

JOBS & ECONOMY SNAPSHOT

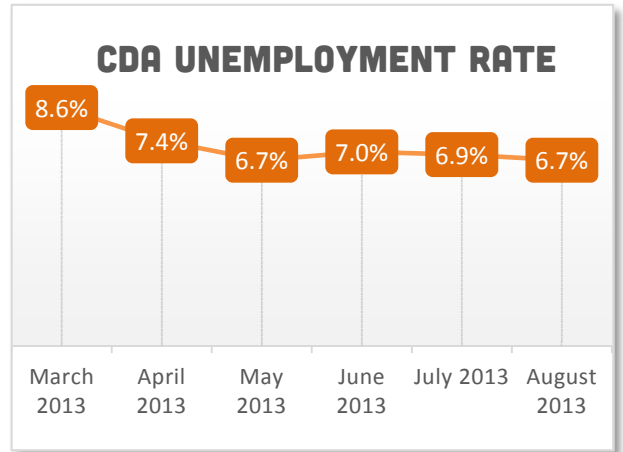


A vibrant community requires a solid economic foundation

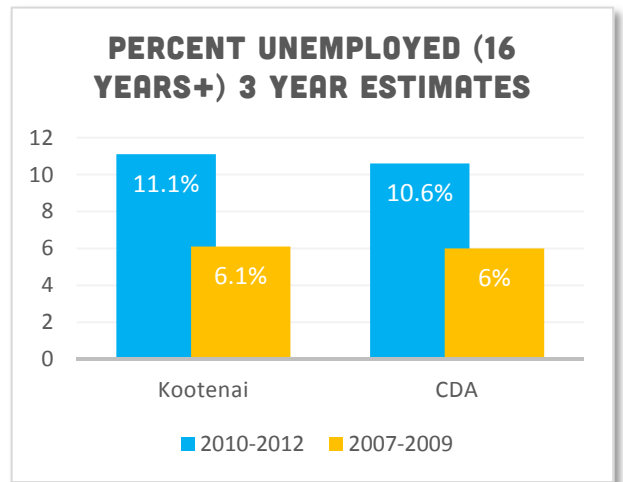
Information in this category spans many views of the county's economy: Total number of jobs, types of jobs, key sectors, and wages at those sectors, overall income levels, revenue from taxes, and the distribution of income.

CDA's unemployment rate is trending down and remains lower than the statewide average at 6.7%. Last year, Idaho's August unemployment rate was 7 percent. The state's jobless rate is at 6.8 percent, and nationally, unemployment fell in August to 7.3 percent. (Idaho Department of Labor).

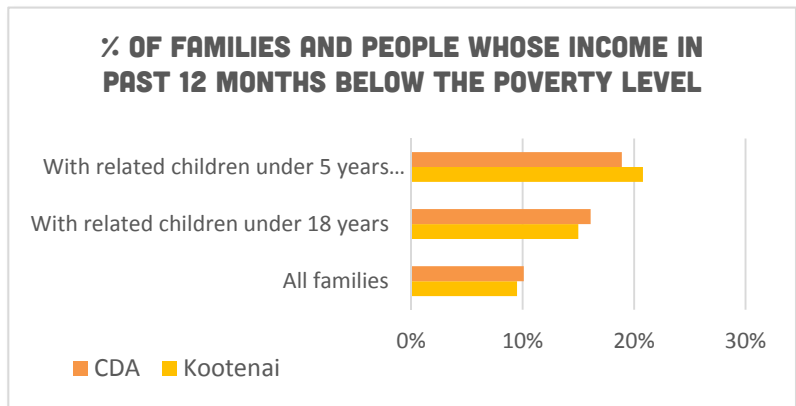
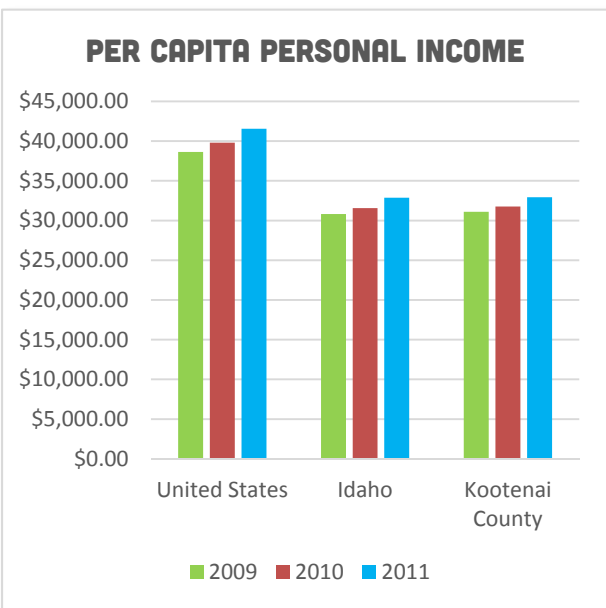
Kootenai County's per capita income, adjusted for inflation was \$33,604 in 2011, compared to \$33,561 in Idaho; decreased 0.7 percent between 2010 and 2011; increased 56.4 percent since 1969 when it was \$20,344; increased 16.7 percent in the 1970s, increased 15.1 percent in the 1980s, increased 23.0 percent in the 1990s, and increased 7.4 percent in the 2000s and, ranked 17th - from highest to lowest - out of the 44 counties in 2011 (Indicators Idaho).



Source: U.S. Bureau of Labor Statistics



Source: ACS Estimates





JOBS & ECONOMY

Economic diversification promotes growth

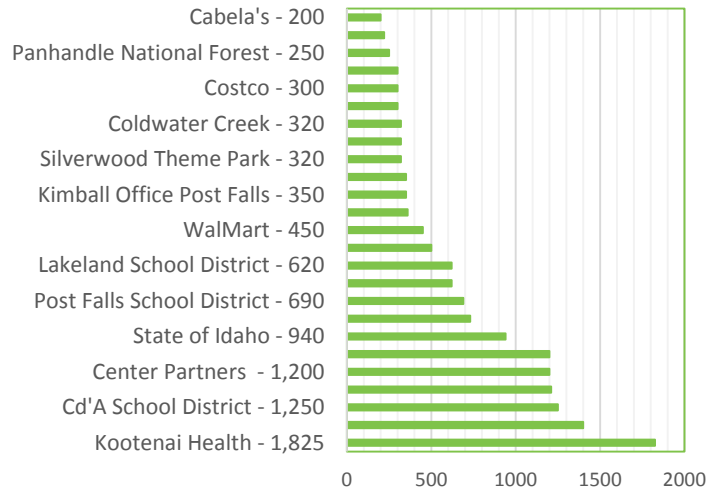
The relocation of many manufacturing operations and six call centers to Kootenai County supported economic growth during the last decade. About 4,000 people work in the county's manufacturing businesses while 2,000 people work at call centers. From 2007 to 2010, the labor force in northern Idaho grew almost 4 percent.

Jobs Plus, the local economic development organization, reported (2012 results), the number of private-sector employers increased 27 percent from 3,788 in 2000 to 4,796 in 2010. And, the number of private-sector employment increased 20 percent from 34,940 in 2000 to 41,958 in 2010.

Tourism contributes to secure future economy

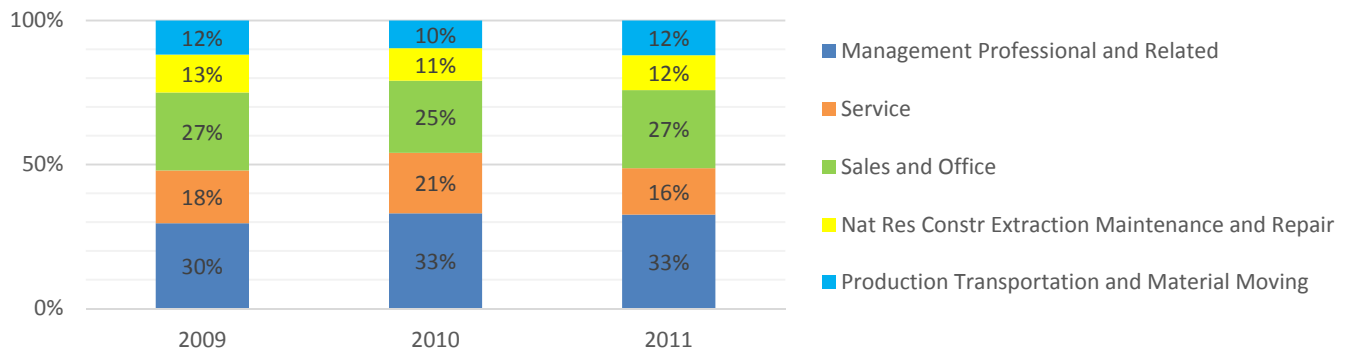
Tourism has continued to grow every year, hitting record levels in 2010. Today, the golf course, hotel, and recently expanded casino employ nearly 1,050 people. In 2010, tourism employment peaked at 7,800. In March 2013, hotel and motel receipts of \$71.8 million were nearly 17 percent ahead of 2012 (Idaho Department of Labor, Kootenai County Work Force Trends).

GREATER CDA MAJOR EMPLOYERS: 2010

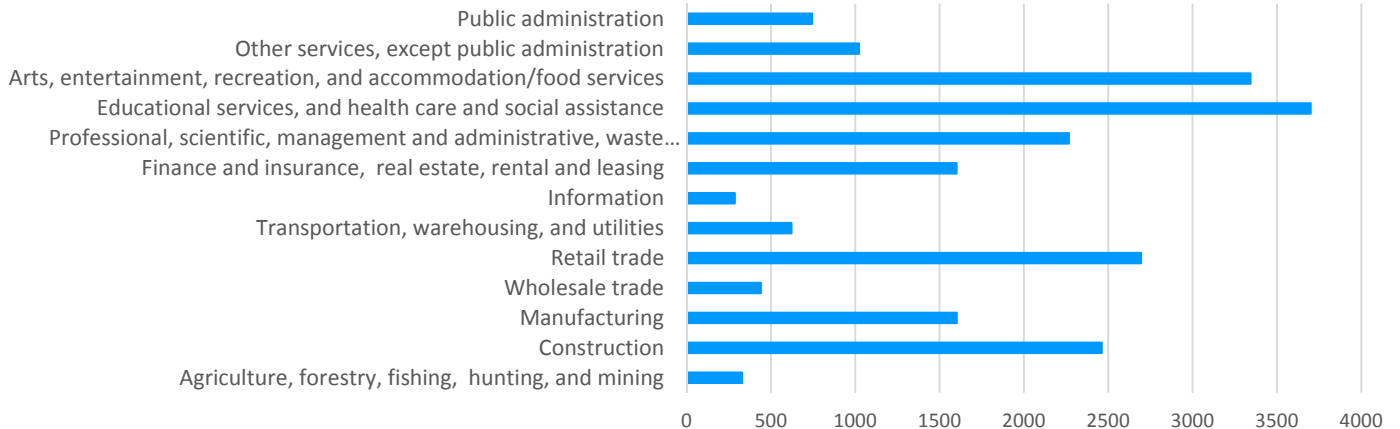


Source: CDA Chamber of Commerce, 2010

SHARE OF EMPLOYMENT BY OCCUPATION OF POPULATION AGES 16+



EMPLOYMENT BY INDUSTRY TYPE: 2010



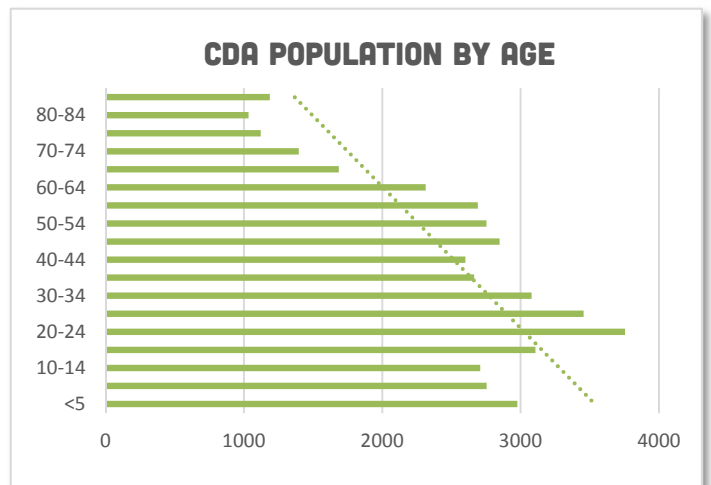
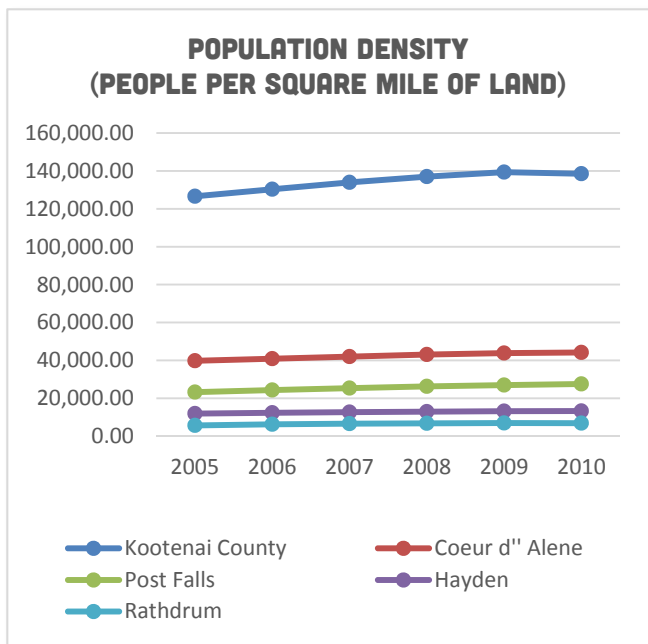
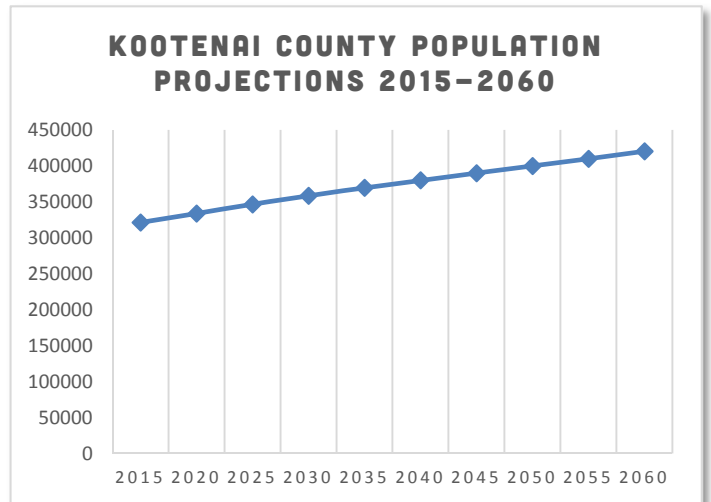
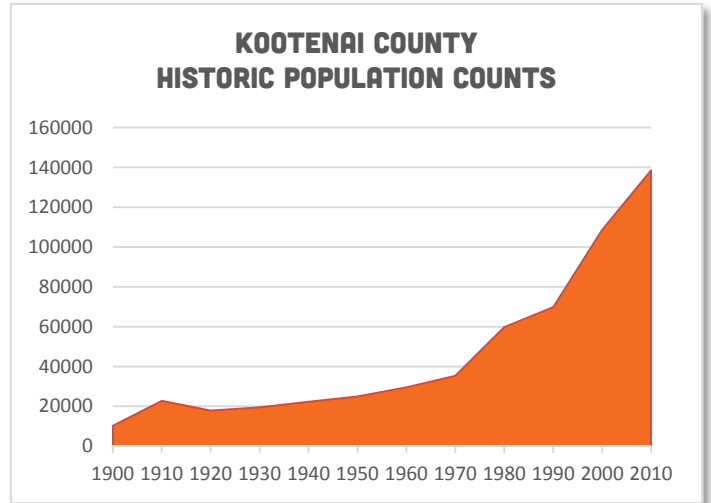
Source: ACS Estimates

GROWTH & DEVELOPMENT SNAPSHOT



Growth and development has two faces for any community. On one hand, it brings economic vitality, more jobs, better shopping, cultural and entertainment options, and additional tax revenues to pay for municipal services. On the other hand, it can sometimes strain a community's infrastructure, disrupt local neighborhoods, or stress the natural environment.

Kootenai County has experienced robust population growth over the past 40 years. In the early 2000s, the City of CDA was estimated to be growing around 6-7% per year. That growth slowed when the recession hit, but from 2000-2010, Idaho was still the fourth fastest growing state, increasing its population by more than 20%. And major urban centers, including Coeur d'Alene, grew even faster.



Source: ACS Estimates & Kootenai County Indicators

House values increasing – and exceeding the state
 Home ownership can provide the foundation for personal comfort, economic security and family life, foster viable neighborhoods and good schools, and provide a stable population and engaged citizens for civic life. The quality, variety and affordability of housing in a community are major factors in its livability. Increasingly, housing availability and affordability are concerns for many.

The median price of a single-family home or condominium in Coeur d’Alene, has increased over the last decade and currently exceeds the statewide average. The price was \$167,739 in 2011, compared to \$105,300 in 2000. Mean prices for all types of housing in 2011 were as follows:

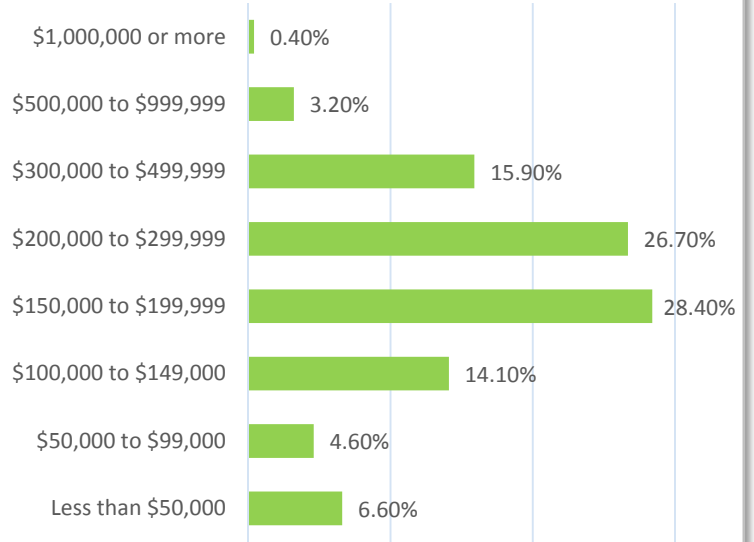
- All housing units - \$222,204
- Detached houses - \$239,244
- Townhouses or other attached units - \$198,564
- In 2-unit structures - \$234,370
- In 3-to-4-unit structures - \$362,075
- In 5-or-more-unit structures - \$282,221
- Mobile homes - \$78,267

Alternate means of transportation fairly low

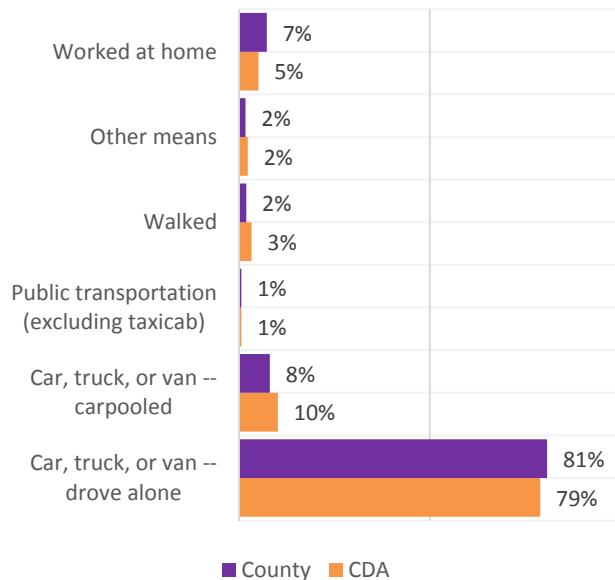
In 2011, 7.0% of Kootenai County residents worked from home, representing an 11% increase since 2005. During the same period, 4.0% walked or used other human powered means, representing a 4% increase. Finally, 1% used public transportation not including taxis, which remained the same since 2005.



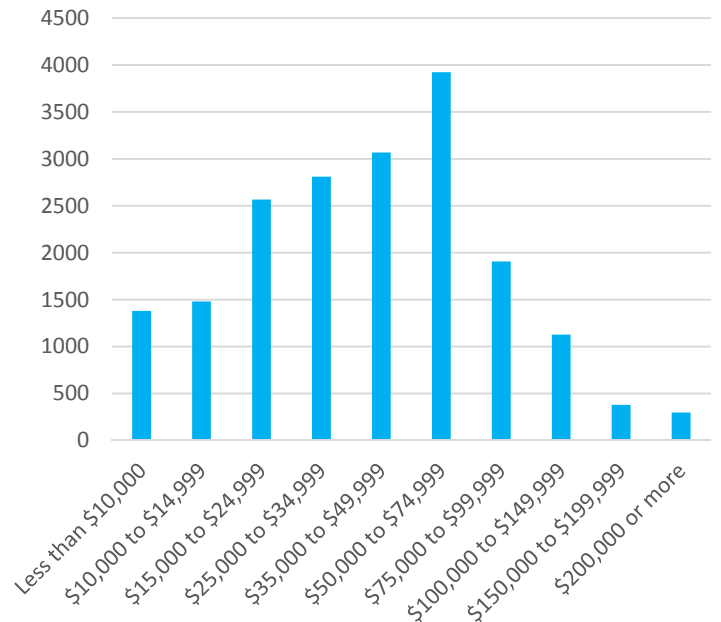
DISTRIBUTION OF CDA HOME VALUES: 2010



CDA & KOOTENAI COUNTY RESIDENT JOB COMMUTE MODE: 2011



DISTRIBUTION OF HOUSEHOLD EARNINGS: 2010



ENVIRONMENT & RECREATION SNAPSHOT



While most people tend to think of natural resources or the environment as something “external” to a city, they are in fact an integral part of an urban area’s overall quality of life. Local natural resources and environment quality shape the character of a community. The difference between a city that has polluted air or waterways, streets full of litter or a dearth of parks, and one that has pollution-free air waterways, litter-free streets and beautiful parks can be enormous – and the impacts on its quality of life are obvious.

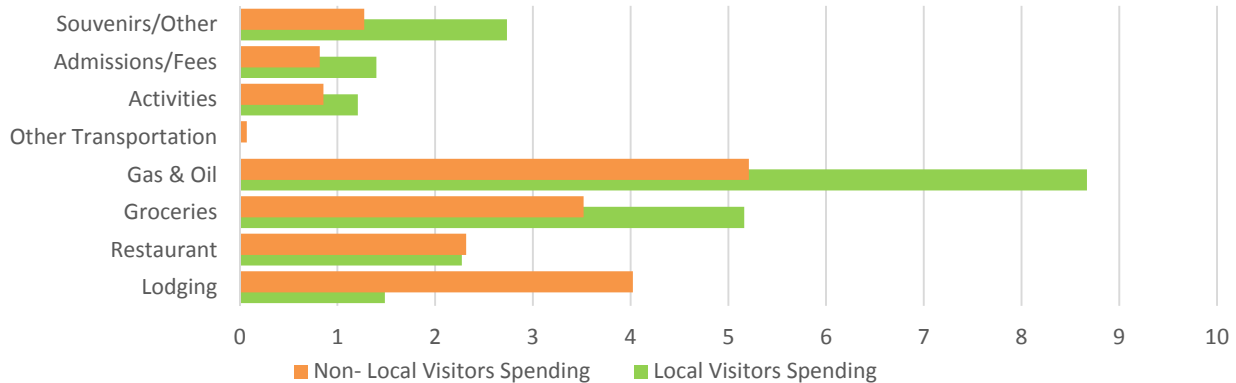
Kootenai County is fortunate to have abundant opportunities for outdoor recreation. Many organizations and business both support and depend on these resources.

Maintenance of our parks, trails, and streets

The Parks Department maintains over 587 acres, which includes 30 developed parks with nearly 210 acres of natural park preserves, 39 miles of pedestrian and bike paths and 6.22 miles of hiking trails. Currently there are 218 miles of streets within Coeur d’Alene city limits. Seventeen miles are arterials, 31 miles are collectors and 170 miles are residential.

Currently 12% of arterials, 12% of collectors and 1% of residential streets within Coeur d’Alene city limits have bike lanes. In order to increase connectivity, the number of collectors and arterials that have bike lanes will have to increase.

TOURISM AND TRAVEL DOLLARS SPENT LOCALLY BY VISITORS: 2009



Source: Kootenai County Indicators

Recreation contributes to economy

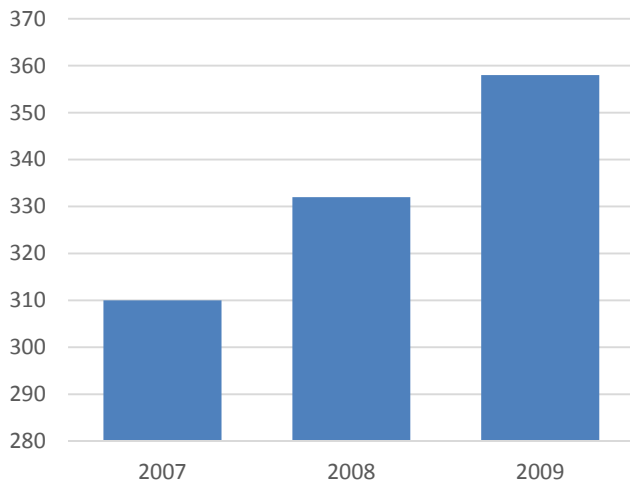
People who come to recreate in the Idaho Panhandle National Forests (IPNF) often spend time and money in the surrounding communities as well as within the boundaries of the forest.

According to a report published by the Outdoor Industry Foundation in 2006, active outdoor recreation in Idaho supported 37,000 jobs across the state, generated \$154 million in annual state tax revenue, and produced \$2.2 billion annually in retail sales and services, a little more than 5% of the state's gross domestic product.



ENVIRONMENT & RECREATION

NUMBER OF GOOD AIR QUALITY DAYS



Water, gas, and electricity usage

In 2011, annual per capita water usage in the City of Coeur d'Alene was 81,976 gallons, a slight decrease from the previous year, and a 20% decrease from 1998, when the data series began (Kootenai County Indicators, 4.6).

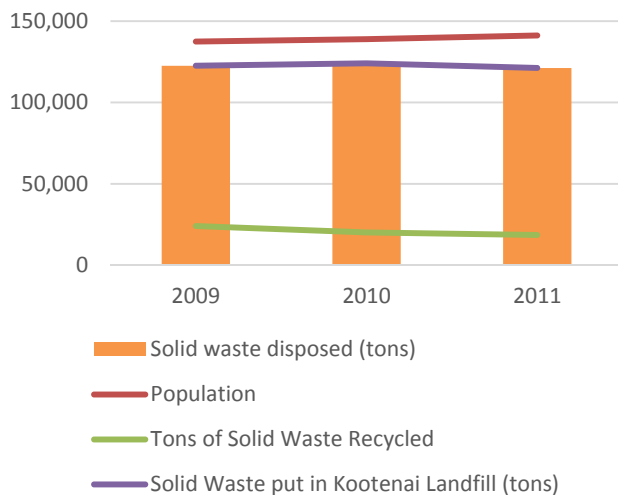
In the period since 2005, total natural gas consumption has increased in Kootenai County while per capita consumption has decreased. The total natural gas consumption increased 14% between 2005 and 2011, from 4,234,949 Mcf (thousands of cubic feet) to 4,835,458 Mcf.

The annual total Megawatt-hour (mwh) electricity consumption and consumption per capita in Kootenai County have remained relatively stable over the period.

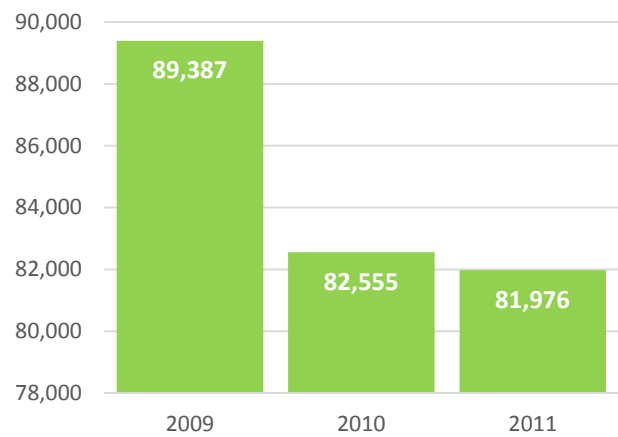
Increasing acreage of state, county and city parks

From 2000 to 2011 the acreage of parks in the six reporting jurisdictions (City of Coeur d'Alene, City of Rathdrum, City of Hayden, City of Post Falls, Idaho State Parks, and Kootenai County) increased from approximately 3,766 acres to 4,269 acres; an overall increase of 13%. However, the acreage per 1,000 residents has fallen from 34.4 in 2000 to 30.3 in 2011; a decrease of 12%. The jurisdiction with the largest acreage of parks is Idaho State Parks, followed by Coeur d'Alene, Kootenai County, Post Falls, Hayden, and Rathdrum (Kootenai County Indicators, 8.7).

TOTAL TONS OF MUNICIPAL SOLID WASTE DISPOSED

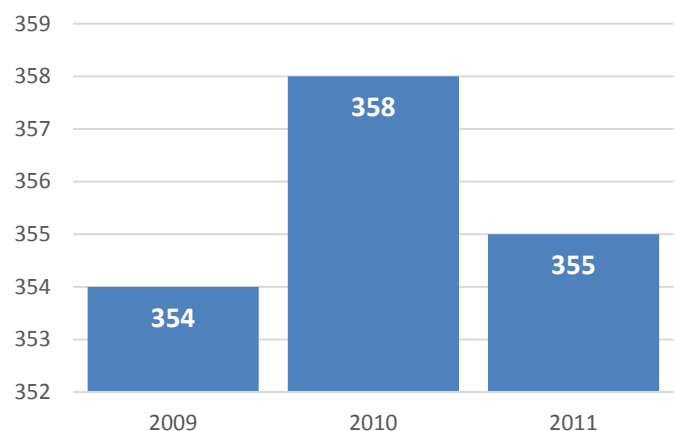


WATER CONSUMPTION PER CAPITA



Source: Kootenai County Indicators

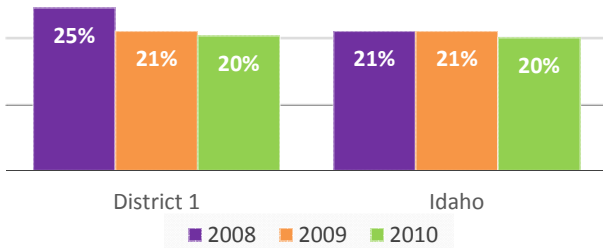
ACCOMMODATION AND FOOD SERVICE ESTABLISHMENTS IN KOOTENAI COUNTY



HEALTH & SAFETY SNAPSHOT



% WHO DO NOT ENGAGE PHYSICAL ACTIVITY (IN LAST 30 DAYS)



Source: Idaho Behavioral Risk Factor Surveillance System

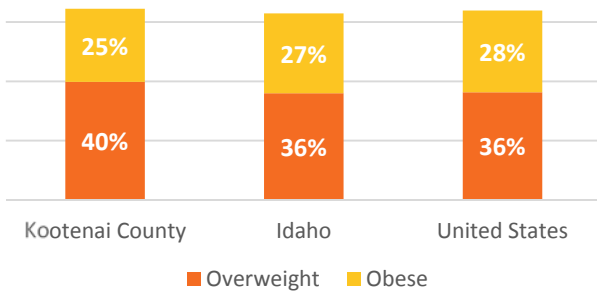
Safe, healthy people contribute to a vibrant community

In recent years, North Idaho has continued to develop a culture of fitness that is in keeping with the variety of sports and recreation opportunities available through all of the seasons. Hiking, cycling, climbing, swimming, skiing and golf are all conducive to a healthy lifestyle.

Increasing trend toward lower physical activity

Contrary to its fitness image, however, there has been an increasing trend in the percentage of North Idaho adults who are not participating in non-job related physical activity since 2003. In 2010 (the last year for which data is available) residents in Public Health District 1 reported their overall health to be fair to poor.

% OF COUNTY ADULTS OVERWEIGHT AND/OR OBESE (2010)

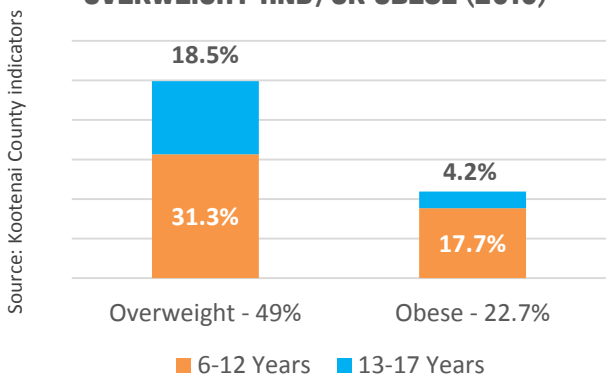


According to Kootenai county Indicators 40% of adults are overweight and 25% are obese. You will see below that 49% of children ages 6-12 years and 22.7% ages 13-17 are either overweight or obese. This is calculated in terms of BMI in the 85th percent or higher.

Some residents not covered by health insurance

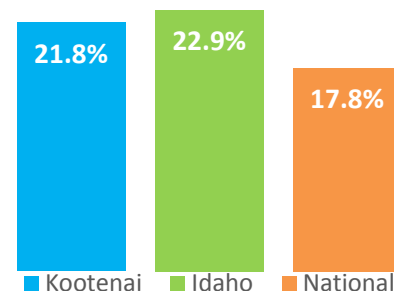
American Community Survey estimates suggest some 21.8% of Kootenai adult residents are not currently covered by health insurance. Lack of coverage has been linked to increased use of emergency medical services to treat otherwise preventable or non-threatening health issues. Many organizations are working to close the health care services gap.

% OF COUNTY CHILDREN AGES 6-17 OVERWEIGHT AND/OR OBESE (2010)



Source: Kootenai County indicators

SHARE OF POPULATION AGED 18-64 CURRENTLY UNINSURED

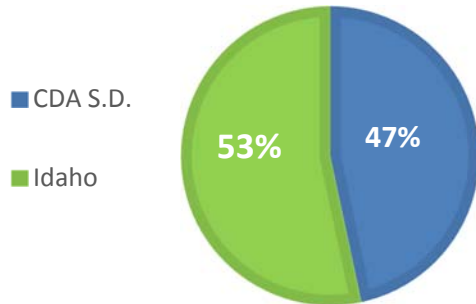


Source: Idaho Behavioral Risk Factor Surveillance System



HEALTH & SAFETY

% FREE AND REDUCED LUNCH PARTICIAPTION: 2012-2013

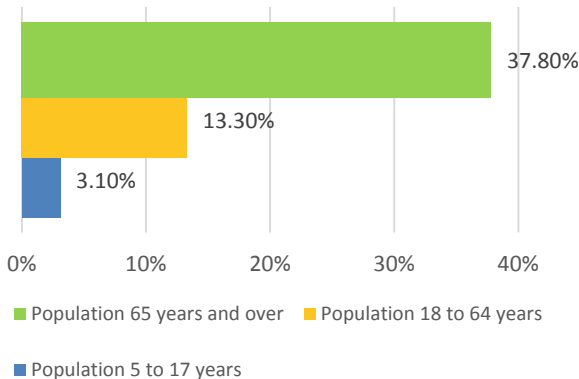


Source: Idaho Department of Education

Free and reduced lunch program helps bridge the nutritional gap at schools

The chart shows the percentage of students enrolled in the free and reduced lunch program in the CDA School District and in Idaho in the school year 2012-2013. This federally funded program helps students meet their nutritional needs.

% DIFFERENT AGE GROUPS LIVING WITH DISABILITIES: 2011



Source: ACS Estimates

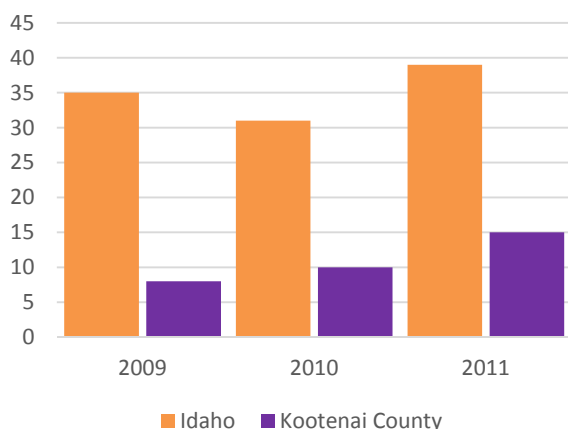
Residents live with some form of disability

About 6,300 Coeur d'Alene residents live with some form of disability. The rate of disability is naturally higher in older age cohorts, especially in those aged 65 and above where 37%, or just over 3,000 people, are impacted. The number of people with disabilities is likely to increase as Coeur d'Alene's population grows and ages.

Safety

According to the Federal Bureau of Investigation, with a population of 44,406 and 87 total law enforcement employees, CDA had 2,023 acts of crime with an overall crime rate of 4.56%, a violent crime rate of 0.64%, and a property crime rate of 3.91%.

Reported Hate Crime Incidents



Source: Idaho State Police, Crime in Idaho Database

The number of the reported hate crime incidents per 100,000 residents has shown drastic variation for both the county and the state over the period measured. In Kootenai County in 2011, there were 10.6 hate crime incidents for every 100,000 residents - the highest of any year in the series. The lowest measurement occurred in 2005, when no hate crime incidents were recorded.

In Idaho, there were 2.5 reported hate crime incidents per 100,000 residents. This figure peaked in 2000 with 3.5 incidents per 100,000 residents, and reached a low of 1.4 in 2006.

COMMUNITY & IDENTITY SNAPSHOT



Kootenai County is a haven for the arts

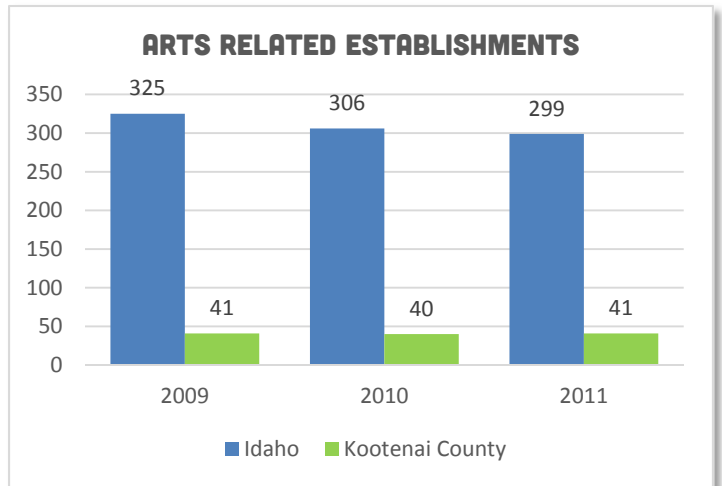
A growing number of arts-related businesses also provide opportunities for individuals to learn about and participate in a rich array of arts and culture activities. They are also essential to supplying arts and cultural organizations with products and services. Consequently, their number reflects, in part, the strength of the arts sector in a regional economy.

Arts Related Establishments is defined by: art dealers; camera and photograph stores; bookstores; performing arts companies; performing arts promoters; independent artists, writers, and performers; musical instrument and supply stores; prerecorded CD and record stores; and museums.

Community engagement

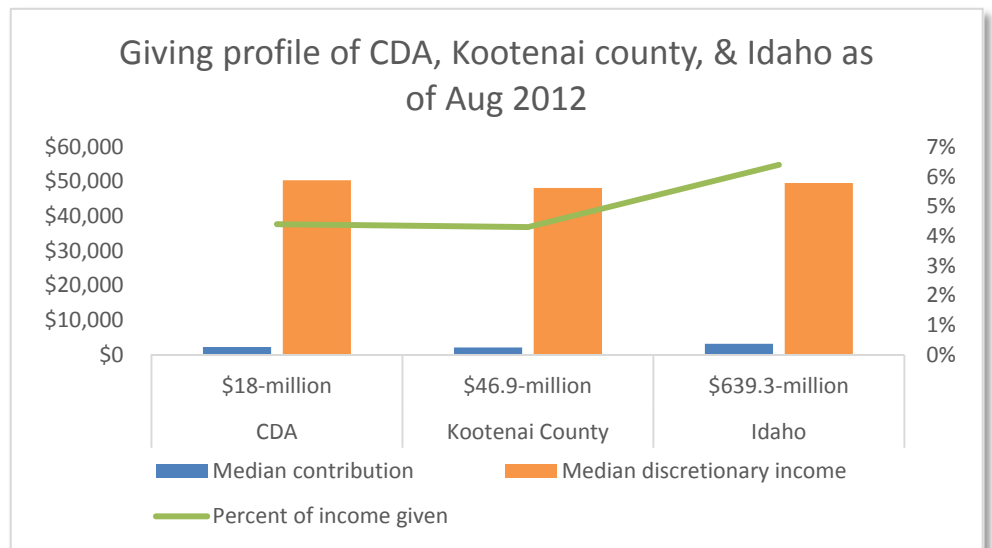
According to GuideStar (a public charity that collects, organizes, and presents information about every IRS-registered nonprofit organization) in the greater CDA area there are 397 nonprofits.

The National Center for Charitable Statics reports that in Kootenai County there are 140 public charities.



IN 2011, 9.6 OF EVERY 1,000 BUSINESSES WERE ARTS-RELATED IN KOOTENAI COUNTY, A 31% INCREASE FROM 1998. THIS RATE IS HIGHER THAN THE STATE OF IDAHO RATE OF ABOUT 7.1 PER 1,000, WHICH IS ABOUT THE SAME AS ITS 1998 LEVEL.

(US Census Bureau's County Business Patterns)



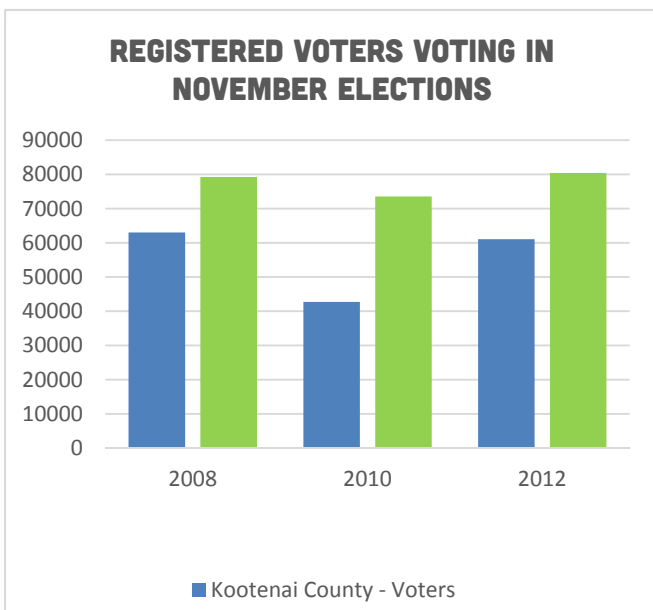
Source: How America Gives, 2012D



COMMUNITY & IDENTITY

High voter participation

A high rate of voter registration is usually viewed as a sign of an engaged community. Since 2000 the share of those registered to vote in the county has generally matched the state share. Voter registration shares have been higher during presidential election years (Kootenai County Indicators).



Diversity brings benefits to a community

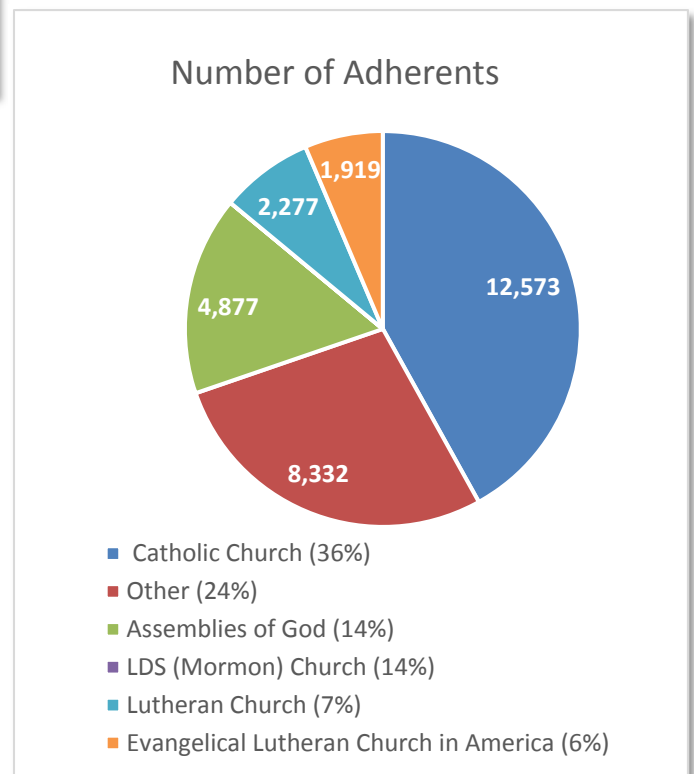
Since the U.S. has witnessed a large jump in immigration over the past 20 years and since native-born, non-white fertility rates are higher than whites, the national share of non-whites has increased (Kootenai County Indicators).

In Kootenai County, people who identified themselves as being a race other than white made up 5.5 percent of the population in 2010, compared to 10.9 percent in Idaho. The non-white population has changed from 1.7 percent in 1980, to 1.9 percent in 1990, to 4.2 percent in 2000, to 5.5 percent in 2010.

Religious diversity in Kootenai County

The concerns surrounding the definition of religion extend to each classification used in the statistical analysis of religious adherents in the U.S. Individuals may not fit well into such categorization, instead fitting into multiple groups or none quite precisely (Geographies of Religions and Belief Systems, Pg. 4).

In the county 32.01% of the population is affiliated with a religious congregation, and the national rate is 50.2%. Total adherents in this county is 34,786 and in Idaho it totals 627,262. There are 76 total congregations in Kootenai County and 1,855 in the state.



Source: Jones, Dale E., et al. 2002. Congregations and Membership in the United States

EDUCATION & LEARNING SNAPSHOT



Higher Education Corridor

CDA boasts a multi-institution campus that is built on strong partnerships and provides high quality academic opportunities, and shared facilities for the residents of Northern Idaho. North Idaho College, Lewis-Clark State College, University of Idaho and Boise State University are key components in providing a highly skilled and trained workforce providing certificates, undergraduate and graduate degree programs. North Idaho College's Workforce Training Center custom designs educational and training programs based on projected needs of area employers and students.

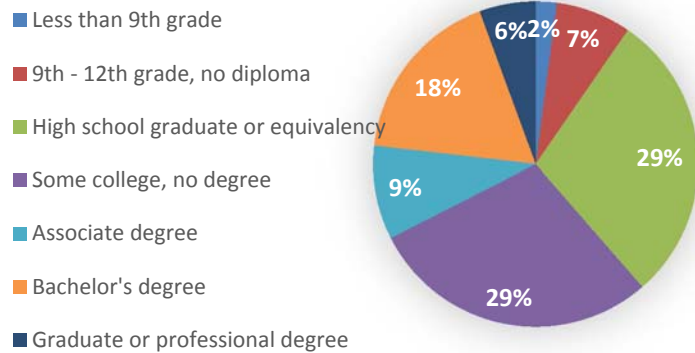
Higher Education = higher incomes

In 2011, of the individuals age 25 and over in the Coeur d'Alene area, only 24% hold a Bachelor's, Graduate or other Professional Degree. Another, 29% have some college, but have not completed a degree program. About 10% of the Coeur d'Alene adults have not completed high school. Educational attainment is strongly correlated to future earnings potential. The graph shows what Coeur d'Alene residents earn per year, on average, based on their level of education.

Community Colleges fill a vital need

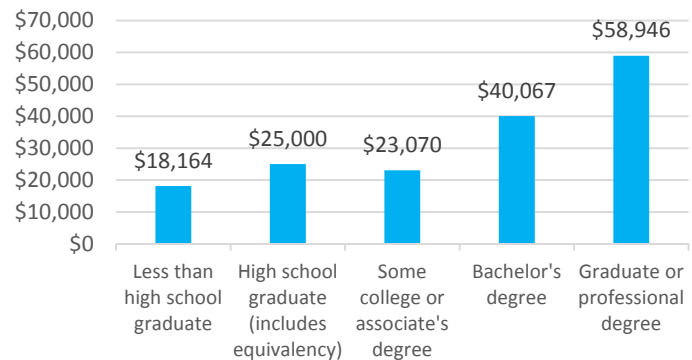
According to this study, between 2008 and 2018, Idaho will create 239,000 job vacancies both from new jobs and from job openings due to retirement; 146,000 of these job vacancies will be for those with postsecondary credentials, 68,000 for high school graduates and 24,000 for high school dropouts.

EDUCATIONAL ATTAINMENT OF POPULATION AGE 25 AND OVER: 2011

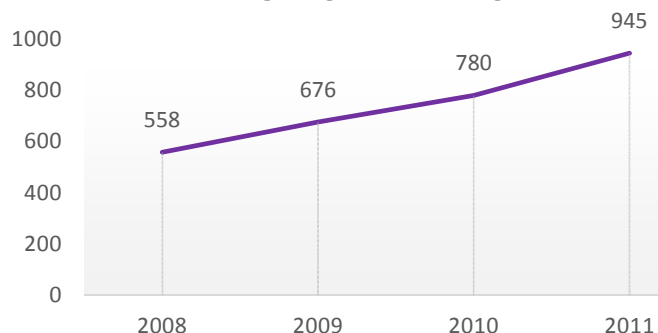


Source: ACS Estimates

EARNINGS OF PEOPLE AGE 25+ BY EDUCATIONAL ATTAINMENT: 2011



STUDENTS AT NIC FOR PROFESSIONAL TECHNICAL TRAINING





EDUCATION & LEARNING

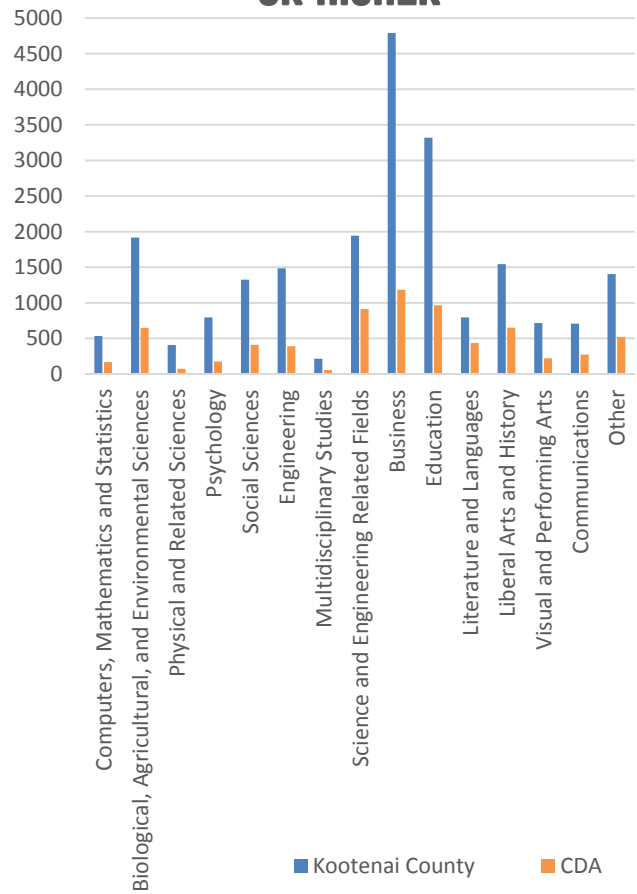
High school graduation rates improve

In the 2010-2011 school year, the overall graduation rate in the public schools of Kootenai County was 92.2%, a 5% increase from the 2006-2007 school year. The State of Idaho had an overall graduation rate of 92.4% in 2010-2011, also a 5% increase over the same period. The graduation rates in local public schools have increased every year except 2007-2008, and the county rate has been between 0.1 and 2.3 percentage points below the Idaho average.

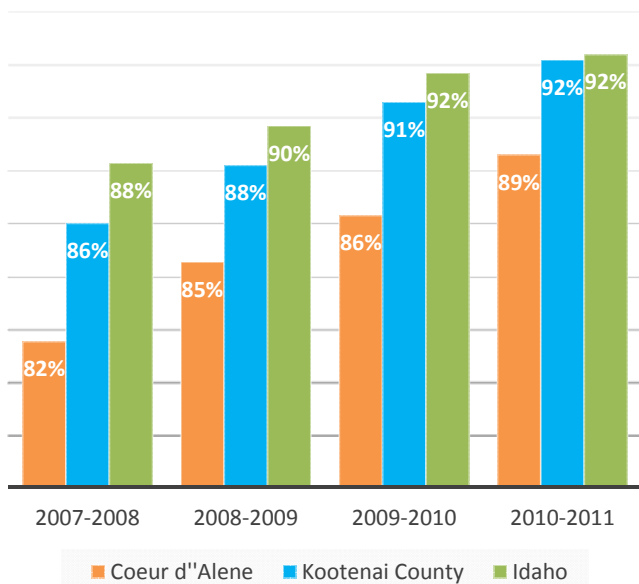
Idaho and Kootenai County spending per pupil

In the 2010 - 2011 school year, \$5,530 was spent per pupil in Kootenai County. This is an increase of 21% since the 1999 - 2000 level of \$4,581. Also for the 2010 - 2011 school year, the State of Idaho average was \$6,044 per pupil. This is an increase of 21% since 1999 - 2000 when the spending per pupil stood at \$5,000 (Kootenai County Indicators, 3.13).

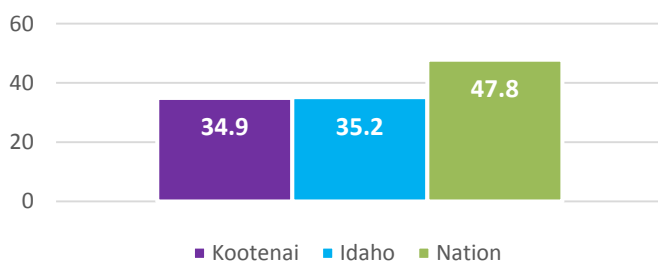
POPULATION 25 YEARS + WITH A BACHELOR'S DEGREE OR HIGHER



GRADUATION RATE FOR HIGH SCHOOL STUDENTS WITHIN 4 YEARS



% OF CHILDREN AGES 3-4 ENROLLED IN PRESCHOOL



% FREE AND REDUCED LUNCH PARTICIPTION: 2012-2013

