federal Home Loan Bank of Seattle  
Flathead County  
Flathead County Area Agency on Aging  
Flathead Electric Co-op  
Flathead Valley Community College  
Harvest Foundation  
Home Depot  
Lake County  
Lincoln County  
Lincoln Electric Co-op  
Lowe’s  
Mission Valley Power  
Montana Credit Unions for Community Development  
Montana Department of Commerce  
Montana Department of Public Health and Human Services  
Montana Department of Labor and Industry  
Montana Legal Services Association  
Montana Office of Social Security Administration  
Mountain West Bank  
National Credit Union Administration  
National Equity Fund  
Neighborhoods Montana  
Northwest Area Foundation  
NorthWestern Energy  
Park Side Federal Credit Union  
Rural Community Assistance Corp.  
Rural Dynamics, Inc.  
Rural LISC  
Sanders County  
State Farm Insurance  
Tax Help Montana  
U.S. Department of Agriculture  
U.S. Department of Energy  
U.S. Department of Health and Human Services  
U.S. Department of Housing and Urban Development  
U.S. Office of Community Services  
USDA Rural Development  
United Way  
Western MT Area VI Agency on Aging
Community Action Partnership of Northwest Montana

Serving Flathead, Lincoln, Lake and Sanders Counties Since 1976

Flathead County
214 Main Street
P. O. Box 8300
Kalispell, MT 59904-1300
Phone:(406) 752-6565
or (800) 344-5979
Fax: (406) 752-6582

Lincoln County
933 Farm to Market Road, Suite B
Libby, MT 59923
Phone:(406) 293-2712
Fax: (406) 293-2979

Lake County
110 Main Street
P. O. Box 132
Polson, MT 59860
Phone: (406) 883-3470
Fax: (406) 883-3481

Sanders County
State of Montana Building
2504 Tradewinds Way, Suite 1
Thompson Falls, MT 59873
Phone: (406) 827-3472
Fax: (406) 827-3327

Email: nmhr@kalhrdc.mt.gov
Website: www.nmhr-dist10.org

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