At NorthWestern Energy, we’re proud of our longstanding role in fulfilling the growing energy demands of Montana’s businesses, and we’re always glad to lend our support to new ventures, expansions and energy efficiency measures. To find out how NorthWestern Energy can assist your small business, visit our website or call us at (888) 467-2669.
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Caring for our Communities

We value our community and are honored to support youth education, civics, athletics and non-profits

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Dear Businesses:

We are pleased to provide your business with the first Trends Report. This publication is designed to provide businesses with information and data that can be used in your daily business decision-making.

One of the biggest challenges facing all business owners and managers is making the right decisions to grow your companies, expand your products and/or improve your services.

Using data, understanding trends, understanding the local marketplace and local demographics can be helpful to your company as you strategically plan for the future of your business.

Please take time to review the information provided. Our goal is to provide this data annually. Reach out to us and let us know if we are missing information that would be valuable to your business.

Your feedback is encouraged—send to cburwell@helenachamber.com or to bobert@mbac.biz.

Sincerely,

Cathy Burwell, Pres/CEO
Helena Area Chamber of Commerce

Brian Obert, Exec. Director
Montana Business Assistance Connection
The Helena Area Chamber of Commerce is the oldest chamber in Montana currently celebrating our 126th year. Born from the Helena Board of Trade which operated for 17 years prior to becoming a chamber makes 143 years of leading business in the Capital City. The Chamber advocates for business, and works on business issues continuously along with addressing the many needs and challenges for business. Our current focus for the 750+ business members includes workforce attraction, being the conveners of business & community leaders/elected officials and helping to move Helena forward for a strong economy and excellent quality of life.

Mission: Promoting business, quality of life and economic development through local business alliances.

Montana Business Assistance Connection (MBAC) is a state Certified Regional Development Corporation (CRDC) and a federal Economic Development District (EDD) serving Broadwater, Lewis & Clark, and Meagher Counties. MBAC provides business counseling, business lending and community development services which includes market and demographic research. MBAC is an organization that works from the Federal level all the way down to the local departments of government. The MBAC region is truly a vibrant and growing area that is a great place to Live-Work-Play and MBAC is proud to serve this exciting area.
Cost of Living

Based on US cost of living average of 100. Above 100 is more expensive and below 100 is less expensive than US average. *info from www.BestPlaces.net

HELENA/Lewis & Clark County: 103.5%

Overall Montana Cost of Living: 106.90%

Other Counties:
Gallatin County: 114%
Jefferson County: 113%
Meagher County: 91%
Broadwater County: 101%
Income & Employment


Employment by Occupation
* Data from www.ourfactsyourfuture.org

<table>
<thead>
<tr>
<th>Industry</th>
<th>Annual Averages, 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>3.1%-1,033</td>
</tr>
<tr>
<td>Construction</td>
<td>6.4%-2,107</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>2.5%-830</td>
</tr>
<tr>
<td>Wholesale Trade</td>
<td>1.5%-507</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>10.1%-3,356</td>
</tr>
<tr>
<td>Transportation</td>
<td>3.0%-989</td>
</tr>
<tr>
<td>Information</td>
<td>1.0%-329</td>
</tr>
<tr>
<td>Finance and Insurance, Real Estate</td>
<td>7.5%-2,488</td>
</tr>
<tr>
<td>Professional, Scientific, Management</td>
<td>9.3%-3,075</td>
</tr>
<tr>
<td>Education, Health Care</td>
<td>21.6%-7,151</td>
</tr>
<tr>
<td>Arts, Entertainment, Accommodations</td>
<td>9.6%-3,164</td>
</tr>
<tr>
<td>Other Services</td>
<td>5.1%-1,705</td>
</tr>
<tr>
<td>Public Administration</td>
<td>19.3%-6,387</td>
</tr>
</tbody>
</table>
**QUICK FACTS**

- 82% of Lewis & Clark County’s population lives in the greater Helena Area.
- Lewis and Clark County Unemployment rate is currently at 2.8% (4/30/16).
- Helena’s share of Lewis & Clark County’s employment & income is close to 90%.
- As of Dec. 31, 2015 Lewis and Clark county had a total of 34,570 employed in a Labor Force of 35,566 - resulting in 996 unemployed.
- 78% of all businesses in the Helena Area have 10 or less employees.
- There are approximately 3,500 businesses in the entire Helena Valley.
- Approximately 3,000+ Jefferson Co. & 600+ Broadwater Co. workers travel to Helena to work each day.
- Historically Helena has the most stable economy of the larger cities in Montana.
- 62% of workforce is connected to state and government positions.
HIGHER EDUCATION IN HELENA

Helena College University of Montana (part of Montana’s University System) is a comprehensive 2-year college that provides access to and support of lifelong educational opportunities and workforce skills.

- Staff vs. student ratio: 1:15
- Tuition rates among lowest in Montana
- Diverse list of over 30 degree and certificate options plus partnerships with 4-year universities allowing completion of degrees in many fields right here in Helena.
- Averaging 1500 students
- Program/Certificate completion rates average 68%

Carroll is a private, Catholic liberal arts and pre-professional college founded in 1909. Its 63 acre campus sits in the heart of Helena’s capital city and student enrollment is over 1,400 students. US News and World Report ranked Carroll as the #1 Regional College (West) in 2016, 2015, 2014, 2013 and 2012.

- Avg. GPA, ACT & SAT Scores: 3.6, 24.8, 1607
- Academic Majors: 47
- Faculty/Student Ratio – 1:13
- 5 & 6-year Graduation Rates – 66% & 63%
Population

(Source: Montana Governor’s Office of Economic Development, svc.mt.gov/gov/sitesselector)

HELENA:

Metro

<table>
<thead>
<tr>
<th>Year</th>
<th>Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>34,762</td>
</tr>
<tr>
<td>2015</td>
<td>35,999</td>
</tr>
<tr>
<td>2020</td>
<td>37,324</td>
</tr>
</tbody>
</table>

30 Minute Radius

<table>
<thead>
<tr>
<th>Year</th>
<th>Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>61,287</td>
</tr>
<tr>
<td>2015</td>
<td>64,002</td>
</tr>
<tr>
<td>2020</td>
<td>66,727</td>
</tr>
</tbody>
</table>

Population by County

<table>
<thead>
<tr>
<th>County</th>
<th>2010</th>
<th>2015</th>
<th>Percent Change 2010-2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lewis and Clark</td>
<td>63,395</td>
<td>66,418</td>
<td>4.80%</td>
</tr>
<tr>
<td>Gallatin</td>
<td>89,510</td>
<td>100,739</td>
<td>12.50%</td>
</tr>
<tr>
<td>Yellowstone</td>
<td>147,975</td>
<td>157,048</td>
<td>6.10%</td>
</tr>
<tr>
<td>Missoula</td>
<td>109,299</td>
<td>114,181</td>
<td>4.50%</td>
</tr>
<tr>
<td>Cascade</td>
<td>81,327</td>
<td>82,278</td>
<td>1.20%</td>
</tr>
<tr>
<td>Jefferson</td>
<td>11,406</td>
<td>11,645</td>
<td>2.10%</td>
</tr>
<tr>
<td>Broadwater</td>
<td>5,615</td>
<td>5,689</td>
<td>1.40%</td>
</tr>
<tr>
<td>Meagher</td>
<td>1,891</td>
<td>1,830</td>
<td>-3.20%</td>
</tr>
</tbody>
</table>

TOP EMPLOYERS BY FULL TIME EMPLOYEES (FTE)

<table>
<thead>
<tr>
<th>Rank</th>
<th>Employer</th>
<th>FTE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>State of Montana (Lewis &amp; Clark County)</td>
<td>6,000</td>
</tr>
<tr>
<td>2.</td>
<td>Local Government (City, County, School District #1)</td>
<td>1,700</td>
</tr>
<tr>
<td>3.</td>
<td>Federal Government (Lewis &amp; Clark County)</td>
<td>1,650</td>
</tr>
<tr>
<td>4.</td>
<td>St. Peter’s Hospital</td>
<td>1,700</td>
</tr>
<tr>
<td>5.</td>
<td>Blue Cross Blue Shield</td>
<td>550</td>
</tr>
<tr>
<td>6.</td>
<td>Wal-Mart</td>
<td>435</td>
</tr>
<tr>
<td>7.</td>
<td>VA Hospital</td>
<td>425</td>
</tr>
<tr>
<td>8.</td>
<td>Montana State Fund</td>
<td>400</td>
</tr>
<tr>
<td>9.</td>
<td>Albertsons/Safeway (3)</td>
<td>340</td>
</tr>
<tr>
<td>10.</td>
<td>Carroll College</td>
<td>225</td>
</tr>
</tbody>
</table>
**DEMOCRATICS**

**SEX**
- Male: 50%
- Female: 50%

**AGE**
- Under 5: 15%
- Under 19: 6%
- 20-65: 19%
- Over 65: 60%

**POLITICAL ASSOCIATION**
- Democrat: 3%
- Republican: 47%
- Independent: 50%

**MARITAL STATUS**
- Married: 53%
- Single: 47%

*Lewis & Clark County*
Helena Housing Sales

Number of Homes Sold

<table>
<thead>
<tr>
<th>Year</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>835</td>
<td>877</td>
<td>936</td>
</tr>
</tbody>
</table>

Average Home Sales Price

<table>
<thead>
<tr>
<th>Year</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$221,894</td>
<td>$229,894</td>
<td>$233,868</td>
</tr>
</tbody>
</table>

Source: Helena Association of Realtors, Bestplaces.net
Lewis and Clark County:
Housing Starts: (excludes Helena)

2012 - 212
2013 - 257 .......... Up 28.9%
2014 - 203 .......... Down 21% - Plus 48 in Helena
2015 - 182 .......... Down 10% - Plus 62 in Helena

PLUS: 85 new multi-family dwellings in 2015 (duplexes, tri-plexes, fourplex, etc.)

RESIDENTIAL PERMITS – City of Helena

2011 ................. 211 permits = $26.5 million
2012 ................. 195 permits = $27.4 million
2013 ................. 215 permits = $26.5 million
2014 ................. 205 permits = $41.8 million
2015 ................. 301 permits = $33.3 million

PLUS: 235 permits for septic in the valley outside city limits. . . . . . . (comp. to 248 in ’14 and 232 in ’13)

COMMERCIAL PERMITS – City of Helena

2011 ................. 215 permits – $42.0 million
2012 ................. 209 permits – $50.4 million
2013 ................. 215 permits – 48.1 million
2014 ................. 229 permits – 49.3 million
2015 ................. 261 permits – 68.9 million
Transportation

Sources:
Helena Airport Authority,
Bestplaces.net,
US Census Bureau 2010-2014

COMMUTE TIMES:
National Average:
25.4 Minutes
Helena Average:
13.5 Minutes

HELENA REGIONAL AREA PASSENGERS STATS
Tourism

Source: Smith Travel Research Report

2015 Helena Hotels Stats (vs. 2014 stats)

• Occupancy was up 4.8%
• Average Daily Rate was up $1.18
• Revenue per available room – up $3.09
• Total Revenue up $1.75 million. (2014 was up $1.46 million)

2015 – Best year in past five years for Helena Hotels

• 2015 was back to 61% occupancy compared to 2010
• 20% increase in number of rooms since 2010
• Average Daily Rate at an all-time high - $92.00
• Total Revenue exceeded $30 million for first time in 2015

2013 – Designated: Rand McNally’s “Best Geocaching Destination”

2015 – Designated Silver-level Ride Center for mountain biking (Int’l Mtn. Bicycling Assoc.)

2005 – One of America’s Dozen Distinctive Destinations (Nat’l Trust for Hist. Preservation)

Military Impact
Source: Montana Dept. of Military Affairs

Number of Active Military in Helena: 1056
Army Reserve National Guard: 1006,
Army National Guard: 23
Veterans Admin: 8
Dept. of Emergency Services: 19

National Guard: Local Impact

- Butte: $4,116,717
- Missoula: $4,913,378
- Billings: $7,658,678
- Helena: $44,006,067
- Great Falls: $56,080,023
Metro Helena 2015

Businesses ............................................................3,155
Total Employees ..............................................................40,315

30 Minute Radius

Businesses .....................................................................................................3,795
Total Employees ........................................................................................46,108

(Source: Montana Governor’s Office of Economic Development, svc.mt.gov/gov/sitesselector)

Economic Strength

Source: www.policom.com

Policom Ranking for Economic Strength…
Of 577 cities across the nation under (50,000 People)
2011: Helena ranked 2nd
2012: Helena ranked 2nd
2013: Helena ranked 2nd
2014: Helena ranked 3rd
2015: Helena ranked 14th (ND oil towns)
2016: Helena ranks 8th (back in top 10)

Helena has been in the top rankings since 2010

“Economic strength is the long term tendency for an area to consistently grow in both size and quality.”
100 Best Places to Live
2016: Helena remained in the top 100 best places to live in ranked #61 of 2000 small to mid-sized cities across the nation. www.livability.com

Economic Strength
2016: Policom Report – ranked #8 of 577 micropolitan cities (under 50,000 people) in economic strength. www.policom.com

Most Millionaires Per Capita
2015 - 99th of 961 metro city areas in the U.S. most millionaires per capita with 1,878 residents with over $1 million in assets. Wall Street Journal

Best Cities in Montana to Live
2014 - #1 of 10 best cities in Montana to live. www.creditdonkey.com

Largest Population within 90 minutes
2005 – Helena has the largest population within a 90-minute drive of any city in Montana (Study done by the Mt. Office of Tourism, MT Dept. of Transportation, and MT Aeronautics Dept. (226,000 people) (note: doesn’t include Missoula, 15 minutes further)

MONTANA - 6th in the Nation – Best Business Climate
For the second year in a row, Montana is ranked 6th in the nation for best business climate (www.taxfoundation.org). The index takes into account over one hundred variables including corporate taxes, individual income taxes, sales tax (there is none), unemployment insurances and property taxes.
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