



CLEARWATER ECONOMIC
DEVELOPMENT ASSOCIATION

30:1

*Helping North Central Idaho businesses and communities
by serving as a conduit to needed resources.*



BUILDING AN ECONOMIC FUTURE

Thank you for your interest in CEDA's 30:1 report!

The ability to foster and leverage powerful networks and partner relationships is central to successful development in North Central Idaho. You, along with all CEDA members, are at our CORE! It is important for you to know WHY you are a member and what you gain in return from your annual investment.

As you read our 30:1 report, you may begin to notice that when we (CEDA) talk about return on investment we talk a lot about capital and how our programs build new or strengthen existing capital. This approach is reflective of an economic and community development philosophy called WealthWorks.

WealthWorks is a nationally recognized framework for measuring regional wealth. WealthWorks considers not just financial assets, but includes the stock of all eight capitals outlined below. CEDA and partners are working to promote WealthWorks as a shared vocabulary to help North Central Idaho recognize existing and potential capitals.

This approach assists communities and organizations in making decisions in their work by focusing attention not just on one or two areas of capital but also on how capitals interact. When you systematically strike a good balance for all eight capitals, it not only increases the healthy stock of each capital, it leads to a more sustainable economy that both meets current needs and offers more potential to build wealth in the future.

The capital	The definition
	<p>Individual The existing stock of skills, understanding, physical health and mental wellness in a region's people.</p>
	<p>Intellectual The existing stock of knowledge, resourcefulness, creativity and innovation in a region's people, institutions, organizations and sectors.</p>
	<p>Social The existing stock of trust, relationships and networks in a region's population.</p>
	<p>Cultural The existing stock of traditions, customs, ways of doing, and world views in a region's population.</p>
	<p>Natural The existing stock of natural resources—for example, water, land, air, plants and animals—in a region's places.</p>
	<p>Built The existing stock of constructed infrastructure—for example, buildings, sewer systems, broadband, roads—in a region's places.</p>
	<p>Political The existing stock of goodwill, influence and power that people, organizations and institutions in the region can exercise in decision-making.</p>
	<p>Financial The existing stock of monetary resources available in the region for investment in the region.</p>

CEDA MEANS VALUE FOR NORTH CENTRAL IDAHO

What do you get for your membership in CEDA? When you think “return on investment”, what does that look like? This newsletter is a five-year review of our economic strategy, and how these programs support a return on your investment of membership dollars, and how you benefit from the association of members.

Over its 51-year history, CEDA has secured over \$75 million in outside financial resources for North Central Idaho. These dollars, leveraged with \$140 million in local funds, have contributed to hundreds of public and community projects. CEDA’s business development program has made \$14 million in loans, backed by \$22 million in private investment sources, financing small businesses across the region. The direct services that CEDA delivers not only touch the community, but support area-wide vitality.

Here are some examples:

- An upgrade of the Clearwater Valley Hospital Emergency Room in Orofino creates increased capacity to serve patients not only in Orofino but across its service territory.
- A new college technical training center in Lewiston supports workforce growth and talent development throughout the region.
- A company in Potlatch receives a small business loan, hires new employees and creates additional wealth that recirculates in the area economy.
- A renovated senior center in Cottonwood supports the health and vitality of older residents, improving community welfare.
- A new EMS station in Nezperce benefits not only Nezperce, but also neighboring communities and rural residents with emergency services.

As a not-for-profit, your investment in CEDA and the revenues that we generate from projects like these are re-invested into services for the region.

CEDA also depends on membership dollars to leverage outside funds for projects of areawide impact, such as:

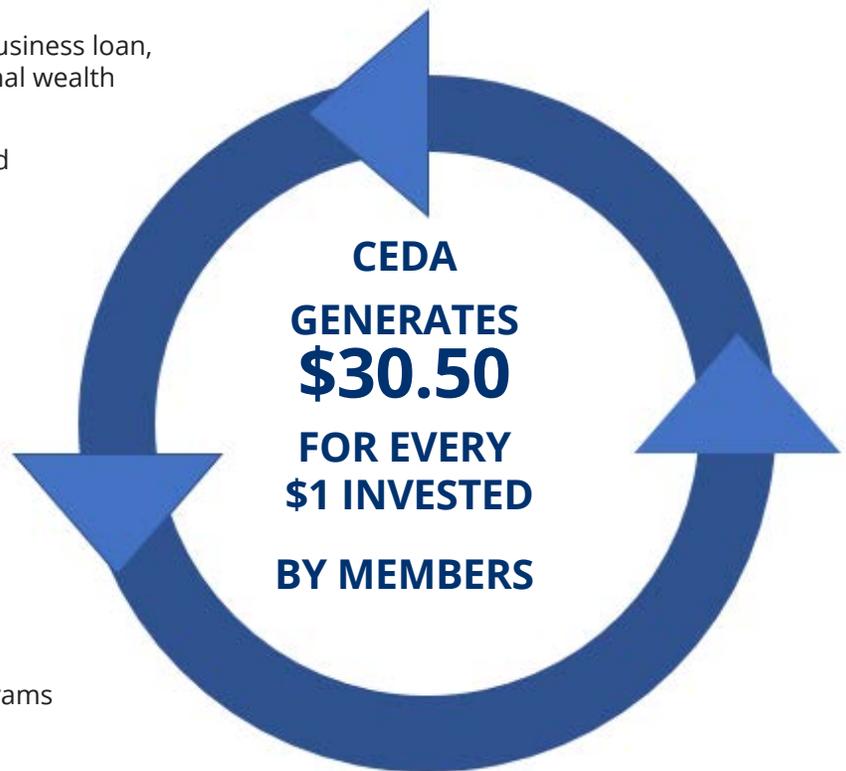
- Rural business feasibility support
- Regionalized education & training programs
- Business supply chain development

CEDA works with our partners to promote regional thinking in North Central Idaho. When members speak as one voice through CEDA, we can be a catalyst of change.

Examples of regional collaboration include:

- Educating members on policy issues affecting North Central Idaho
- Leveraging the regional economic strategy to focus our efforts
- Accessing a bank of specialists to help address challenges in the region

The return on investment your organization earns by investing in CEDA is meaningful projects benefiting your city, community and your neighbors. With a stable organization supported by your membership we will continue to have the capacity to deliver services and projects that help our region thrive.



ECONOMIC DEVELOPMENT: BUSINESS CLUSTER SUPPORT

As the regional economic development organization for North Central Idaho, CEDA provides key leadership in industry development that crosses our jurisdiction. Every individual business has business needs that can be helped or supported by economic development professionals; clusters of like businesses also have collective development needs.

CEDA's Economic Development Department is focused on these clusters.

Here are three trade associations that represent specific groups of businesses where CEDA provides service:



NORTHWEST INTERMOUNTAIN MANUFACTURING ASSOCIATION

Since 2005, CEDA and NIMA have been "joined at the hip" for manufacturing development. NIMA provides vision, direction, and leadership for small manufacturing development. The association is currently comprised of twenty-five members representing about 140 businesses throughout southeast Washington and North Central Idaho,

Although the organization has no staff and limited financial resources, NIMA is CEDA's interface with the manufacturing industry. NIMA directs focus and CEDA finds resources.

CEDA recognizes NIMA as a "working council" of CEDA. A NIMA representative is an active member of the CEDA Board of Directors. As partners, CEDA and NIMA have sought resources and training for government contracting, international trade, and workforce development. Focus areas have been on skill development, employee retention and incentive programs, and worker recruitment.

In the last five years, CEDA has acquired \$2.2 million in grant funds for manufacturing industry development and contributed to another \$930,000 in grant funds that supports manufacturing through the Northwest Intermountain Metal Manufacturing (NIMM) Career Development Program. This year, CEDA will be working with NIMA to host a forum on additive manufacturing.



Workforce issues, supply chain issues, policy issues, and promotions are areas that can be addressed through the cluster development work. Our efforts help to build physical, intellectual, social, individual, built, and political capital for positive economic impact.





LEWIS-CLARK VALLEY WINE ALLIANCE

The Lewis-Clark Wine Alliance, the recognized trade association of the region's wine industry, and CEDA work closely to identify opportunities to build the industry's capitals and strengthen supply chains.

The Alliance's mission is to promote and encourage the development and growth of the grape and wine industry in the Lewis-Clark Valley American Viticultural Area (AVA) and to provide education and support for those interested in the wine industry. CEDA recognizes the limitations of an emerging industry and provides assistance by convening stakeholders; identifying and addressing industry gaps and bottlenecks; and building political capital.

The Alliance and CEDA have worked to map the AVA's supply chain, held educational seminars for realtors and potential vineyard developers, and provided technical assistance to emerging wineries. Wine tourism is important to a wine region and through grants and matching funds the Alliance has a website, social media sites, and utilizes print advertising to attract wine lovers to the region. Hotels, restaurants, and wineries all report an increase in out-of-area visitors.

Since the designation of the AVA in 2016, CEDA has been able to access \$108,395 in grant funds and \$34,000 in local match. And the industry continues to grow - there are now eight bonded wineries within the AVA (up from four in 2011) and the acreage of vineyards continues to increase yearly. Industry cluster development takes time but we know that the efforts and time given now will build upon the industry and help it grow into a nationally and globally recognized industry in the future.

NORTH CENTRAL IDAHO TRAVEL ASSOCIATION

NCITA is the recognized marketing organization of North Central Idaho that works to attract visitors to the region. Tourism is one of the leading industries in our region; our world-renowned rivers, pristine lakes, and unspoiled forests attract visitors from around the world. NCITA acts as the conduit to information for those travelers.



NCITA originated as a CEDA committee and became a nonprofit organization in 1998. NCITA and CEDA continue their partnership to this day. The member-driven organization is overseen by a board comprised of members that strive to fulfill the organization's mission to develop and implement regional programs for the tourism and convention industry.

The challenge with any membership organization is that business owners have little time to communicate with members, write grant applications, and manage awards - they have businesses to run! While all recognize the importance of and return on their investment from an organization such as NCITA, most members have limited resources to coordinate its activities on a regular basis. CEDA is able to provide communication and help coordinate meetings for NCITA. A little coordination to help a nonprofit that is trying to strengthen a leading industry in our area - that is a pretty good return on investment!

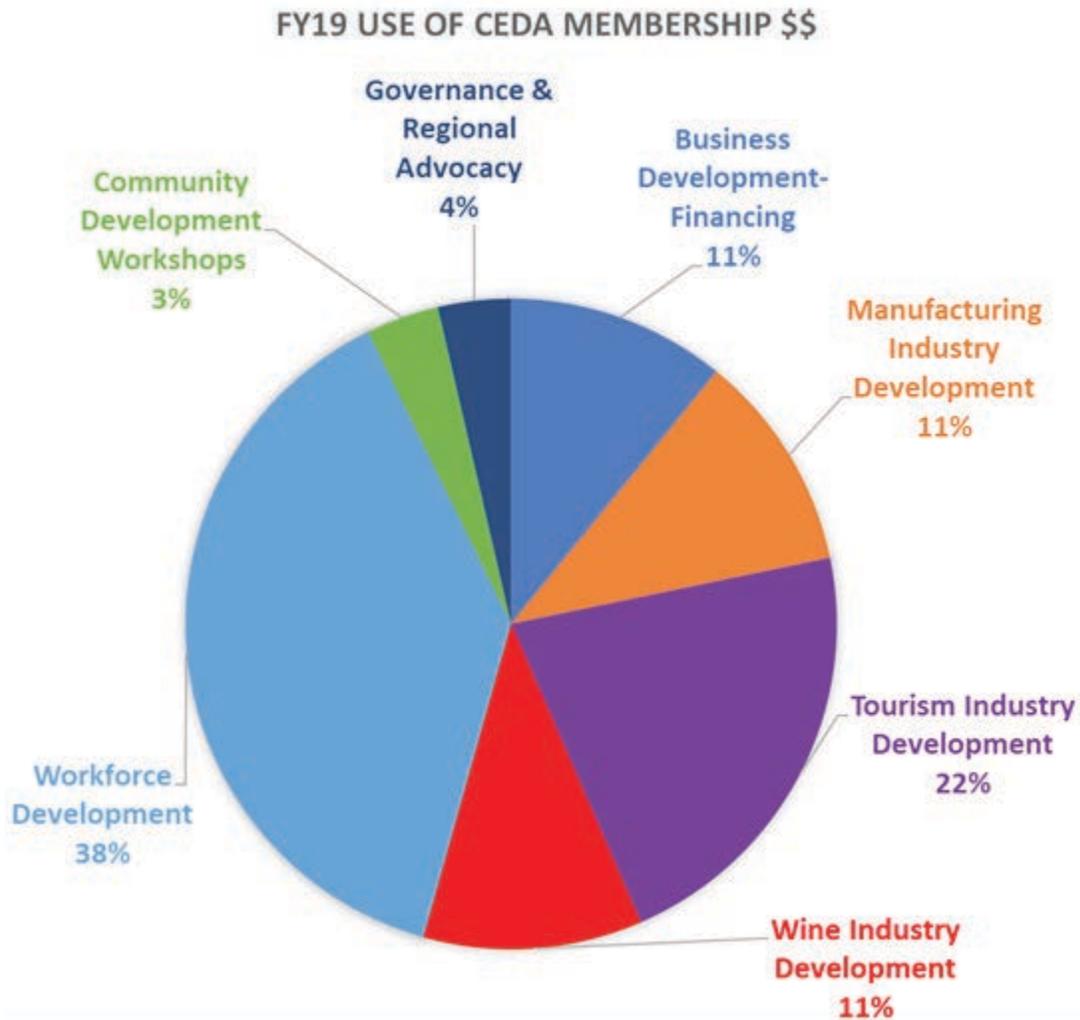
The cluster of businesses that make up NCITA, most small with fewer than ten employees, are a large component of the economy of North Central Idaho. Traveler spending in 2017 reached \$159 million and supported 2,430 jobs in our region. One of the factors that impacts membership is the need for consistent communication, regular meetings, and attention to industry opportunities and/or threats; CEDA is able to provide communication and industry analysis.

CEDA's assistance helps support one job for every \$58,210 in tourism-generated revenues, produces over \$70 million in lodging and food sales annually, and creates \$1.4 million in local tax receipts. CEDA also assists NCITA in accessing funding, primarily the Idaho Travel Council Grant which may be used for marketing only. In 2018 NCITA was awarded \$80,000 for marketing our region.

REAL ESTATE FOR ECONOMIC DEVELOPMENT

The Asset Management Program involves ownership of assets by the association that provides revenue streams for future investments for the benefit of private sector business development projects would otherwise be delayed or not occur. CEDA properties include three parcels in the Craig Mountain Business Park in Craigmont; the AHA building in Alturas Park, Moscow; and two Lewis County fire stations.

This program is an example of the membership's investment of time and resources in a program that provides only a long-term return on those investments. Each year the board-appointed committee that consists of representative of four different counties invest numerous hours of volunteer time to provide guidance and oversight for the program, even though the association owns property in only two of those counties. This willingness to invest is their recognition and commitment to building a regional resource under regional control for future investments that benefit the region, and over time, benefit each member of CEDA. The CEDA organization provides the vehicle for these investments, a return on which would be much more difficult to realize without the power and strength that an association of individual members provides.



BUSINESS DEVELOPMENT AND FINANCE PROGRAM

On the surface, the answer to the question “what does an entity get in return for their membership investment” may seem like a difficult answer to muster. This is because individual members may invest different resources, realize returns on their investment in different ways, and have differing motivations and expectations against which to judge the return on their investment. In many cases the realization of a return is a long-term endeavor and is nearly as often, an indirect return. The small business development programs are an example of this. The direct beneficiaries of the program funding are the constituents of the members, not just the members themselves.

In the early 1990’s, the public sector members of CEDA came together on two separate occasions to contribute capital that established the basis for small business lending programs as they exist today. Altogether, \$217,000 was raised locally to leverage \$650,000 of federal capital from the U.S. Economic Development Administration. That \$867,000 pool has been loaned over six times resulting in over \$5.3 million in direct lending for 162 individual business projects across north Central Idaho. Since this initial effort, additional local investments in the program, primarily by the banks that serve the region, have leveraged additional federal funds through USDA Rural Development and the growth of the aggregate capital base for small business lending to \$3.5 million. Altogether CEDA has issued over \$14 million in loans for nearly 300 small business development projects, none of which would have happened had it not been for the investments by the CEDA membership.

The financial investment is critical as none of this can happen without money, but the long-term success of the program truly lies with an ongoing investment of time and expertise. Member representatives and members of their constituency contribute over 400 volunteer hours annually to the operations of the small business development programs at CEDA. These volunteers bring a variety of backgrounds and expertise together to provide the oversight and decision making needed for the programs to operate. They also help assure the program continues to serve the region equitably and addresses gaps in a constantly changing market.

The annual financial support provided through the membership dues also contributes to the success of CEDA’s small business development efforts. Those dues are used each year to leverage federal and state funding that funds the work of CEDA. In each year since 2010 about 10% of the membership dues have leveraged funding that results in approximately 950 hours annually of direct technical assistance to potential and existing small business owners.

CEDA small business development programs are an example of how return on investment is maximized through association and a willingness to invest both time and money for regional benefit. The strength and abilities of individual members is increased through association of the members and Clearwater Economic Development Association provides the vehicle for that outcome.

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The strength and abilities of individual members is increased through association of the members and CEDA provides the vehicle for that outcome.

BY THE NUMBERS:

SINCE IT'S INCEPTION, CEDA'S LOAN PROGRAM HAS ISSUED

\$14,000,000

IN LOANS TO NEARLY

300 SMALL BUSINESS PROJECTS



STAFF HAVE PROVIDED

950 HOURS OF DIRECT TECHNICAL ASSISTANCE

AND MEMBER REPRESENTATIVES CONTRIBUTE

400 HOURS OF VOLUNTEER SERVICE ANNUALLY

ECONOMIC DEVELOPMENT: WORKFORCE

Before the last recession, North Central Idaho began feeling the negative productivity effects of our workforce demographics. The region's "gray hair tsunami" was beginning. Our region is retiring more people than we have young people to fill our job openings.

Almost every business and local government entity recognizes the challenge! We don't have enough engineers, doctors, police officers, machinists, fabricators, wastewater technicians, surveyors, etc. It isn't just that businesses can't find trained people, it is that they don't have enough people applying for positions. This is a long-term challenge that must be confronted at several levels!

CEDA recognized this regional challenge early and developed strategies to tackle issues. CEDA's work is aimed at skill development and recruitment of young people to local careers.

Since 2009, CEDA has led major workforce efforts. As this work is impossible to do alone, CEDA partnered with Northwest Intermountain Manufacturers Association (NIMA), University of Idaho, Lewis-Clark State College, the Idaho Department of Labor, and local economic development professionals. Manufacturing was the initial focus because it is geographically dispersed, growing, and builds wealth. The focus has since expanded to healthcare, construction, technology, natural resources, business and finance, and the skilled trades.

CEDA established a regional alliance of industry, education, and economic development and coordinated efforts through the Dream It. Do It. Council. CEDA coordinated annual manufacturing and healthcare workforce forums to better understand the problem and help industry with solution identification. Through a pivotal grant, CEDA worked with the University of Idaho and NIMA to identify the highest demand entry level occupations and skills needed. Education evaluated existing programs to see how the programs trained for the need. CEDA worked with LCSC and UI to develop a program to train high school students in these occupations. CEDA led work to recruit 89 students to the Northwest Intermountain Metal Manufacturing Career Development Program (NIMM) and have set up and coordinated nine manufacturing tours for high school students. CEDA is currently working with NIMA and the IDoL on regionalized apprenticeship programs starting with machining and fabrication. We will soon be putting NIMM students to work.

In 2014, CEDA brought a national program to the region for student workforce recruitment. The Northwest Intermountain Dream It. Do It. has aided in building relationships with 26 North Central Idaho and southeast Washington school districts. Through CEDA's leadership, DIDI has hosted career-technical education strategic planning workshops, professional development workshops for education, and three youth conferences to link students to local occupations. CEDA manages the DIDI Facebook page for ongoing communication.

CEDA is proud to have helped connect Lewis-Clark State College and the Lewiston School District's visions for CTE Centers and we have promoted their construction. CEDA worked with LCSC and Lewiston School District to secure equipment funding for their CTE Centers. In all DIDI projects, CEDA is raising local funds for key projects. Since 2011, CEDA has secured \$2.55 million in state and federal funds that leveraged another \$2.3 million in local workforce development investment.

**\$5.1 MILLION
IN
WORKFORCE INVESTMENT LED BY CEDA**



Our regional workforce challenge isn't going away anytime soon. CEDA must press forward to build partnerships, coordinate activities, seek resources, and implement initiatives to retain our youth for future jobs and to align skills with business needs.

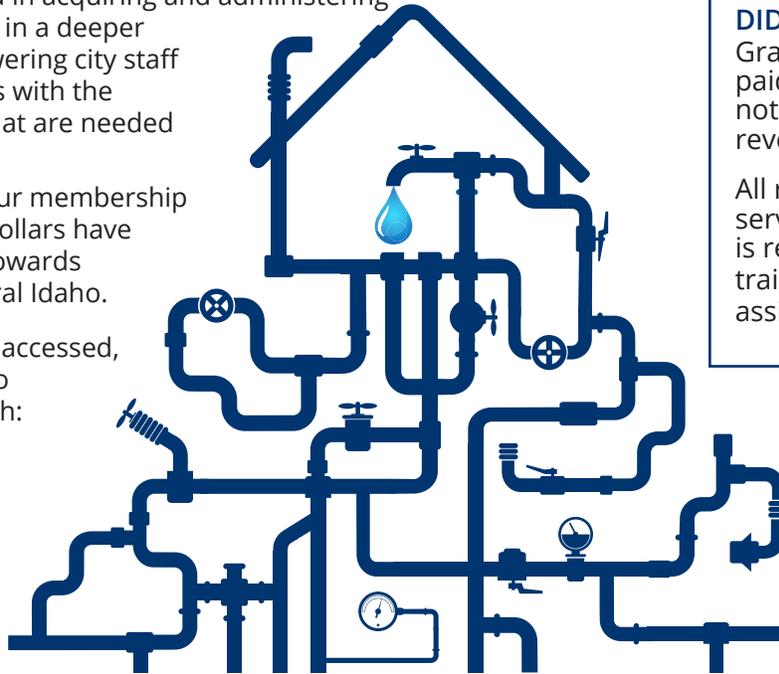
With your membership investment, we will strengthen our region's social, intellectual, individual, and physical capital for a better workforce, a better economy, and a better future.

COMMUNITY DEVELOPMENT: MORE THAN GRANTS

CEDA's excellent record in acquiring and administering grant funding is rooted in a deeper commitment to empowering city staff and community leaders with the knowledge and tools that are needed for long-term projects

In the last five years your membership and contract services dollars have helped CEDA to work towards a stronger North Central Idaho.

Here's how we've built, accessed, and leveraged capital to develop regional wealth:



DID YOU KNOW?

Grant writing services are paid for by local investment, not general membership revenue.

All revenue from contract services and administration is reinvested into our training and technical assistance programs.

BUILD:

Through our Rural Community Development Initiative programs, CEDA has provided:

20 hours of training to 60 participants representing 14 cities, counties, and nonprofits.

We're currently assisting four cities in updating their Comprehensive Plans and have provided training and technical assistance to six more, completing things like:

- Youth Visioning
- Housing Stock Assessments
- Business Needs Surveys
- Broadband Feasibility Studies

Our public outreach focus helps communities pass bonds for infrastructure projects by fostering public understanding and support of local projects.

CEDA consciously chooses to focus on and excel in holistic project approaches that value public outreach and education and strengthen the non-built capital along with the built.

ACCESS:

CEDA provides access to a regional network of partners. We're committed to promoting innovative, independent rural cities and counties. In the past five years we've sought out experts to build regional knowledge on topics like:

- Taxing Districts
- Public Financing
- WealthWorks
- Regional Branding

We've also partnered with Idaho Rural Water Association to bring training on sustainable utility management to five North Central Idaho communities.

Currently, we're working with broadband and housing partners across the state to identify needs and solutions.

LEVERAGE:

We know that grants aren't always the right answer for your project.

We work with all sizes of districts and cities to help them evaluate and make needed repairs that fit their budgets and system needs *without* asking for state or federal grants.

For projects that do benefit from outside funding, CEDA can help leverage local and agency match. From 2014-2019, CEDA has acquired:

\$6,500,000 in grants &
\$13,000,000 in match for
\$19,500,000 invested in infrastructure upgrades.

- 7 wastewater systems upgraded;
- 5 water systems improved;
- 2 hospitals expanded;
- 2 fire stations built;
- 1 afterschool facility;
- 2 park improvements;
- 1 senior center with improved access; and
- 1 culvert repaired.

We also assist in accessing large federal sources, like FEMA emergency dollars.

CURRENT CEDA MEMBERSHIP

County Members:

- Clearwater County
- Idaho County
- Latah County
- Lewis County
- Nez Perce County

Taxing Districts:

- Kendrick-Juliaetta Recreation District
- White Bird Area Recreation District
- Port of Lewiston

Tribal Members:

- Nez Perce Tribe

Utilities:

- Avista Corporation
- Clearwater Power

Education:

- Lewis-Clark State College
- University of Idaho

City Members:

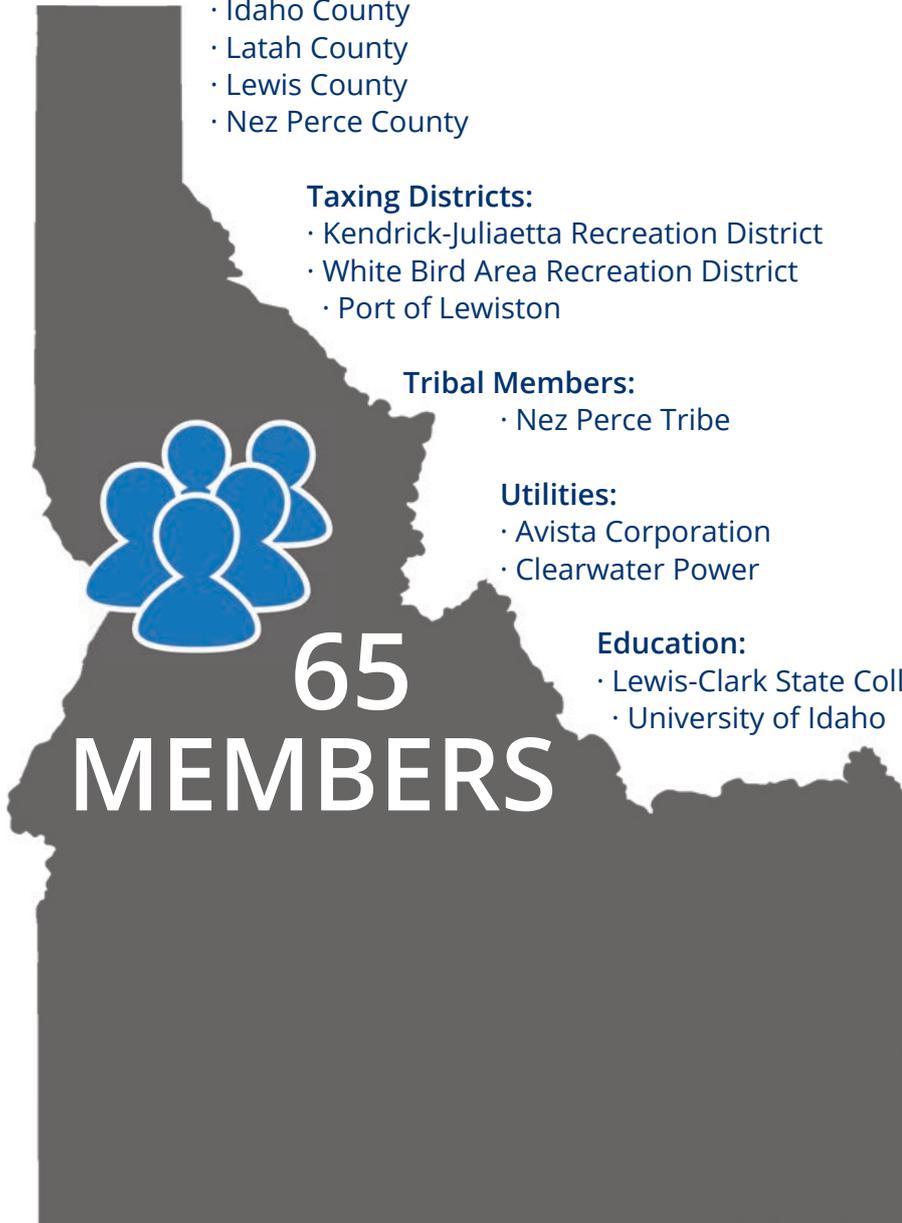
- Cottonwood, City of
- Craigmont, City of
- Culdesac, City of
- Deary, City of
- Elk River, City of
- Genesee, City of
- Grangeville, City of
- Juliaetta, City of
- Kamiah, City of
- Kendrick, City of
- Kooskia, City of
- Lapwai, City of
- Lewiston, City of
- Moscow, City of
- Nezperce, City of
- Orofino, City of
- Peck, City of
- Pierce, City of
- Potlatch, City of
- Riggins, City of
- Stites, City of
- Troy, City of
- Weippe, City of
- White Bird, City of
- Winchester, City of

Private Industry:

- Banner Bank
- Bott Architects & Associates
- Castellaw Kom Architects
- Columbia Bank
- First Step Internet
- Great West Engineering, Inc.
- Keller & Associates
- Keltic Engineering, Inc.
- Mountain Waterworks
- Northwest Management
- Potlatch #1 FCU
- RGU Architecture and Planning
- TD&H Engineering
- Umpqua Bank
- US Bank
- SMART Transportation
- Washington Trust Bank
- Zions Bank

Nonprofit & Agency Partners:

- Clearwater County Economic Development Council
- Clearwater Resource Conservation & Development
- Ida-Lew Economic Development Council
- Idaho Department of Environmental Quality
- Idaho Department of Labor
- Lewis- Clark Valley Chamber of Commerce
- North Central Idaho Travel Association
- Northwest Intermountain Manufacturers' Association
- Valley Vision



FIVE YEAR GRANT AWARD HISTORY

Title:	Grant:	Local Investment:	Total:	
Greater Palouse Meat Producers Slaughter Facility Concept Plan	\$ 15,000	\$ 5,000	\$ 20,000	BUSINESS DEVELOPMENT
Manufacturing Business-to-Business Network	\$ 250,000	\$ -	\$ 250,000	
Clearwater Hydraulics Website Development	\$ 13,000	\$ 6,500	\$ 19,500	
American Manufacturer Network Business Plan	\$ 10,000	\$ 5,000	\$ 15,000	
WealthWorks: Creating a Metrics Measurement for a Value Chain Training	\$ 9,000	\$ 4,000	\$ 13,000	
LC Valley Wine Alliance AVA Launch - Marketing	\$ 67,144	\$ 9,500	\$ 76,644	
LC Valley Wine Alliance AVA - Development & Marketing	\$ 18,750	\$ 18,750	\$ 37,500	
North Central Idaho Stakeholder Needs Assessment	\$ 10,000	\$ 5,000	\$ 15,000	
Post & Pole Treatment	\$ 15,000	\$ 5,000	\$ 20,000	
North Central Idaho Tourism Tour Development	\$ 9,560	\$ 5,000	\$ 14,560	
Business Development Technical Assistance	\$ 335,396		\$ 335,396	
Grass Seed Cleaning Feasibility Study	\$ 15,000	\$ 5,000	\$ 20,000	
Beautiful Downtown Lewiston Market Study	\$ 15,000	\$ 5,000	\$ 20,000	
North Central Idaho Travel-Marketing	\$ 120,000	\$ 26,250	\$ 146,250	
North Central Idaho Community Project Development Training	\$ 152,492	\$ 152,492	\$ 304,984	CAPACITY BUILDING
Transportation -Mobility Coordination	\$ 34,250		\$ 34,250	
Workforce Transportation Initiative	\$ 75,480		\$ 75,480	
Leading With Intention - Comprehensive Plan Development	\$ 75,000	\$ 75,000	\$ 150,000	
North Central Idaho Travel Community Asset Mapping	\$ 3,000	\$ 1,000	\$ 4,000	PUBLIC FACILITIES
Economic Development Implementation	\$ 375,000	\$ 375,000	\$ 750,000	
Cottonwood Creek Imminent Threat	\$ 44,170	\$ 15,000	\$ 59,170	
Potlatch Water Line Extension	\$ 50,000	\$ 12,000	\$ 62,000	
Kendrick Waster Water Upgrade	\$ 350,000	\$ 1,195,500	\$ 1,545,500	
White Bird Wastewater Project	\$ 300,000	\$ 815,420	\$ 1,115,420	
Cottonwood Senior Center	\$ 150,000	\$ 313,345	\$ 463,345	
Weippe Wastewater Upgrade	\$ 475,000	\$ 2,625,000	\$ 3,100,000	
Syringa General Hospital Renovation Project	\$ 500,000	\$ 600,000	\$ 1,100,000	
Rapid River Water & Sewer - Water Project	\$ 300,000	\$ 800,000	\$ 1,100,000	
Kendrick Fiber Cost Analysis	\$ 11,000	\$ 5,000	\$ 16,000	
Nezperce Fire Station	\$ 500,000	\$ 800,000	\$ 1,300,000	
Grangeville Kids Klub New Facility	\$ 400,000	\$ 400,000	\$ 800,000	
Stites Wastewater Upgrade	\$ 375,000	\$ 1,125,000	\$ 1,500,000	
Animal Rescue Foundation Concept Design Plan	\$ 10,000	\$ 2,250	\$ 12,250	
Grangeville Kids Klub	\$ 7,000		\$ 7,000	
Grangeville Kids Klub	\$ 25,000		\$ 25,000	
Grangeville Kids Klub	\$ 1,500		\$ 1,500	
White Bird Recreation District	\$ 1,000		\$ 1,000	
Cottonwood School District Track	\$ 5,000		\$ 5,000	
City of Potlatch Fiber Cost Analysis	\$ 6,900	\$ 9,100	\$ 16,000	
Potlatch Splash Pad	\$ 80,000	\$ 40,000	\$ 120,000	
White Bird Emergency Water	\$ 495,000		\$ 495,000	
Kendrick Wastewater #2	\$ 425,000		\$ 425,000	
LHS Industrial Technology Center	\$ 23,000	\$ 23,650	\$ 46,650	WORKFORCE
LHS Machinist Program	\$ 22,670	\$ 24,672	\$ 47,342	
Northwest Intermountain Metal Manufacturing Program	\$ 20,000	\$ -	\$ 20,000	
Lewiston School District Regional CTE Center- Equipment Project	\$ 661,944	\$ 661,944	\$ 1,323,888	
North Central Idaho Hospitality Training Program Needs Assessment	\$ 21,840	\$ 21,840	\$ 43,679	
Lewis-Clark State College Career Technical Equipment Project	\$ 1,521,400	\$ 1,521,400	\$ 3,042,800	
<i>Dream It. Do It...Here</i> Youth Conferences	\$ 5,500	\$ 22,700	\$ 28,200	
Local Projects:	\$ 4,107,754	\$ 3,852,556	\$ 7,960,309	
Regional Projects:	\$ 4,298,242	\$ 7,884,757	\$ 12,183,359	
TOTAL	\$ 8,405,996	\$ 11,737,313	\$ 20,143,668	

NOTE: Grant writing services for "local" projects are funded by development contracts with individual recipients.

Membership dollars are used only for grant writing and administration on regional projects with an area-wide benefit.



**Clearwater Economic
Development Association**

Office
1626 6th Ave N
Lewiston, ID
83501

Phone
(208) 746-0015

Website
www.clearwater-eda.org

Email
adahmen@clearwater-eda.org

