
SOUTHWEST IOWA PLANNING COUNCIL

2022-2027

COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY

FOR THE COUNTIES OF:
CASS, FREMONT, HARRISON,
MONTGOMERY, PAGE, &
SHELBY



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ADOPTING RESOLUTION

Adoption of Final 2022 Comprehensive Economic Development Strategy

WHEREAS the six county economic development region served by the Southwest Iowa Planning Council, comprising Cass, Fremont, Harrison, Montgomery, Page, and Shelby Counties in Iowa is proactively planning for future economic development, and;

WHEREAS a committee of economic development professionals and other area leaders has worked with the public and Southwest Iowa Planning Council staff to draft the *Comprehensive Economic Development Strategy, 2022*, and;

WHEREAS multiple public meetings were held to discuss the plan and were well attended by the public, whose participation helped develop and guide the document, and;

WHEREAS the plan was posted on the Southwest Iowa Planning Council website and the public has been allowed to comment on the plan, and;

WHEREAS it is a requirement of the U.S. Department of Commerce, Economic Development Administration that economic development regions submit an updated Comprehensive Economic Development Strategy every 5 years, therefore;

BE IT RESOLVED that the Southwest Iowa Planning Council Policy Council adopts the *Comprehensive Economic Development Strategy, 2022* and will work to implement the recommendations thereof.

Passed this 25th day of August 2022.


Todd Valline, Board Chair


Sherman Struble, Secretary

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INTRODUCTION

Southwest Iowa Planning Council's (SWIPCO) Comprehensive Economic Development Strategy (CEDS) 2022-2027 is an economic development planning tool funded by the US Department of Commerce. The SWIPCO CEDS examines the SWIPCO Economic Development District (EDD), a region comprised of six counties in southwest Iowa: Cass, Fremont, Harrison, Montgomery, Page and Shelby.

The intent of the CEDS is to identify regional issues and potential solutions. This is an on-going, long-term process that discusses regional economic development. The CEDS document accomplishes the following:

1. Provides data and information on the EDD
2. Discusses external and internal trends
3. Establishes the EDD's vision and goals
4. Strengthens Economic Resiliency and Recovery
5. Outlines programs and projects for implementation
6. Sets criteria for evaluation

Planning Process and Community Involvement

This CEDS is an update to SWIPCO's 2020 CEDS. This update is earlier than expected but necessary to account for the dual shocks of a global pandemic and major flooding in the region. The intent is also to align the CEDS approval dates of all the EDDs in Iowa. Because this update is sooner than planned, you'll note that some things have not changed much from 2020, but other areas are quite different.

In the 2020 update SWIPCO asked for strategic volunteers in the region from varying backgrounds and industries. SWIPCO Policy Board Members were also approached to participate in the process or nominate a representative. The CEDS Committee met in May 2019 to start the process and work continued through September 2020 when the original plan was adopted .

For this new update more stakeholder groups were convened. In the spring of 2022, SWIPCO conducted multiple SWOT analyses with various groups to discuss the region's strengths, weaknesses, opportunities, and threats. At these meetings, stakeholders were asked to identify areas in each category that they felt were fitting for the region. It was explained that these responses would help identify regional priorities for economic and community development. The following groups completed SWOT analyses for this plan:

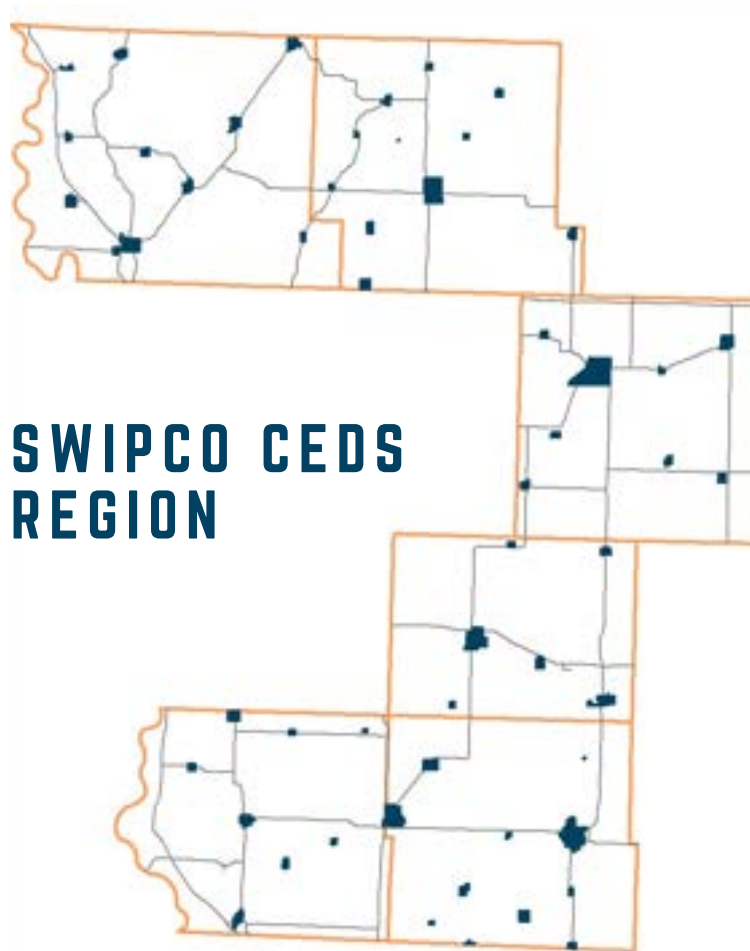
- Leadership Harrison County - April 13, 2022
- Clarinda Economic Development Corporation Board of Directors - April 28, 2022
- Shelby County Chamber of Commerce and Industry Board of Directors - May 10, 2022
- Cass/Atlantic Development Council Board of Directors - May 19, 2022
- Montgomery County Development Corporation Board of Directors - June 12, 2022
- Fremont County Board of Supervisors - June 22, 2022
- SWIPCO Board of Directors - June 23, 2022

The final draft was then put out for public comment and then adopted by the SWIPCO board on August 25, 2022. We sincerely thank all of these partners and groups that provided valuable feedback and we look forward to working with them on implementation of this plan.

This is a living document, and as such represents the moment in time when it was created. However, it is our strong commitment to the region to do our best as an agency to accomplish the goals laid out in this plan.

John McCurdy
EXECUTIVE DIRECTOR





SWIPCO CEDS REGION

CEDS COMMITTEE MEMBERS

Atlantic Chamber- Bailey Smith
 Atlantic- Grace Garrett
 Cass Atlantic Development Corporation- Jen McEntaffer
 Cass County- John Hartkopf
 Clarinda Economic Development- Amy McQueen
 Clarinda Chamber- Elaine Farwell
 Shenandoah Chamber and Industrial Association- Gregg Connell
 Fremont County- Terry Graham*
 Harrison County Development Corporation- Renae Anderson
 Harrison County- John Straight*
 Harlan- Terry Arentson*
 Missouri Valley- Sherman Struble*
 Montgomery County Development Corporation- Steve Adams
 Montgomery County- Donna Robinson*
 Page County- Alan Armstrong*
 Red Oak- Brad Wright*
 Stanton Community Development- Jenna Ramsey
 Shelby County Chamber and Industry- Todd Valline*
 Shelby County- Charles Parkhurst
 Shenandoah- AJ Lyman*
 Tabor- Susan Shepherd*

ABOUT SWIPCO

The Southwest Iowa Planning Council was formed in 1975. Our goals are to promote regional cooperation as well as to serve the counties and cities within our region with community and economic development activities to improve the quality of life for all of southwest Iowa. We are governed by a 17 member Policy Council, which includes one supervisor from each county board, six citizens who are appointed by the county boards, and three at-large members that are selected by the Policy Council. These members represent business, education, human services, economic development, etc. The Policy Council is designed to provide a strong communication link between SWIPCO and the residents of Southwest Iowa. This channel of communication and the support of our member governments helps to keep SWIPCO aware and responsive to our members' needs and concerns.

MISSION

Southwest Iowa Planning Council's (SWIPCO) mission is to serve as the regional catalyst fostering sustainable community and economic improvements. This statement encompasses everything SWIPCO strives for in regional cooperation and betterment through community development, housing assistance, and transportation services. It also reaches all partners in the region and their goals for regional improvement. SWIPCO views regional improvements in a circular pattern with each piece of the cog needed for development. Three focus areas emerge: People, Community Assets and Business.



SWIPCO

SWIPCO PROJECT HISTORY

Several projects of tremendous value to the region that advance CEDS goals have already begun. Over the past five years, projects have been completed in downtown revitalization, housing repair and home ownership assistance, disaster and COVID-19 recovery coordination and grant writing, dilapidated and derelict property demolition, rental property inspections, sewer and water systems improvement projects, trails planning and expansions, and Urban Revitalization plans. Additional services have also been completed or currently in progress including resiliency planning, hazard mitigation planning, comprehensive planning, land use mapping, City Code updates, grant applications and management, environmental and utility studies, and various financial services throughout the region.

From 2017 to the present, SWIPCO has been involved in a total of \$119,942,716 in public funding and \$278,957,217 in private investment have been dedicated towards improving and maintaining the Southwest Iowa Region; both economically and in quality of life for residents.

Below is a breakdown of the number of each project type completed within the past five years.

• Downtown Revitalization.....4	• Levee Plans.....1
• Housing projects.....11	• City Codes.....26
• Comprehensive Plans.....4	• Land Use Mapping.....4
• Hazard Mitigation Plans.....4	• Financial Services.....8
• Owner Occupied Home Repair.....250	• RISE Grant.....1
• Disaster Recovery Projects.....21	• Derelict Building Grant.....3
• Upper Story Housing Projects.....5	• CDBG National Disaster Resiliency.....1
• Property Maintenance Cities.....3	• Environmental and Utility Studies.....18
• Sewer Projects.....5	• Housing Assessments.....5
• Water System Projects.....14	• DTR Studies.....2
• Trail Planning.....7	• EDA Levee Rebuild Grant.....1
• Catalyst and Downtown Grants.....10	• Urban Revitalization.....1
• HUD LEAD Grant.....1	• EDA Economic Adjustment Assistance.....1



THE REGION

The regional and county snapshots shown on the following pages highlight the demographic and economic statistics of the region. Southwest Iowa is a predominately rural region of the state with an economy that has long been rooted in agriculture.

Over the years, as rural demographics have changed and the nature of farming has changed to increasingly larger operations, the number of individuals directly involved in agricultural production has decreased. The economy in southwest Iowa adjusted to this change with the percentage of service, healthcare, and manufacturing positions steadily increased over the years to the point where the majority of workers are involved in non-agricultural jobs. Government, healthcare and social assistance, retail trade, and manufacturing are the three largest employment sectors. To support these industries, and develop a broader foundation in other industries such as manufacturing and professional services, it is essential that local governments

in the region continue to collaborate on essential services such as the built infrastructure, broadband, and housing options.

The population in the SWIPCO CEDS region is very similar to other rural areas of the state of Iowa. The 2020 population of the region is estimated to be 70,693. In general, communities are small, there are few minorities, the average age is increasing, and population loss is a real concern. Since 1950, all of the SWIPCO counties have seen a decline in population.

There were major events that affected the region as a whole and in isolated parts in the years of 2019 and 2020. The Missouri River flooding in March of 2019 displaced hundreds of people and jobs in the region along the Missouri River. Fremont County among a few others were among the hardest hit.

Another event that affected the world, nation, and region as a whole was a global pandemic crisis referred to as COVID-19. Both events will be discussed further in this document.

VISION:

In 2027, The Southwest Iowa region is vibrant and rich with opportunity. The area is socially connected at the local level and economically connected to the world. By working together, the region has prospered with stronger, more resilient economies and created a desirable place to live.

ENVIRONMENT

The SWIPCO EDD is located in the southwestern most corner of the State of Iowa. This is an area of over 3,300 square miles with a varying topography. Harrison and Fremont Counties are part of the Loess Hills, a striking geologic feature that was created after the end of the last ice age when sand deposited across Nebraska was blown eastward into huge drifts in the area that would become western Iowa. These hills today are predominately wooded and provide views of the Missouri River valley. All six counties are known for rich soil ideal for agriculture, typically corn and soybeans.

Like all of the Midwest, southwest Iowa is known for many different types of weather including extreme heat and cold, tornadoes, flooding, droughts and snowstorms. January temperatures average 14 °F and July average temperature is in the mid-80s F. Annual precipitation for Iowa averages 26-38 inches.

Like all of Iowa, the region has many rivers, streams and tributaries. Periodic flooding has helped distribute fertile soils, but also has caused floodplain issues. In 2011 and again in 2019, The Missouri River experienced historic flooding due to a unique weather event referred to as a Bomb Cyclone which was a winter hurricane in March. The record snow then melted rapidly causing flooding. Levees along the Missouri River were decertified after major damage with multiple levee breaches in the region (one Harrison County, two Fremont County). With such catastrophic flooding events happening more often it has become a major burden on the communities and industry along the Missouri River and major tributaries such as the East and West Nishnabotna Rivers.

In recent years the region has been involved in planning at the watershed level to implement flood control practices in both urban and rural environments. These mitigation actions will become critical to flood recovery and resiliency.



CULTURE

The CEDS region is rich with cultural and recreation activities of all sorts. With over sixty miles of bike trail, 60 county-managed recreational areas/historic landmarks encompassing over 5,500 acres, the area is rich with activity. There are four state parks, 38 county reserves/parks, 17 historical sites, the Loess Hills National Scenic Byway™, the Western Skies Scenic Byway, 18 museums, five art centers, nine golf courses, and three wineries.

All of the counties have established or are working to establish county-wide trails plans to interconnect each city then connect to each county. The overall connection is known as the Frontier Iowa Trails (FIT) system. FIT begins in Council Bluffs and Pottawattamie County and will eventually connect all Southwest Iowa cities through the trails system.

Each city is unique in culture and has deep-rooted history. For example, the largest Danish settlement outside of Denmark is located in Elk Horn, Shelby County. The city is home to the Museum

of Danish America, Danish Windmill, and many Danish festivals that draw thousands each year. Many of the other settlements in the region were of German decent. There are 67 sites listed on the National Register of Historic Places within the six counties.

The City of Stanton located in Montgomery County boasts a rich Swedish culture and has been designated an Iowa Great Place in 2020.

The City of Lewis, Cass County is home to the Hitchcock House which was part of the Underground Railroad. Lewis is also home to an original Nishnabotna Ferry House that was used until 1920 when the Nishnabotna River was straightened and moved several hundred feet west, eliminating the need for a ferry at this location. Another Underground Railroad home, the Todd House, is located in Tabor, Fremont County.

Like most of the Midwest, the railroad system shaped many of the cities in the region with the first trains arriving in 1855 and the system incorporating virtually every major town by 1980. Additional links were added to Hamburg (connected through Nebraska City, Nebraska), Shenandoah and Clarinda by the late 1890s to early 1900s.

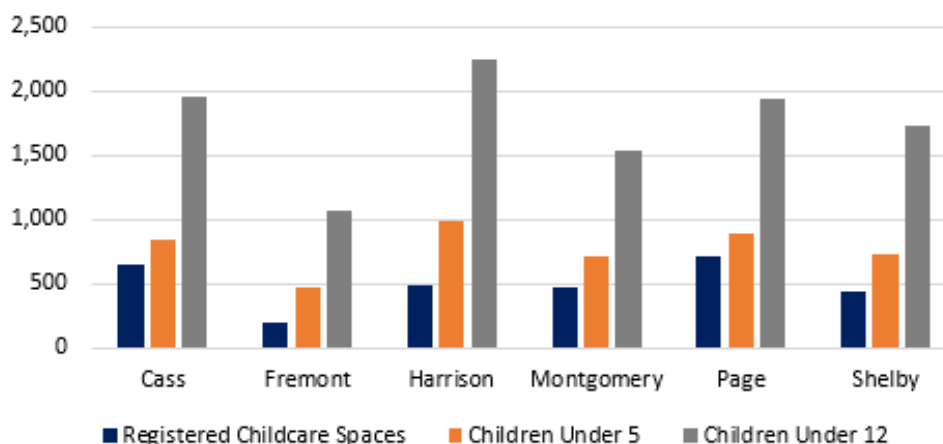


CHILD CARE

Iowa has a statewide emphasis on collaborative, comprehensive approaches supporting young children and their families. Specifically in the six county CEDS region, there are 16 total childcare programs with 2,972 spaces available for children. These numbers are down from 133 total programs and 3,185 total spaces in 2019. This is a 12.8% decrease in total programs and a 6.7% decrease in total spaces available. The regional population of children age 0-5 has also decreased from 4,758 in 2019 to 4,643, a 2.4% drop. Although the number of children has also decreased, it did so at a much smaller rate than the decrease in regional childcare. The region was already seeing a shortage in providers and available spots and since the start of the COVID-19 pandemic, it has only grown more dire. The graph below shows per county, the number of childcare spots registered with Iowa Childcare Resource and Referral compared to the number of children under the age of 5 and the number of children under the age of 12.

Along with the lack of available childcare, the cost of childcare can also hinder parents. The average weekly cost for childcare for an child age 0-12 months in the region is approximately \$139.16 for a registered in home daycare and \$148.98 for a licensed center. Based on those weekly averages, a parent could expect to spend on average, \$7,236 to \$7,746 annually for one child, \$14,472 to \$15,493 annually for two children, and \$21,708 to \$23,240 annually for three children. As childcare costs increase, many parents find it beneficial for one parent to leave the workforce to stay home and care for the children rather than paying a childcare center.

Registered Childcare Spaces vs. Number of Children

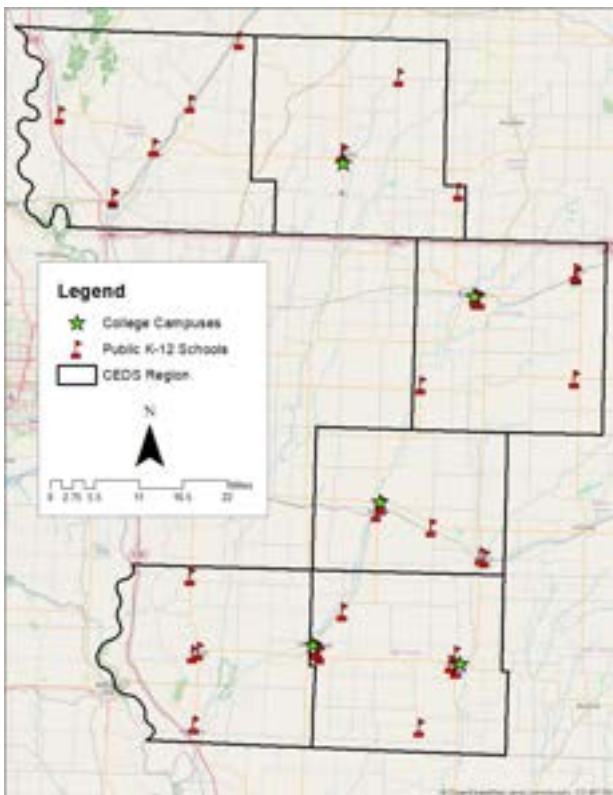


*Statistics and data from www.iowaccrr.org

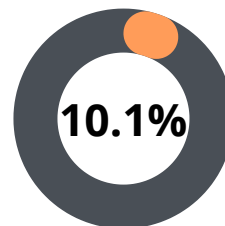
EDUCATION

The region is home to 19 school districts located in the Green Hills Area Education Agency (AEA). There are approximately 11,314 students enrolled in PK-12 with approximately 1,043 teachers as well as several "high performing" schools throughout the region. Additionally, with certain school districts having to consolidate and share resources, an opportunity for unique workforce training programs has emerged.

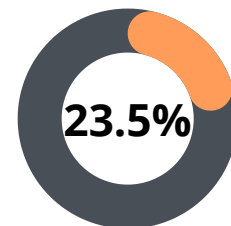
There are two community colleges in the region. Iowa Western Community College covers Cass, Fremont, Harrison, Page and Shelby Counties. The main campus is located in Council Bluffs, Iowa with satellite campuses in Atlantic, Harlan and Clarinda. Montgomery County is served by Southwestern Community College in Red Oak. This is a satellite location with the main campus in Creston, Iowa.



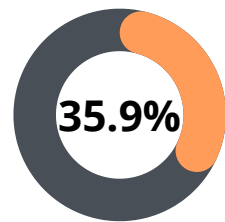
Concerning educational attainment, 13.97% of the selected regions' residents possess a Bachelor's Degree (6.2% below the national average), and 11.65% hold an Associate's Degree (3.1% above the national average). Approximately 10% of the population 18 years old and older have no high school diploma, (1.5% below the national average) with 2.49% (2.4% below the national average) of that being people with less than a 9th grade education.



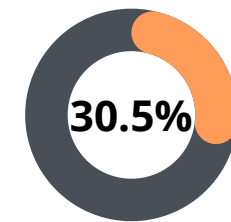
No High School Diploma



High School Diploma



Some College, No Degree



College Degree

Source: ACS 2019

ECONOMY

To thrive economically, the region must be a place where talented people - and their businesses - want to be. This includes preserving the high quality of life in the region and providing the critical infrastructure needed by businesses to succeed.

Supporting the economy is a system of infrastructure that provides the critical services necessary for the well being of residents, the success of businesses and the safety of communities.

The ability to build and maintain these systems is costly and resource intensive. Many of the region's communities struggle to have up-to-date water or sewer service let alone the capacity to add a large user. This is why federal and state funding grants for water and sewer infrastructure is very important. Smaller cities do not have the tax base or funding to pay for local street repair as often as necessary. Broadband internet access is also limited to the more urban areas.

1- EMSI 2021 Regional Data Report

WORKFORCE

It is critical to continued economic prosperity and resiliency that the region continues to develop a diverse set of industry sectors that provide living wage jobs. Development of a diverse, prepared, robust workforce for all sectors of our regional economy will further solidify the ability to attract and support business of any size and sector.

Currently, there are estimated to be 36,072 people in regional employment. The majority of the workforce is classified as essential. Jobs decreased by 2,045, or 5.9%, over the last 5 years but are projected to grow by 1,603, or 4.9%, over the next 5 years⁽¹⁾.

Several distinct employment clusters exist within the region. Atlantic, Clarinda, Harlan, Missouri Valley, Red Oak, Shenandoah, and Sidney are the main employment clusters in Southwest Iowa with nearly all the largest employers in the area. These clusters are all located along primary transportation routes within the region including Interstate 80, Interstate 29, and State Highways 2, 30, 34, 59 and 71.



INFRASTRUCTURE

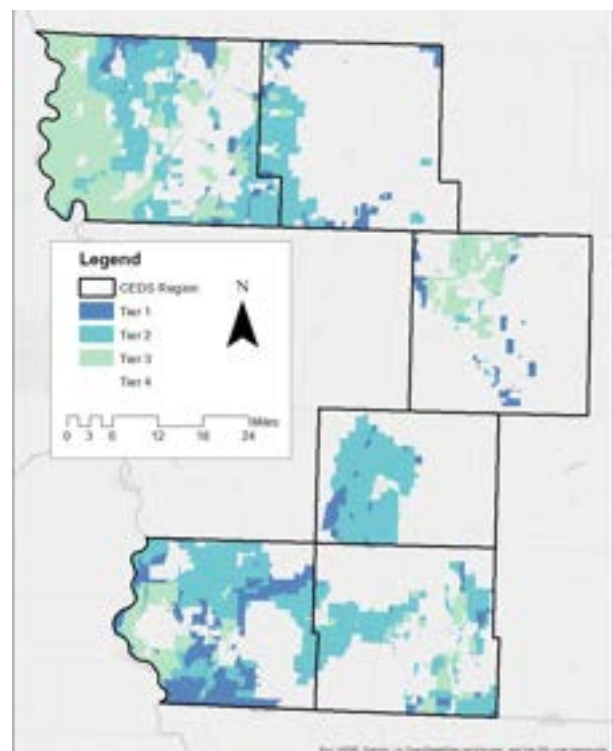
In order to support economic development, a region must have adequate infrastructure. Without adequate water, sewer, broadband connectivity, housing or roads, a region can become stagnant. These services are essential for attracting not only residents to the area, but industry as well.

Clean drinking water and sanitary sewer services are necessities for the health of the population. Inadequacies in these services will quickly result in an out migration of residents. Measures must be taken by the municipalities to ensure this infrastructure receives the necessary maintenance required.

Small businesses and big industries also rely heavily on water and sewer infrastructure. In order for a city to support business growth, it must ensure their system can handle an increased load. This requires a great deal of planning and forethought to ensure proper upgrades are made.

Housing is another essential piece of infrastructure for health, safety, and economic growth. Without available, quality, affordable housing options, there will be a minimal or non-existent in-migration of people. For businesses looking to hire more employees, this can be detrimental. This can prove to be a challenge in the region due to the aging housing stock. Approximately 41% of housing units in the region were built prior to 1940, making them over 80 years old. Without proper upkeep, this can result in hazardous and dilapidated conditions, and eventually, the loss of the property.

During the COVID-19 pandemic, many were forced to go "virtual" for school and work purposes, bringing to light connectivity issues in rural areas. As the pandemic slowed, many employers continue to staff remote or hybrid workers to appeal to a wider range of potential employees, boost employee moral and reduce expenses related to office space. This flexibility is allowing people to move farther away from their employer, making quality internet a necessity. The map below shows the current broadband coverage for the region and the speeds available.



Tier 1-Download <25Mbps, upload <3Mbps

Tier 2-Download 25-50Mbps

Tier 3-Download >50Mbps

Tier 4-Download >80Mbps, non-TSA area

Data source: www.ocio.iowa.gov

SWOT ANALYSIS

In the spring of 2022, SWIPCO conducted multiple SWOT analyses with various groups to discuss the region's strengths, weaknesses, opportunities, and threats. At these meetings, stakeholders were asked to identify areas in each category that they felt were fitting for the region. It was explained that these responses would help identify regional priorities for economic and community development. The following groups completed SWOT analyses for this plan:

- Leadership Harrison County - April 13, 2022
- Clarinda Economic Development Corporation Board of Directors - April 28, 2022
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- Fremont County Board of Supervisors - June 22, 2022
- SWIPCO Board of Directors

Strengths and weaknesses are considered internal factors. These are things that the region can control or influence to an extent. Strengths are viewed as items that the region possesses that give it an advantage over other areas while weaknesses are items that may put the region at a disadvantage compared to others.

STRENGTHS

- High quality of life
- Low population density
- Good schools
- Transportation services
- Diverse economy
- Good health care
- Pride in community/region
- Rural/agricultural living
- Access to a large metropolitan area
- IWCC collaboration of schools
- Safe and low crime
- Job availability
- Fiber network growing
- Ag industries
- Public transportation
- Fiscally responsible government agencies

WEAKNESSES

- Few developers with capabilities to tackle large scale residential projects and be able to navigate all the programs available
- Transportation to the major centers or hubs – Kansas City, Omaha, and Des Moines
- Aging population
- Not enough broadband access
- Not enough entertainment
- Not enough housing
- Employee/workforce shortage
- Childcare shortages
- Housing cost increase disproportionate to income
- Transportation costs for traveling to out-of-county jobs
- Access to recreational activities
- Computer/software training for adults
- Distance from services
- Lack of access to technology
- Aging infrastructure – roads, bridges, etc.
- Diversity of retail
- Utilities unable to support a new industry to the area – doesn't have the capacity to handle it
- Property taxes are very high
- Electrical power grid

SWOT ANALYSIS

Opportunities and threats are external factors. These are items that are generally out of the control of regional leaders and may be tied directly to things such as location, national economy, and State or Federal laws and regulations.

OPPORTUNITIES

- Land for housing
- Housing rehab and repurpose of other vacant facilities
- If new homes are built, new businesses will follow
- Code enforcement – housing and commercial, tear down dilapidated properties for infill development
- Work from home attraction
- Keep people in town to support local businesses
- Expansion of community college offerings
- Career and Technical Education (CTE) programs in the high schools
- Internships for the different businesses
- Rail access
- Focus on trade workforce development
- Grants – tie into larger projects
- Pooling resources and all counties working together to grow all of us
- Increasing fiber optic opportunities
- Increasing electrical capacity
- Benefit from energy that we produce
- Lots of outdoor activities for travelers – camping, boating, fishing, scenic byway, Loess Hills, trails, geocaching, waterways
- Online/web presence to promote area
- More events in towns - festivals, tourism

THREATS

- Lagging wages - higher wages in larger metro areas
- Broadband – behind the rest of the state, restricts remote employment
- Competition with bordering states for employees
- Community competitions versus collaborations
- Internet purchasing continuing to impact local business
- Accessibility to big city amenities
- Metro areas continue to grow and expand at expense of rural areas (i.e. IWCC projects appear to be on CB campus rather than satellites)
- Inflation, increasing costs for fuel and materials
- State/federal programs for funds for housing, workforce, etc. are utilized by larger metro areas due to their ability to navigate the mountains of regulations
- Lack of childcare facilities/stand-alone centers
- Reduced funding for public services and schools in rural communities
- Aging population/workforce - declining population in rural areas
- Need to improve opportunities to keep youth – jobs are here but need entertainment
- Overcoming small-town mentality
- Community acceptance/support of new people
- Difficulty attracting people to the area
- Lack of cultural diversity
- Image problem

COMMUNITY RESILIENCY

Human-caused and natural disaster are becoming more frequent and, ultimately, more costly than previous disasters. Focusing on community resilience now and establishing a preparedness plan will boost the day-to-day health and wellbeing of communities while also reducing the negative impacts of disasters.

Community resilience is a process of identifying, developing, and enhancing plans and resources necessary for mitigating vulnerabilities, reducing negative health consequences, and rapidly restoring community functionality after a community disruption or disaster. The key steps are prevention, protection, mitigation, response, and recovery and these efforts are most often tied into planning efforts already underway within the community, such as hazard mitigation plans and comprehensive plans, or can be stand-alone strategic plans.

Some characteristics of a resilient community may be robust social networks and health systems supporting recovery; communities that are prepared



A resiliency strategy is a culmination of the needs, resources, opportunities, and partnerships identified throughout the region, that has been tailored to help meet the goals of communities when trying to achieve their community goals and visions.

to take deliberate, collective action after an incident with material, physical, social, and psychological resources in place functioning as buffers to the adverse effects of a disaster; and resilient communities often demonstrate a social connectedness that is integral to their ability to gather resources, communicate with residents, and plan for infrastructure and human recovery.[1]

[1] U.S. Dept. of Human Services. (2015). Community Resilience. <https://www.phe.gov/Preparedness/planning/abc/Pages/community-resilience.aspx>



FLOOD RECOVERY

In March 2019, widespread flooding extended beyond the Missouri River to include other tributaries and rivers – primarily the Platte and Elkhorn rivers in Nebraska and the Nishnabotna River in Iowa. This event was caused by a catastrophic combination of frozen ground, rapid snowmelt, ice jams on the rivers, and heavy rainfall. Fifty-one levees breached along and throughout the system resulting in widespread flooding of nearly 60,000 acres. Federal disaster areas were declared in 71 counties in Iowa.

The results of this disaster were devastating, and the Southwest Iowa region has spent the last few years focusing not only on recovering, but also instilling new methods of resiliency so that future events will not be as disruptive to communities.

About \$89.3 million in disaster aid funds were distributed among Fremont, Mills, and Harrison counties. These funds were allocated to projects ranging from infrastructure repair to the construction of new housing. Below is a summary of the flood recovery grants SWIPCO administered within the region.

DR New Housing Construction Round 1		
City/Developer	Total Grant	Number of Units
Glenwood, IA	\$ 9,731,385.00	78
DR New Housing Construction Round 2		
City/Developer	Total Grant	Number of Units
Glenwood	\$ 13,215,967.00	40 for sale; 2 rental
Hamburg	\$ 28,633,216.00	40 for sale
Logan	\$ 566,223.00	3 for sale
Malvern	\$ 10,808,905.00	44 for sale
Tabor	\$ 806,680.00	6 for sale
Woodbine	\$ 18,951,673.00	40 for sale
Total	\$ 72,982,664.00	175
DR Infrastructure		
City	Total Grant	Project
Missouri Valley	\$ 583,775.00	Street and ditch repair
Hamburg	\$ 547,429.00	Construction of 3 wells
Modale	\$ 1,561,100.00	Lagoon updates/repairs
Total	\$ 2,692,304.00	

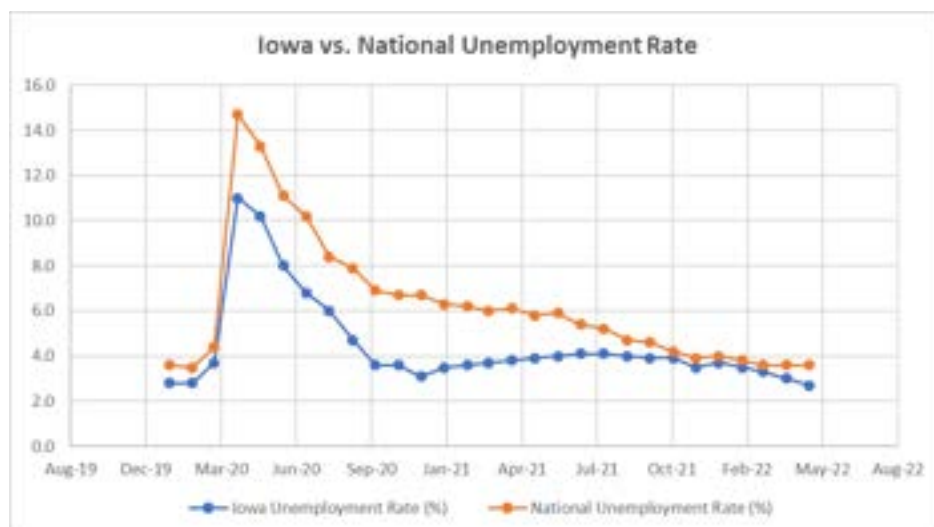
CDBG Buyouts					
City/County	Buyout/Demolitions Award	LMI	UN	# of Participants	Total Demolished
Fremont County	\$ 579,874.00	3	13	16	10
Mills County	\$ 2,914,912.00	12	43	55	52
City of Hamburg	\$ 699,311.00	17	42	59	44
Total	\$ 4,194,097.00	32	98	130	106

COVID-19 AND THE LOCAL IMPACT

The United States' first confirmed case of Coronavirus Disease 2019 (Covid-19) occurred in January 2020. From there, it swept across the country as the rest of the world also dealt with the rapidly spreading disease, and the World Health Organization (WHO) officially declared Covid-19 a pandemic in March 2020. In the U.S., public officials issued emergency directives closing non-essential businesses and facilities while advising people to stay at home to help slow the disease's spread. To prevent closures, some companies adapted and allowed employees to work remotely from their homes, but others weren't able to do their job remotely and had to temporarily close their doors. Before the pandemic began, in 2019 the U.S. had a national unemployment rate of 3.7%. After the onset of Covid-19, unemployment reached an all-time high of 14.70% with 23.1 million unemployed in April 2020. By June 2022, the nation's unemployment rate had dropped to pre-pandemic levels of 3.6%, which is also just above the lowest level since 1969.

Schools were faced with the question of how to proceed with educational services in a time of shut downs. Many began utilizing online learning which had been a largely untapped resource for K-12th grade. A large issue that arose with online learning, especially in rural areas, was the lack of adequate internet speeds for streaming and video learning. In addition to rural areas, many families are not able to afford internet access for their homes creating learning disadvantages for already marginalized populations.

Another disruption in the workforce arose as parents were forced to choose between work or being home to care for children not in school if working remotely wasn't an option. The choice between parents of children working or being home brought to light the ever growing issue of lack of childcare and the importance it has for the proper functioning of the economy in an area. During the COVID-19 pandemic, many in-home daycares decided to close their doors permanently, putting an even higher demand for an already scarce service.



COVID-19 AND THE LOCAL IMPACT

Southwest Iowa did not escape the wrath of Covid-19. More than \$20 million in American Rescue Plan funding was designated for counties and local governments in SWIPCO's economic development region. Communities in this area decided to use their portion of the funding on a variety of projects, such as the digitization of county records to make information accessible online and to help preserve documents; construction of a sewer treatment plant; courthouse window and door replacement; hardware and software upgrades for county facilities; design and construction of new fire stations; water treatment plant upgrades; first responder recruitment initiatives; first responder training; and mental health needs for the community.

Within the CARES Act, the U.S. Economic Development Administration (EDA) was appropriated \$1.5 billion to assist with the country's recovery. The EDA's appropriation was meant to help communities "prevent, prepare for, and respond to coronavirus" by providing a range of financial assistance to communities and regions nationwide. SWIPCO received CARES Act money from EDA and used \$500,000 to provide a Covid-related revolving loan fund for businesses in SWIPCO's six-county economic development region. SWIPCO's loan board approved Covid loans to six business owners, five of whom were starting new businesses. The types of businesses funded include two restaurants, two retail businesses, one trucking company, and one tree stump grinding business.

SWIPCO also utilized a portion of the CARES Act money to hire a full-time temporary community development specialist. This employee worked with the area's economic development directors, local and county governments, non-profit organizations, and business owners to help the area recover from the pandemic's effects. The staff person accomplished this by working with loan applicants, writing grant proposals, providing direct support to economic development directors, helping towns register for their respective allocation of ARP funding, aiding organizations during the SAM.gov registration process, and assisting with the update of the Community Economic Development Strategy (CEDS). The remaining EDA funds were used by SWIPCO to contract with local economic development directors, so they could provide on-the-ground assistance to local businesses and governments in need of assistance beyond what SWIPCO can provide with its own staff.

ECONOMIC RESILIENCE

DEFINITION: “THE CAPACITY TO RECOVER QUICKLY FROM DIFFICULTIES; TOUGHNESS.”

The region always seeks economic resilience to not only ensure quick recovery from major disruptions to the economic base but also withstand the shock and prevent the shock of any potential disruptions. Establishing economic resilience in the region requires SWIPCO staff and regional stakeholders to anticipate risk, evaluate how the risk can impact economic assets and build a responsive capacity. SWIPCO will be monitoring the current COVID-19 pandemic and working with the regional stakeholders to facilitate and implement resiliency planning.

When applied to economic development, resilience includes a multi-phased approach that anticipates risk, evaluates the potential impact on key assets, and develops a response to the risk. The Economic Development Administration provides guidance on integrating regional economic resilience through a two-pronged approach:

1. Planning for and implementing resilience through specific goals or actions to bolster the long-term economic durability of the region (steady-state), and;
2. Establishing information networks among the various stakeholders in the region to encourage active and regular communications between the public, private, education, and non-profit sectors to collaborate on existing and potential future challenges (responsive).

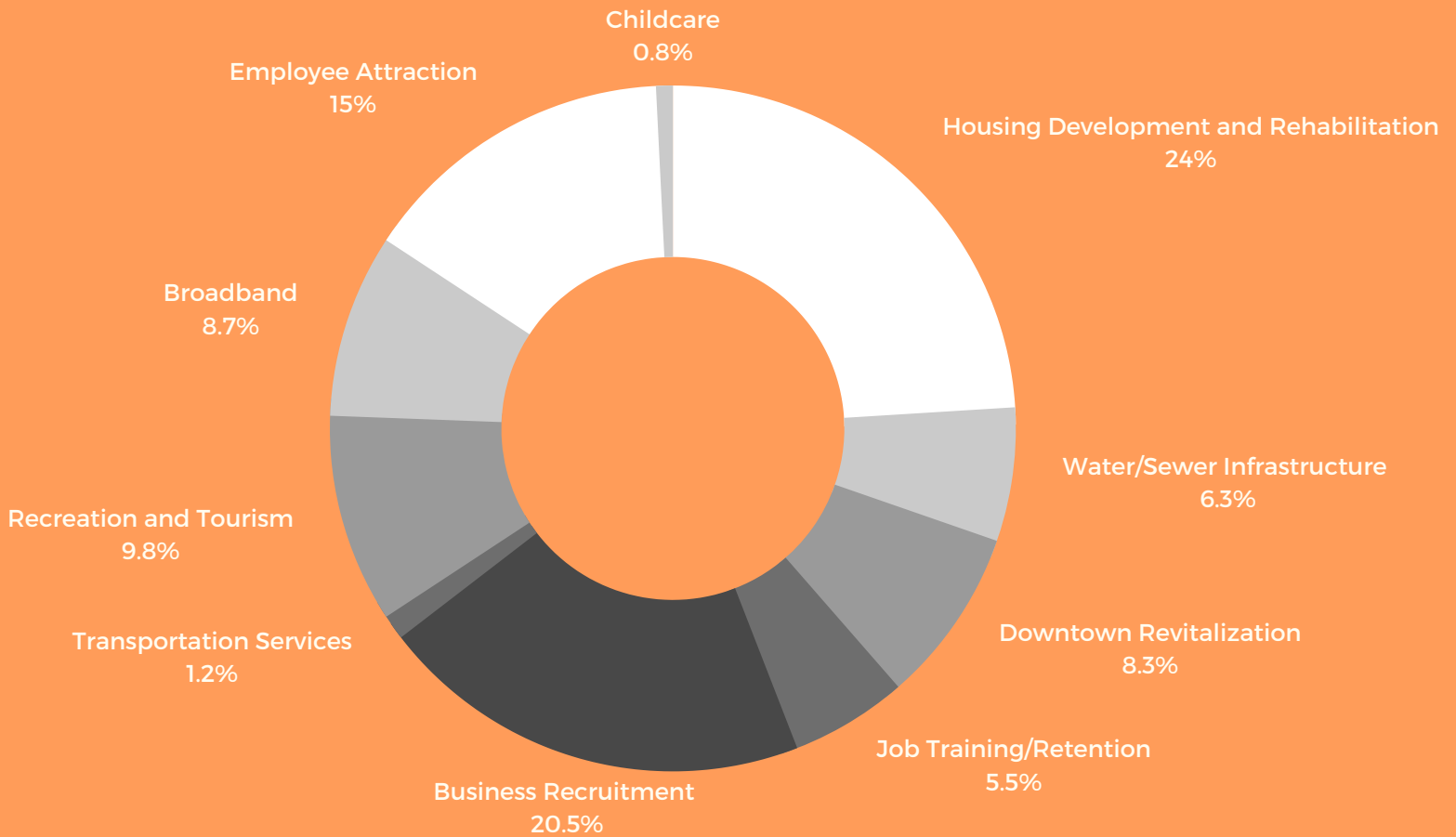
SWIPCO strives for resilient communities and regional economic prosperity. As such, the CEDS has included this two-pronged approach in the development of strategies and performance measures.

Steady-state initiatives include:

- Conduct comprehensive planning that includes the integration of hazard mitigation, transportation, and other planning efforts;
- Target the development of emerging clusters or industries that build on the region’s unique assets;
- Build a resilient workforce that can better pivot between jobs or industries;
- Continue to maintain site data for industrial, commercial, and under-utilized sites through geographic information systems (GIS); and
- Promote and develop value-chains of target industries that close economic gaps and build on the region’s strengths.

Responsive initiatives include:

- Collaborate on hazard mitigation plans, FEMA Floodplain Management, and other environmental hazard planning efforts;
- Establish a process for regular communication, monitoring, and updating of business community needs and issues, and;
- Strengthen coordination between the State of Iowa Departments, local economic development entities, and support services to address short, intermediate, and long-term recovery needs of specific sectors.



REGIONAL SERVICE PRIORITIES

Southwest Iowa Planning Council's (SWIPCO) mission is to serve as the regional catalyst fostering sustainable community and economic improvements. This statement encompasses everything SWIPCO strives for in regional cooperation and betterment through community development, housing assistance, and transportation services. It also reaches all partners in the region and their goals for regional improvement.

SWIPCO views regional improvements in a circular pattern with each piece of the cog needed for development. Three focus areas emerge from this chart: People, Community Assets and Business. Utilizing the mission statement and the three focus areas, three goals were developed:

1. Improve Community Assets and Infrastructure.
2. Promote and Enhance Economic and Business Development Climate.
3. Maintain and Improve the Quality of Life for Residents.

These three goals set the framework for the chart above showing how each piece of the pie is needed in order for the system to function smoothly.

STRATEGIC TARGET SECTORS

A goal of this CEDS is to identify where investment can be made to further diversify the region's economic base. Creating local value-chains and industries will result in stronger local economies and therefore, economically resilient regions. Through the CEDS Strategy Committee and SWOT Analysis, five target sectors for growth were identified to support regional economic resilience. Agriculture technologies were rated as the strongest through the survey. Healthcare, social assistance, and educational services came in second respectively. Professional, scientific and technical services were rated weakest compared to the rest of the state.

AGRICULTURAL TECHNOLOGIES

- corn and soybean based products
- biofuels and biorenewable products
- local food systems

ADVANCED MANUFACTURING

- agriculture and construction equipment
- food and ingredients

EDUCATIONAL SERVICES

- workforce development
- job training

HEALTHCARE & SOCIAL ASSISTANCE

- senior care and wellness
- hospital and medical services
- mental health and services coordination
- childcare services

PROFESSIONAL, SCIENTIFIC, & TECHNICAL SERVICES

- utilities, fiber, communications, and alternative energy
- programming and software development
- intellectual property rights (services)



ACTION PLAN

Iowa is a great place to do business. Manufacturing is strong, and the financial services sector is thriving. In a state with world-renowned research institutions and robust innovation, Iowa bioscience companies are at the forefront of breakthroughs in plant, animal and human bioscience industries. Collaboration, partnerships and relationships are the key ingredients of Iowa's success in business retention and expansion programming. This highlights the importance of identifying how the region can capitalize on the strengths of the state and find its role in the state, national, and global economy. The CEDS committee reviewed statewide data, past CEDS documents, and SWOT analysis results to develop the following goals for this CEDS.

1. IMPROVE COMMUNITY ASSETS AND INFRASTRUCTURE.

- a. Create and maintain appropriate physical infrastructure, including affordable housing, needed to support economic development opportunities in each county.

2. PROMOTE AND ENHANCE ECONOMIC AND BUSINESS DEVELOPMENT CLIMATE.

- a. Support an economic development approach that fosters a diversified economy built on the region's priorities, unique assets, competitive advantages, and local initiatives.
- b. Encourage entrepreneurship by promoting adaptive economic development that supports existing businesses and attracts new employers.

3. MAINTAIN AND IMPROVE THE QUALITY OF LIFE FOR RESIDENTS.

- a. Create a region where individuals have the opportunity to improve their lives through educational opportunities and affordable access to timely and relevant skills training, job placement assistance and quality childcare.
- b. Maintain and improve access to recreational opportunities and mental and physical health promoting activities.
- c. Support quality arts and culture activities and promote the region's unique sense of place.

GOALS

The listed goals were discussed and chosen by the CEDS committee. The following pages describe the goals in more detail, identified challenges and performance measures. The performance measures will be used after the adoption of the plan to ensure that SWIPCO, economic development professionals, and stakeholders are working towards the goals effectively.

GOAL 1: IMPROVE COMMUNITY ASSETS AND INFRASTRUCTURE

Water and sewer infrastructure represents one of the most costly systems for local governments. Many systems in the region still consist of the clay pipes that were installed in the early 1900s. The water quality in the region poses additional challenges and expense for infrastructure upgrades and extensions, thereby limiting business expansion and creating challenging treatment scenarios.

Broadband internet access enables local communities and regions to develop, attract, retain, and expand job-creating businesses and institutions. It also improves the productivity and profitability of businesses and allows them to compete in local, national, and global markets. It assists government agencies in improving quality, lowering the cost and increasing transparency by making it easier for citizens to interact online. It provides critical access for rural medical facilities and schools.

It has become difficult to keep up with the demands and expectations of internet speed. Fiber cable to the structure is considered the best form of internet service there is to provide. Grants and loans for providing this faster form of service is important to not only un-served communities but also underserved communities in order to keep up with demand.

Expanded transit operation between urban areas, as well as greater connections within rural areas, have been identified as a critical need and strength of the region. While there is significant service provided in the area there are practical limitations to dramatic increases in transit use in the short term (due to funding constraints), it is critical for transit plans to focus on workforce transportation service on both the local and regional scale.

By 2040, the region will contain over 16,624 housing units that are over 100 years old. This is nearly 50% of the region's total housing stock. This translates to an urgent need for housing rehabilitation and additional new housing units dispersed throughout the five counties.

Affordability is defined as a household being able to spend 30 percent or less of their income on housing, which includes the cost of the home and utilities. According to the 2017 ACS, nearly 20 percent of the region's population, approximately 6,326 households, lack affordable housing. There is a great need for quality affordable housing and home ownership assistance programs.

By focusing on improving assets and infrastructure like water and sewer, broadband, public transit, and affordable housing, the community is ensuring a faster rate of recovery after a major disruption.

Well maintained water and sewer systems, robust communication, diverse transportation options, and available housing work to provide relief to community members immediately after disruption as well as during long term recovery. These systems work to return life to normal more quickly and efficiently.

GOAL 2: PROMOTE AND ENHANCE ECONOMIC AND BUSINESS DEVELOPMENT CLIMATE

Communities that support a mixture of small, medium, and large business are considered more resilient. Larger businesses such as education, health care, and grocery stores act as anchors within the economy supporting small business creation and growth as well as helping to attract other industries and companies to the region.

Thriving economies have a direct impact on a community's ability to address and overcome societal changes. A diverse economy can help build resilience against a major disruption due to an increased ability to adapt and manage changes in demand.

The region is currently at a crossroads – demand for skilled workers is outpacing supply. This is a hardship for the existing businesses in the region who are unable to find suitable employees and prospective business looking to relocate here. As the region continues to focus on attracting and retaining advanced manufacturing and life sciences industries, training for these job-specific skill-sets is critical.

Resiliency, through workforce development, is established by having a skilled and ready labor force should any major disruption occur. Moreover, linking job training with job creation increases a worker's overall talent, value and employability, which creates both economic growth and resiliency for any possible community disruptions.

Similarly, investing and promoting entrepreneurship makes way for new and improved products as well as services and technologies. Whereas non-entrepreneurial minded businesses may be confined to existing markets, entrepreneurship enables new markets and wealth to be created.

As such, entrepreneurship can create a cascading effect in the economy stimulating related businesses or sectors needed to support new ventures, furthering economic development.

Centering economic development and diversification around the region's priorities, unique assets, competitive advantages, and local initiatives allows for the creation of a quality environment where people want to live, work, play, shop, learn, and visit. In turn, retaining higher numbers of qualified workers and attracting more business and industry to the area.



GOAL 3: MAINTAIN AND IMPROVE THE QUALITY OF LIFE FOR RESIDENTS

A skilled workforce is a critical need for regional economic resilience. This has been identified as a high priority by the CEDS Committee as many industries need and want to grow but struggle to find and keep skilled workers. The regional community college and state university systems strive to develop curricula for emerging industries such as technology and advanced manufacturing while supporting entrepreneurial foundations such as business planning, innovation, and leadership skills.

Job advancement opportunities should exist for workers at every education and skill level. Workforce development providers partner with existing and potential employers to understand their existing and future business needs and to develop job training curricula accordingly.

A regional alignment taskforce works together to ensure communication and collaboration among stakeholders and to identify and replicate best practices from other areas. Establishing such taskforce could improve the region's efforts as a whole.

In support of a skilled workforce and the entire community, efforts must be made to have quality social services. Mental health awareness and attention should be a high priority in the region as well as providing quality childcare services. Often times for working parents, quality childcare can be the deciding factor in moving to a specific location.

Additionally, place making and the creation of place capital builds shared value, community capacity, and cross-sector collaboration that is at the root of resilient and thriving communities. Built capital such as trails can provide a positive sense of place for residents as well as a safe location for outdoor recreation promoting the physical, mental and social health of residents. Building on and supporting arts and culture is another way of creating a unique place and enhancing the community overall.

All of these factors combined contribute to the overall quality of life given to residents. Places that strive to offer these services will see an increase in population and the overall happiness of residents. Good governance and comprehensive planning is essential to creating buy in and a strong sense of community.



SWIPCO EVALUATES THE OVERALL SUCCESS OF THE CEDS WITH THE FOLLOWING MEASURES:

1. Number of jobs created in the region after implementation of the CEDS;
2. Number and types of investment undertaken in the region;
3. Number of jobs retained in the region;
4. Amount of private sector investment in the region due to the CEDS;
5. Future versions of the CEDS will also be evaluated by measuring the use of this document by organizations and municipalities throughout the economic development region; and
6. For the last five years, SWIPCO has tracked sustainability and resiliency planning. SWIPCO will continue to track instances of sustainability being used as a decision making criteria in projects and plans throughout these six counties.

IMPLEMENTATION & EVALUATION

The CEDS Committee will come together annually to evaluate the effectiveness and appropriateness of the CEDS. This evaluation will be used to continually update the CEDS plan and ensure it is an active document.

In addition, the annual Government Performance Results Act (GPRA) measurement too is submitted to EDA for review and to record SWIPCO's quantitative achievements. Qualitative measures are documented as well through a description of success.

CEDS Implementation Creates Regional Wealth

INDIVIDUAL CAPITAL

Knowledge of business opportunities in target sectors. Awareness of capital sources, business training, workforce development and sector services.

INTELLECTUAL CAPITAL

Certificate programs and degrees offered for value-chain careers in target sectors.

SOCIAL CAPITAL

Collaborative networks. Stronger relationships among organizations, businesses, and government entities. Regional collaboration through industry member groups, economic and tourism development educational institutions, and agencies.

NATURAL CAPITAL

Sustainable practices implemented for processing, sourcing, and manufacturing. Conservation based business growth.

BUILT CAPITAL

Reclaiming vacant buildings for manufacturing, commercial, or housing. Increase opportunities for public transportation, bicycle and pedestrian travel, vehicles, and regional connections. New understanding of supply and demands on water/wastewater, broadband, and other regional infrastructure.

POLITICAL CAPITAL

New understanding of the regulatory framework and policies that help or hinder growth of target sectors in SW Iowa. Partnership with elected officials, local government, businesses, and agencies to foster target sector growth.

FINANCIAL CAPITAL

New business opportunities for target sector and value-added products. New capital investment and training available for entrepreneurs.

LOCAL OWNERSHIP AND CONTROL

Shared sourcing of inputs and value-chains. Increase in ancillary businesses and value-added product development. Locally owned and operated businesses with support from local entities. Workforce development partnerships with businesses for program and certification support.

BETTER LIVELIHOODS

New job opportunities and product development. Expansion of training and certification programs for workforce growth. Increase in childcare services, housing options, and aging services. Greater understanding of the demand for services and gaps in current support services.



ACTION ITEMS

The vision of the region will be accomplished through a variety of actions; some large and some small, but when taken together, move the region in a positive direction. The following action items reflect activities that have the ability to provide impact on a regional scale. While all projects of local impact cannot be individually listed here, they are especially important to the immediate area they serve and contribute greatly to the overall strength of the region as a whole.

Goal 1: Improve Community Assets and Infrastructure

- Water and Sewer
 - Reduce water quality issues in 30% of communities in the next 5 years and all communities in the next 20 years
- Flood and Hazard Mitigation
 - Ensure all counties have FEMA approved hazard mitigation plans
 - Complete buyout program for flood damaged areas
 - Work with communities and levee districts to ensure flood protection structures are maintained
- Fiber Internet
 - Develop an updated map accurately depicting current fiber networks and where there are gaps in service
 - Identify funding opportunities for under served areas
- Housing Affordability
 - Provide down payment assistance to 100 homeowners in the next 5 years
 - Work with developers to construct 5 affordable housing units in each county in the next 5 years
 - Assist in flood recovery by replacing homes destroyed in 2019 floods with affordable options
 - Complete 4 upper story housing conversion projects in next 5 years
- Community Facilities
 - Begin construction on 2 new daycare centers within the next 5 years
- Building and Rental Inspections
 - Implement rental inspections programs in all member counties in the next 5 years
 - Provide new building and dangerous building inspections for code compliance and enforcement in all counties and in the largest cities in the SWIPCO membership area in the next 5 years.

ACTION ITEMS CONT.

Goal 2: Promote and Enhance Economic and Business Development Climate

- Increase Skilled Workforce
 - Implement partnerships between local community colleges and 7 local employers to provide incentives to recent graduates, encouraging them to stay local for employment
- Entrepreneurship
 - Assist in the creation or promotion of programs in each county to promote entrepreneurship
- Revolving Loan Fund
 - Use the revolving loan fund to assist in 5 new business start ups
- COVID-19 Business Recovery
 - Utilize EDA funding to assist jurisdictions with planning services to support business growth and recovery post COVID-19 shutdown

Goal 3: Maintain and Improve the Quality of Life for Residents

- Place Making
 - Complete three place making projects within the region
 - Assist with Great Places Designation or other programs through Iowa Department of Cultural Affairs in 3 communities in 5 years
- Job Advancement Opportunities
 - Create a regional alignment task force to promote communication between employers and workforce development providers
- Strategic and Comprehensive Planning
 - Complete 5 strategic or comprehensive planning projects with emphasis on engaging residents both in person and virtually



REGIONAL DATA SHEETS

The following several pages are filled with the regional data and statistics that decision makers can use to get informed about the region and each county within the region. Several sources for these data sheets were used to help show information in an accessible way. They are each explained below.

US CENSUS BUREAU

- States and communities use Census Bureau data to better make planning decisions such as: neighborhood improvements, public health, education, and transportation.
- The Census Bureau also complies the American Community Survey (ACS) on a yearly basis which public officials and planners use to understand jobs and occupations, educational attainment, veterans, if residents own their homes or rent, and demographic information in their communities.

LIVING WAGE CALCULATOR

- The Living Wage Calculator was designed to determine the minimum wage necessary to meet a family's basic needs while also maintaining self-sufficiency within a region. It takes into account geographic expense data related to a family's likely costs for food, childcare, health insurance, housing, transportation, and other basic necessities.

IOWA WORKFORCE DEVELOPMENT

- Iowa Workforce Development is responsible for overseeing workplace safety, workers' compensation, and unemployment insurance. They also provide job training services and information.

FOOD INSECURITY

- Food insecurity is a lack of consistent access to enough food for an active, healthy life. And in 2018, it was estimated 1 in 9 Americans were food insecure.
- Feeding America is the nation's largest domestic hunger-relief organization with a network of 200 food banks across the country. Their website provides data on regional food insecurity and hunger.

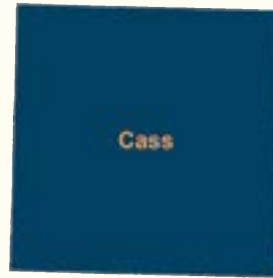
PROPERTY TAX RATES

- Governing bodies use taxes to fund water and sewer improvements, provide police and fire protection, education, road and highway construction, libraries, and other beneficial community services. The source Tax-Rates.org collects data and shows an average property tax rate. Tax rate data can be used to compare the amount needed per household to fund basic public services between jurisdictions.

EMSI

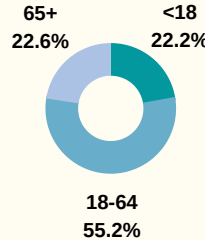
- EMSI pulls data from multiple sources to provide the most complete and up-to-date view of the labor market for any specific geographic region.

Cass County Fact Sheet




Population

2010 Census	Female	Median Age	Total Population %
13,956	50.7%	44.9	
2019 Estimates	Male	Age 65+	
13,091	49.3%	2,954	
2030 Projection	Minority	Under 18	
13,353	2.1%	2,906	



Housing

Median Home Value 

\$102,100

Homeowner Vacancy Rate
2.8%

Rental Vacancy Rate
6.1%

Occupied Housing Units
5,921

Largest Employers

1. Mahle Engine Components
2. Atlantic CSD
3. Walmart Supercenter
4. Griswold CSD
5. Heritage House



Higher Education

 Iowa Western Community College

Communities

Marne	Lewis	Massena
Anita	Griswold	Wiota
Atlantic	Cumberland	

Economic

Median Household Income
\$50,187

Per Capita Income
\$28,302

Per Capita Living Wage
\$32,697

County Property Tax
1.57%

% of Families Below Poverty Level
11.2%

Food Insecurity Rate
10.8%



Largest Industries

Job Comparison	2014	2019	Change in Jobs	2019 Earnings Per Worker
Agriculture, Forestry, Fishing and Hunting, and Mining*	368	380	3%	\$46,880
Arts, Entertainment, recreation, and Food Services and Accommodation	463	443	- 4%	\$15,347
Construction	581	732	- 26%	\$65,921
Educational Services, and Health Care and Social Assistance	962	883	- 8%	\$34,017
Finance and Insurance, and Real Estate and Rental and Leasing	307	335	9%	\$52,041
Government	1,407	1,464	4%	\$62,042
Information	119	108	- 9%	\$38,711
Manufacturing	729	580	- 20%	\$61,919
Other Services except Public Administration	474	475	0%	\$28,426
Professional, Scientific, and Management,, and Administrative and Waste Management	142	156	10%	\$57,705
Retail Trade	880	885	1%	\$30,539
Transportation and Warehousing and Utilities	191	181	- 6%	\$54,876
Wholesale Trade	266	301	13%	\$53,231

*Insufficient data for all or part of industry

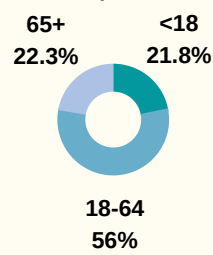
Sources:
 1. US Census Bureau. 2010 Census
 2. Us Census Bureau. American Community Survey, 5 year Data
 3. Living Wage Calculator, www.livingwage.mit.edu
 4. Iowa Workforce Development, 2019
 5. www.feedingamerica.org
 6. http://www.tax-rates.org
 7. Emsi 2019 Regional Report

Fremont County Fact Sheet



Population

2010 Census	Female	Median Age	Total Population %
7,441	50.3%	46.2	
2019 Estimates	Male	Age 65+	
6,946	49.7%	1,547	
2030 Projection	Minority	Under 18	
7,085	4.8%	1,512	



Housing

Median Home Value

\$109,300

Homeowner Vacancy Rate

2.9%

Rental Vacancy Rate

5.9%

Occupied Housing Units

3,454

Largest Employers

1. Sidney CSD
2. Fremont Mills CSD
3. Con Agra Snack Foods
4. Eaton Corp
5. Hendrickson Enterprises

Higher Education

Iowa Western Community College

Economic

Median Household Income

\$56,750

Per Capita Income

\$29,261

Per Capita Living Wage

\$32,697

County Property Tax

1.41%

% of Families Below Poverty Level

6.8%

Food Insecurity Rate

8.9%

Largest Industries

Job Comparison	2014	2019	Change in Jobs	2019 Earnings Per Worker
Agriculture, Forestry, Fishing and Hunting, and Mining*	369	363	- 2%	\$35,033
Arts, Entertainment, recreation, and Food Services and Accommodation	158	170	8%	\$15,596
Construction	89	91	2%	\$31,795
Educational Services, and Health Care and Social Assistance	371	395	6%	\$42,190
Finance and Insurance, and Real Estate and Rental and Leasing	90	82	- 8%	\$59,169
Government	512	482	- 6%	\$45,378
Information	10	14	NA	\$27,482
Manufacturing	573	233	- 59%	\$76,836
Other Services except Public Administration	100	89	- 11%	\$21,110
Professional, Scientific, and Management,, and Administrative and Waste Management	263	248	- 5%	\$31,193
Retail Trade	587	452	- 23%	\$31,875
Transportation and Warehousing and Utilities	85	84	- 1%	\$62,710
Wholesale Trade	126	141	12%	\$62,852

Sources:

1. US Census Bureau. 2010 Census
2. Us Census Bureau. American Community Survey, 5 year Data
3. Living Wage Calculator, www.livingwage.mit.edu
4. Iowa Workforce Development, 2019
5. www.feedingamerica.org
6. <http://www.tax-rates.org>
7. Emsi 2019 Regional Report

*Insufficient data for all or part of industry

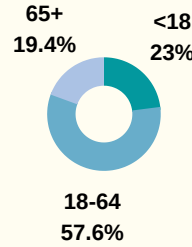
Harrison County

Fact Sheet



Population

2010 Census	Female	Median Age	Total Population %
14,928	50.1%	44	
2019 Estimates	Male	Age 65+	
14,089	49.9%	2,736	
2030 Projection	Minority	Under 18	
14,371	2.5%	3,238	



Housing

Median Home Value

\$120,600

Homeowner Vacancy Rate

2.2%

Rental Vacancy Rate

3.5%

Occupied Housing Units

6,821

Largest Employers



1. CHI Health Missouri Valley
2. Longview Home Inc
3. Carry-On Trailer Corp
4. Peaceful Mountain
5. Tommy Gate Co



Higher Education

Iowa Western Community College

Economic

Median Household Income

\$63,854

Per Capita Income

\$32,443

Per Capita Living Wage

\$35,693

County Property Tax

1.37%

% of Families Below Poverty Level

6.2%

Food Insecurity Rate

8.6%



Largest Industries

Job Comparison	2014	2019	Change in Jobs	2019 Earnings Per Worker
Agriculture, Forestry, Fishing and Hunting, and Mining*	347	307	- 12%	\$34,220
Arts, Entertainment, recreation, and Food Services and Accommodation	387	353	- 9%	\$18,417
Construction	280	242	- 14%	\$33,092
Educational Services, and Health Care and Social Assistance	932	791	15%	\$46,369
Finance and Insurance, and Real Estate and Rental and Leasing	203	228	12%	\$54,283
Government	949	970	2%	\$47,963
Information	63	66	5%	\$40,881
Manufacturing	377	472	25%	\$53,734
Other Services except Public Administration	260	284	9%	\$34,734
Professional, Scientific, and Management,, and Administrative and Waste Management	269	283	5%	\$48,280
Retail Trade	544	492	- 10%	\$35,317
Transportation and Warehousing and Utilities	246	219	- 11%	\$83,748
Wholesale Trade	393	378	- 4%	\$64,856

Sources:

1. US Census Bureau. 2010 Census
2. Us Census Bureau. American Community Survey, 5 year Data
3. Living Wage Calculator, www.livingwage.mit.edu
4. Iowa Workforce Development, 2019
5. www.feedingamerica.org
6. <http://www.tax-rates.org>
7. Emsi 2019 Regional Report

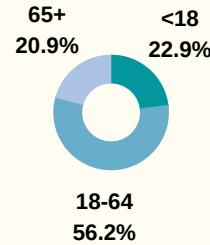
*Insufficient data for all or part of industry

Montgomery County Fact Sheet



Population

2010 Census	Female	Median Age	Total Population %
10,740	51.8%	44.2	
2019 Estimates	Male	Age 65+	
10,053	48.2%	2,100	
2030 Projection	Minority	Under 18	
10,254	5.4%	2,301	



Housing

Median Home Value

\$85,700

Homeowner Vacancy Rate

1.3%

Rental Vacancy Rate

7.8%

Occupied Housing Units

5,233

Largest Employers

1. Montgomery County Memorial Hospital
2. Red Oak Greenhouse
3. Good Samaritan Society
4. Parker Hose Products
5. Hy-Vee

Higher Education

Iowa Southwestern Community College

Economic

Median Household Income

\$51,696

Per Capita Income

\$29,781

Per Capita Living Wage

\$32,697

County Property Tax

1.77%

% of Families Below Poverty Level

10.6%

Food Insecurity Rate

9.9%

Largest Industries

Job Comparison	2014	2019	Change in Jobs	2019 Earnings Per Worker
Agriculture, Forestry, Fishing and Hunting, and Mining*	937	824	- 12%	\$32,455
Arts, Entertainment, recreation, and Food Services and Accommodation	293	322	10%	\$17,466
Construction	255	270	6%	\$49,506
Educational Services, and Health Care and Social Assistance	550	494	- 10%	\$37,601
Finance and Insurance, and Real Estate and Rental and Leasing	176	197	12%	\$51,665
Government	1,010	985	- 2%	\$61,514
Information	203	225	11%	\$58,001
Manufacturing	648	636	- 2%	\$68,583
Other Services except Public Administration	279	193	- 31%	\$26,186
Professional, Scientific, and Management,, and Administrative and Waste Management	171	174	2%	\$42,017
Retail Trade	555	568	2%	\$27,978
Transportation and Warehousing and Utilities	137	129	- 6%	\$85,315
Wholesale Trade	185	179	- 3%	\$67,606

Sources:
 1. US Census Bureau. 2010 Census
 2. Us Census Bureau. American Community Survey, 5 year Data
 3. Living Wage Calculator, www.livingwage.mit.edu
 4. Iowa Workforce Development, 2019
 5. www.feedingamerica.org
 6. http://www.tax-rates.org
 7. Emsi 2019 Regional Report

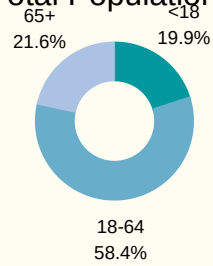
*Insufficient data for all or part of industry

Page County Fact Sheet




Population

2010 Census	Female	Median Age	Total Population %
15,932	47.6%	44.1	
2019 Estimates	Male	Age 65+	
15,268	52.4%	3,305	
2030 Projection	Minority	Under 18	
15,573	6.3%	3,045	



Housing

Median Home Value 

\$94,400

Homeowner Vacancy Rate

2.1%

Rental Vacancy Rate

6.7%

Occupied Housing Units

7,190

Largest Employers



1. NSK Corporation
2. Lisle Corporation
3. Shenandoah Medical Center
4. H&H Trailer
5. EZ Way




Higher Education



Iowa Western Community College

Economic



Median Household Income

\$51,867

Per Capita Income

\$27,390

Per Capita Living Wage

\$32,697

County Property Tax


1.58%

% of Families Below Poverty Level

7.3%

Food Insecurity Rate

9.8%



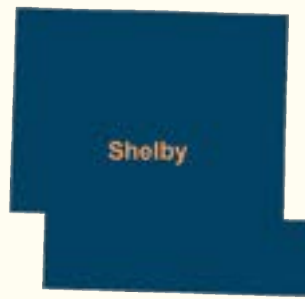
Largest Industries

Job Comparison	2014	2019	Change in Jobs	2019 Earnings Per Worker
Agriculture, Forestry, Fishing and Hunting, and Mining*	223	162	- 27%	\$50,422
Arts, Entertainment, recreation, and Food Services and Accommodation	414	410	- 1%	\$14,966
Construction	309	282	- 9%	\$39,855
Educational Services, and Health Care and Social Assistance	1,216	1,267	4%	\$37,481
Finance and Insurance, and Real Estate and Rental and Leasing	239	221	- 7%	\$42,746
Government	1,455	1,339	- 8%	\$66,508
Information	84	78	- 7%	\$48,164
Manufacturing	1,303	1,369	5%	\$63,483
Other Services except Public Administration	346	353	12%	\$40,289
Professional, Scientific, and Management,, and Administrative and Waste Management	513	453	- 12%	\$40,289
Retail Trade	680	749	10%	\$29,201
Transportation and Warehousing and Utilities	116	126	9%	\$81,837
Wholesale Trade	291	273	- 6%	\$54,493

Sources:
 1. US Census Bureau. 2010 Census
 2. Us Census Bureau. American Community Survey, 5 year Data
 3. Living Wage Calculator, www.livingwage.mit.edu
 4. Iowa Workforce Development, 2019
 5. www.feedingamerica.org
 6. http://www.tax-rates.org
 7. Emsi 2019 Regional Report

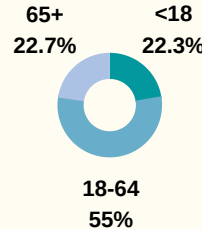
*Insufficient data for all or part of industry

Shelby County Fact Sheet



Population

2010 Census	Female	Median Age	Total Population %
12,167	51%	46.4	
2019 Estimates	Male	Age 65+	
11,606	49%	2,632	
2030 Projection	Minority	Under 18	
11,838	3.1%	2,587	



Housing

Median Home Value

\$121,200

Homeowner Vacancy Rate

0.3%

Rental Vacancy Rate

1.7%

Occupied Housing Units

5,580

Largest Employers

1. Western Engineering Co
2. Myrtue Medical Center
3. Harlan CSD
4. Panama Transfer Inc.
5. CDS Global

Higher Education

Iowa Western Community College

Economic

Median Household Income

\$58,000

Per Capita Income

\$32,703

Per Capita Living Wage

\$32,697

County Property Tax

1.46%

% of Families Below Poverty Level

6.7%

Food Insecurity Rate

7.5%

Largest Industries

Job Comparison	2014	2019	Change in Jobs	2019 Earnings Per Worker
Agriculture, Forestry, Fishing and Hunting, and Mining*	422	423	0%	\$35,874
Arts, Entertainment, recreation, and Food Services and Accommodation	325	368	13%	\$16,256
Construction	353	232	- 34%	\$39,062
Educational Services, and Health Care and Social Assistance	728	637	- 12%	\$28,483
Finance and Insurance, and Real Estate and Rental and Leasing	339	349	3%	\$50,582
Government	1,119	1,150	3%	\$53,655
Information	417	329	- 21%	\$43,126
Manufacturing	586	680	16%	\$57,405
Other Services except Public Administration	259	251	- 3%	\$23,419
Professional, Scientific, and Management,, and Administrative and Waste Management	382	407	6%	\$60,626
Retail Trade	591	518	- 12%	\$30,159
Transportation and Warehousing and Utilities	1,129	1,104	- 2%	\$79,148
Wholesale Trade	375	372	- 1%	\$65,883

Sources:

1. US Census Bureau. 2010 Census
2. Us Census Bureau. American Community Survey, 5 year Data
3. Living Wage Calculator, www.livingwage.mit.edu
4. Iowa Workforce Development, 2019
5. www.feedingamerica.org
6. <http://www.tax-rates.org>
7. Emsi 2019 Regional Report

*Insufficient data for all or part of industry

Appendix A:

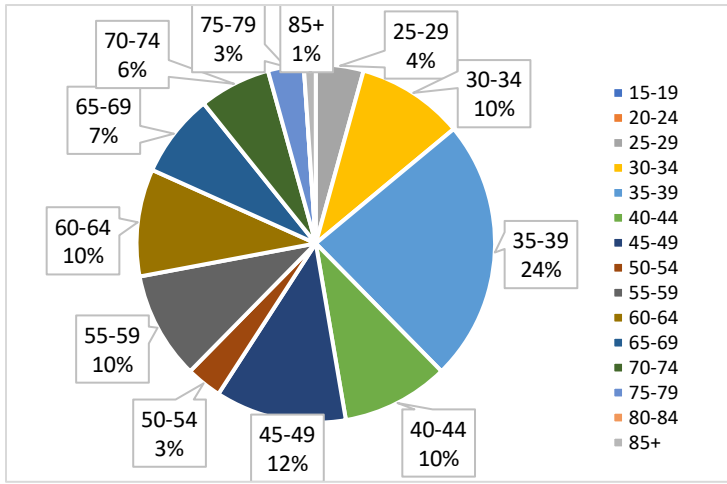
Summary of Survey Results

General Information

94 Responses from:

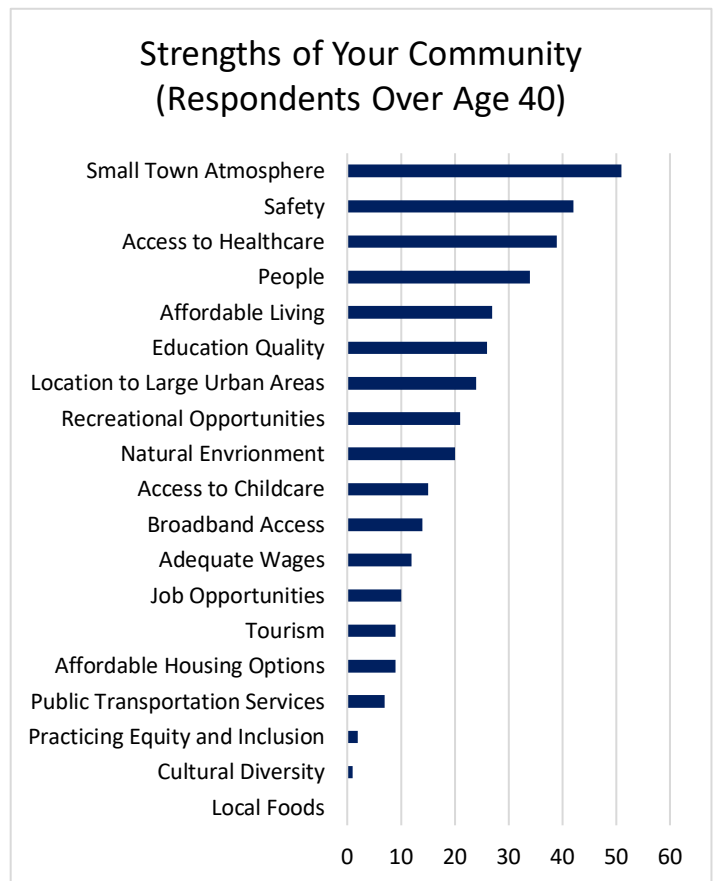
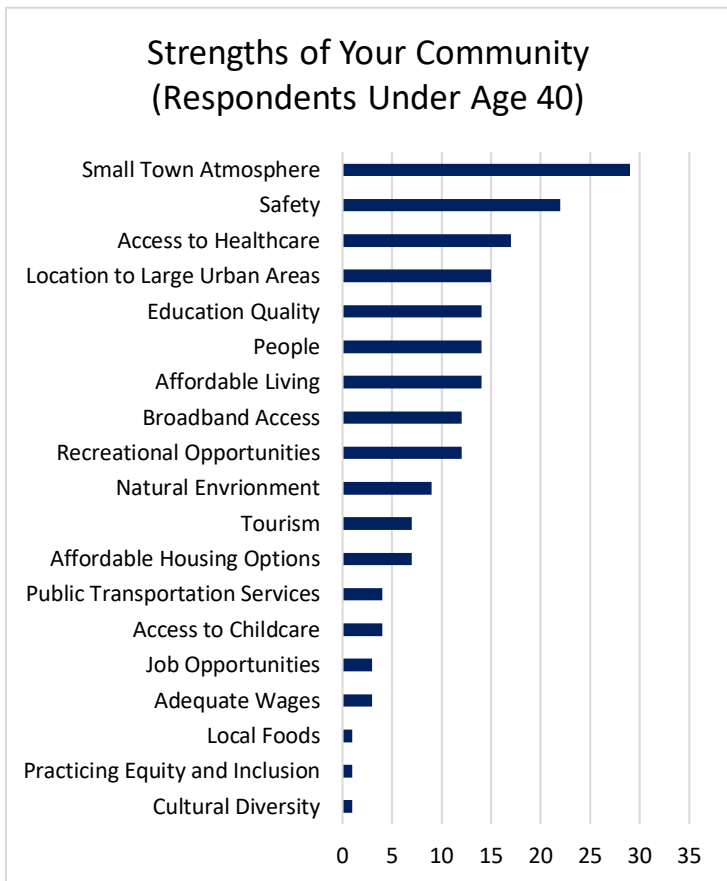
- Atlantic 50022—20
- Woodbine 51579—18
- Logan 51546—9
- Dunlap 51529—9
- Red Oak 51566—6
- Missouri Valley 51555—6
- Harlan 51537—5
- Clarinda 51632—3
- Shenandoah 51601—3
- Portsmouth 51565—2
- Lewis 51544—2
- Griswold 51535—2
- Villisca 50864—2
- Anita 50020—2
- Oakland 51560—1
- Moorhead 51558—1
- Council Bluffs 51503—1
- Bedford 50833—1
- Ankeny 50023—1

Age

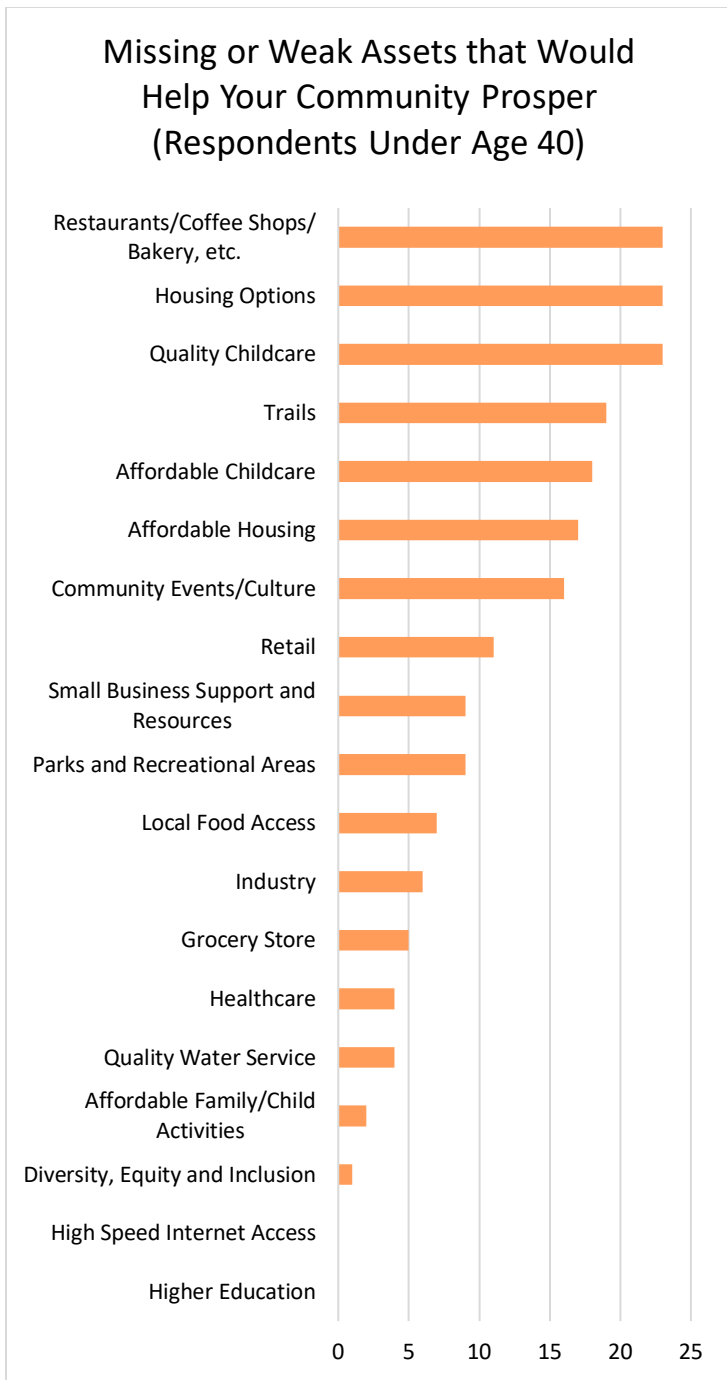


Economic Development

What are the strengths of your community?



What assets are missing or weak that you feel would help your community to prosper?



How should these weaknesses be addressed?

Respondents under age 40

- Certainly not by pissing people off
- Population growth
- Support needed for small businesses. Open quality restaurants. Have more incentives for childcare providers.
- The number one thing needed is affordable, quality childcare. Without this, nothing else can really be accomplished. We need full day preschool options, for at least 4 year olds.
- Childcare is hard to come by and I pay a ridiculous amount to send my child to daycare so I can be employed through the school to teach children in the community. Housing isn't affordable and we have very few options for retail and dining. I'd love to see better parks and more walking paths. It would also be nice to have a splash pad or other options for young kids that aren't school age.
- A parks and rec board, business that provide all age entertainment, a place for recreation for all ages

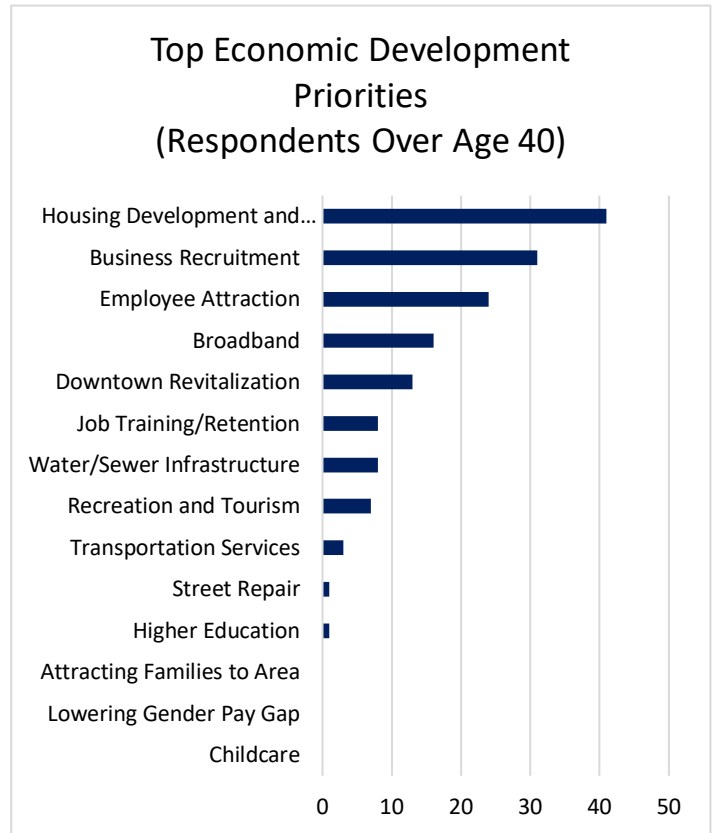
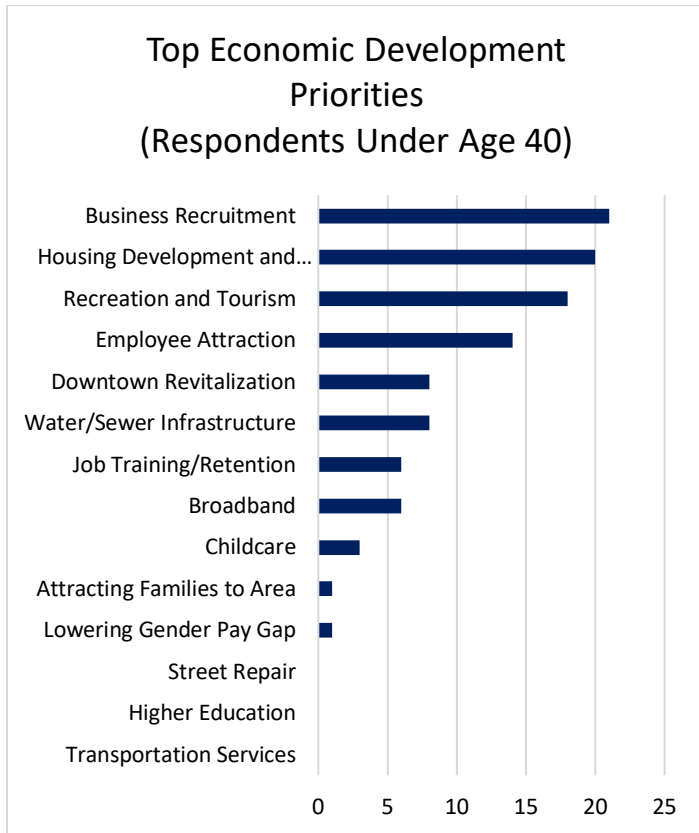
- The city council needs to invest in our kids instead of running off opportunities.
- We absolutely must solve our childcare problem. We need full-day, and even extended hour childcare more readily available and affordable.
- Housing & Trails
- Working together as a community
- Build a splash pad
- Need more community support, more volunteerism, more incentives to start or keep small local businesses, more involvement from mayor and city officials
- It would be beneficial to have more connection across sectors of the community and a hub or organizing entity for community events, activities, and resources. Enhanced communication between stakeholders and to the broader community is needed.
- The cities should allow larger more sustainable industry as well as smaller more personal shops to come into business.
- Community events are good, but I checked the box because it said "culture" and I noted above that the area is short on equity and inclusion and cultural diversity. The T-Bone trail needs to be finished to strengthen the local trail system. Outdoor recreation needs more marketing budget--even folks who live here don't know about all the great offerings. While local food has some good momentum in segments of Cass County, it isn't easy to buy local food at grocery stores.
- Start up grants
- need more things to promote public wellness... (outdoor wellness). Need safe bike trails
- More development
- Grant funding
- Would love to see a bike path. Not sure how to address child care issue. Our grocery store needs to get fresh produce more frequently and get rid of rotten food so people don't unknowingly buy it- this causes them to lose business.
- I think a daycare center would create a lot of value for our community. It would also alleviate stress for parents. Our community is active but there are no bike/walking trails available for people to get out and enjoy nature. Our community lacks industry and the jobs that come with that.
- A welcoming community and chamber that helps to bring businesses in. Working with land owners on the outskirts of town and seeing if we can use some land for either housing or trails. Work with Perfection to help create some good areas for the school.

Respondents over age 40

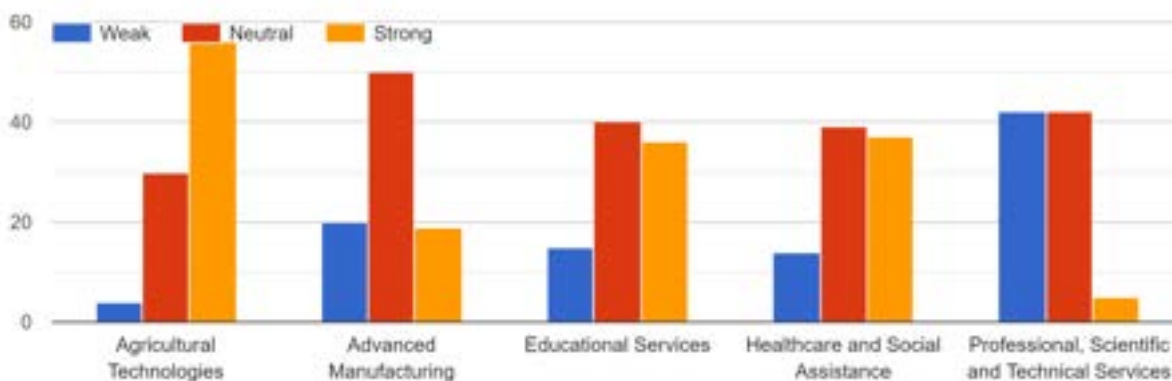
- More funds for parks/recreation areas
- They should be addressed fully, not half assed.
- Tax incentives for small businesses, more investment in education
- Apartments, townhouses, child care need developed
- Offer more to companies that bring jobs to our community.
- All citizens of the town should have access to high quality high speed fiber internet
- Additional businesses
- Funding, more options
- City should purchase old gas station that is abandoned and build a park
- Retail Recruitment
- Offer more incentives for new businesses hiring at competitive wages.
- I have reached out to the Atlantic business development's Facebook page and have heard nothing back.
- Most of these are being address through a CBDG grant. Most likely grant money will be needed to address the remaining.
- Hire a city planner that knows what to do.
- Help develop new Homes
- I don't have the answers but without some of these developing we won't attract new residents
- Tax credits for small town restaurants. Tax credits for new housing options
- Specialized focus groups
- Stop giving all attention and money grants to just Atlantic in Cass county.... there are other towns in Cass county.
- recruit, recruit, recruit
- Are-establish an Arts Council, more local support for quality restaurants
- Work with a developer on housing needs.
- Expand IWCC presence; Aggressively recruit industry.

- Need more businesses so we can offer people employment and a way to keep our young people from leaving the area
- Community involvement to create and implement both short and long range development plans
- Lower housing construction costs/ more local developers
- Too many Trumpers
- Aid
- Continue to work on bringing more industry in
- Bringing in retail such as clothing, shoes, general merchandise.

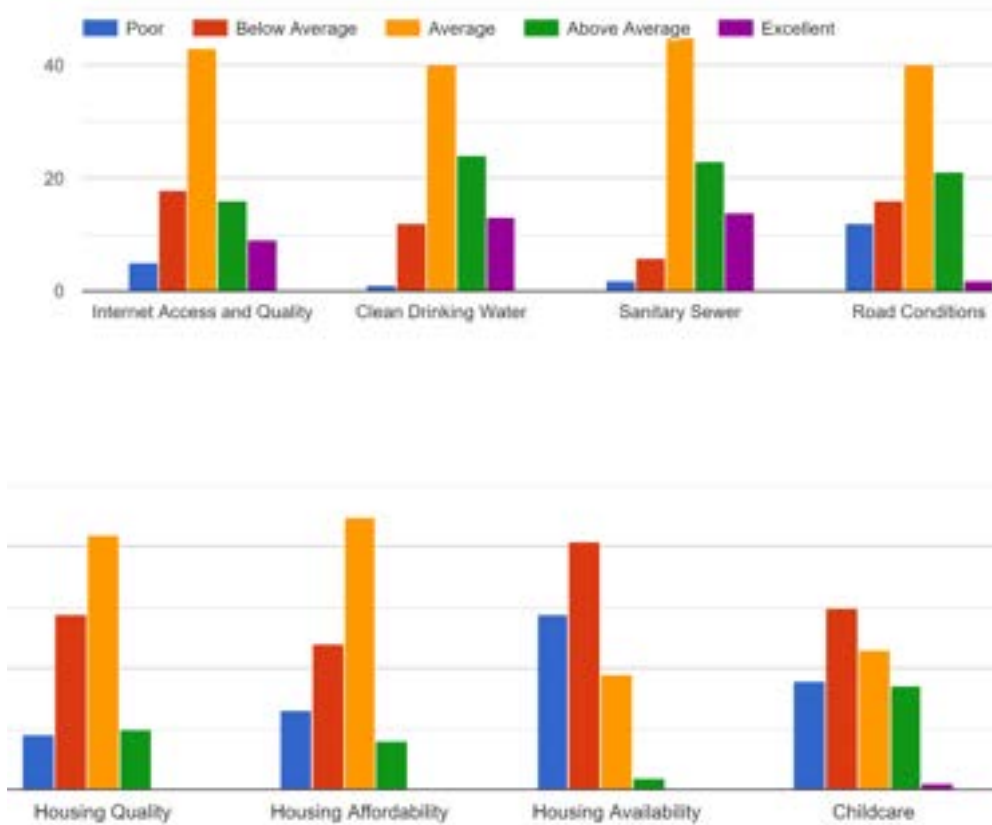
What should be the top economic development priorities for the region?



Rate the strength of each sector for your county:



Rate the following areas of infrastructure for your county:



Business Owners

22.2% of respondents own a business

5.6% of respondents want to own a business

Are there any barriers or obstacles to running a business in your community?

- Finding a building was extremely hard.
- Too much competition and not enough support for a small farmer to get started full time
- Lack of jobs, employees, material shortages
- Location availability
- Marketing & outreach support
- Poorly maintained roads, no access to high speed internet, hard to attract employees
- employment
- Land is too expensive.
- City council doesn't support small business. Grants are available but too hard to obtain
- Finding good help
- Lack of employees
- Need more businesses to bring people to shop

What has been done on a local level to help small businesses during economic hardships? What more could be done?

- Nothing has been done. Showing support would be great. Maybe chamber or newspaper could spotlight a small business each week.

- Nothing in the farming sector
- Local support has been great
- Has been done: banks did a good job with outreach regarding COVID funds; Needs: there is a need for support in marketing and outreach events, services, and goods. Current outreach forms are not effective.
- nothing
- None
- Advertisement and shop hops have been set up- more advertising/promotion always helps.
- Nothing
- Nothing has really been done at the local level.
- Housing and ??
- Housing Committee, downtown revitalization, Retail Strategies search, Tourism committees
- Implemented a tax return program for county businesses

Economic Hardships and Recovery

What economic impacts due you experience due to COVID-19?

1. Increased cost of living—49
2. Was able to work remotely—27
3. Temporarily absent from work due to illness—24
4. Started a new job—8
5. Loss of employment or reduced hours due to lack of childcare or school closure—8

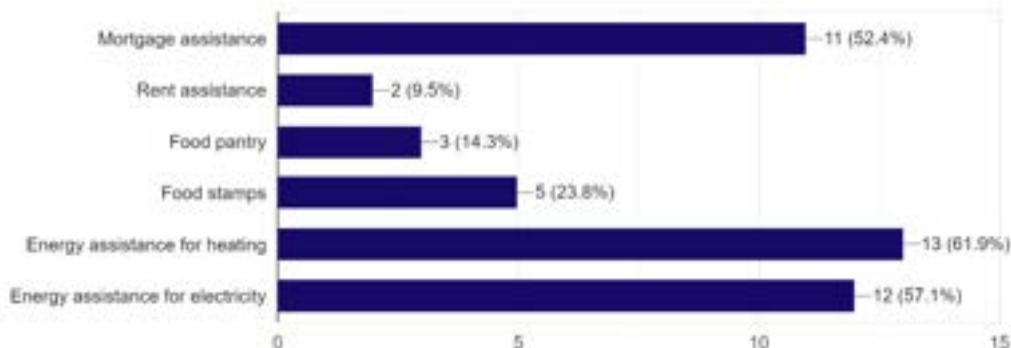
What impact level would you say you are at due to widespread inflation?



What economic hardships are currently impacting you due to widespread inflation?

1. Increased cost of living is affecting me, but not to the point that it is hurting me financially—62.7%
2. Increased cost of fuel is making it difficult to get to work—24%
3. Increased cost of living will require me to take additional employment—14.7%
4. Increased cost of goods is making it difficult to feed my household—13.3%

What services do you need in order to live more comfortably during this time of inflation?



Appendix B:

COVID-19

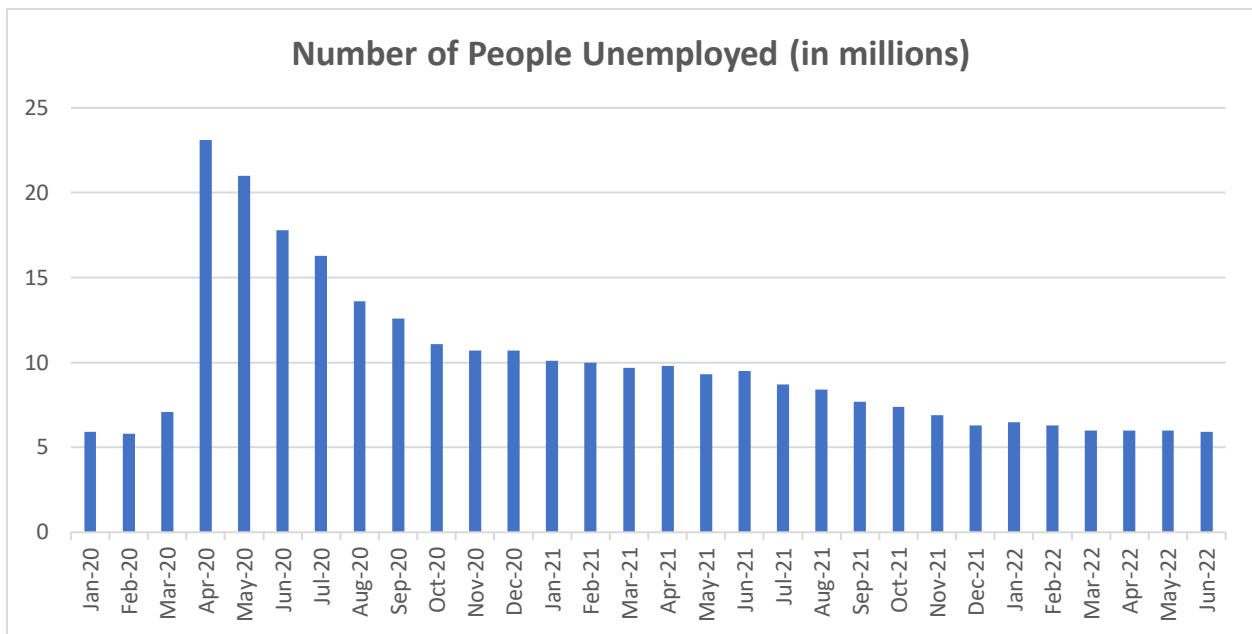
As part of SWIPCO's COVID-19 recovery response, Community Development Specialist Kristine Stokes prepared the following in depth analysis of the pandemic on our region.

The Impact of Covid-19

BACKGROUND

The United States' first confirmed case of Coronavirus Disease 2019 (Covid-19) occurred in January 2020. From there, it swept across the country as the rest of the world also dealt with the rapidly spreading disease, and the World Health Organization (WHO) officially declared Covid-19 a pandemic in March 2020.

In the U.S., public officials issued emergency directives closing non-essential businesses and facilities while advising people to stay at home to help slow the disease's spread. Covid-19 transformed every aspect of people's lives by shuttering businesses and schools, which resulted in millions of people losing their jobs, either permanently or temporarily. Some companies allowed employees to work remotely, and many schools switched to online learning. Before the pandemic began, in 2019 the U.S. had a national unemployment rate of 3.7%. After the onset of Covid-19, unemployment reached an all-time high of 14.70% with 23.1 million unemployed in April 2020. The number of people permanently laid off from their jobs nearly tripled from 1.3 million in February 2020 to 3.8 million people by September 2020. With all the layoffs, the country's unemployment rate jumped to 8.1% for 2020. By June 2022, the nation's unemployment rate had dropped to pre-pandemic levels of 3.6%, which is also just above the lowest level since 1969. The chart below illustrates the rise and fall of the nation's unemployment during the pandemic.



Because of the pandemic's devastating effects on the economy, President Trump passed the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) on March 27, 2020, which was the third phase of legislation designed to lessen the economic impact of the pandemic. Some of the key items contained in the legislation included financial assistance for companies in need;

economic support for small businesses; various tax incentives; direct payments to taxpayers; the expansion of unemployment benefits; federal aid to hospitals and healthcare providers; and support to state, local, and territorial governments. One such CARES Act program that ended in May 2021 was the Payroll Protection Program (PPP), which was a low-interest, potentially forgivable payroll loan to employers who met certain criteria. The program was designed to help small businesses keep their workers on payroll. The funding could be used for payroll costs and benefits, and to “pay for mortgage interest, rent, utilities, worker protection costs related to COVID-19, uninsured property damage costs caused by looting or vandalism during 2020, and certain supplier costs and expenses for operations.”

In the two years since passage of the CARES Act, other pandemic-related laws were enacted that required businesses to navigate regulatory guidance for reporting and audit requirements. While it expired at the end of 2020, the Families First Coronavirus Response Act (FFCRA), for instance, required employers with fewer than 500 employees “to provide their employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19.” Additional economic relief programs for businesses included the Restaurant Revitalization Fund (RRF), the Shuttered Venue Operators Grant (SVOG), and the Economic Injury and Disaster Loan (EIDL).

American Rescue Plan Act (ARP)

The American Rescue Plan Act of 2021 (H.R. 1310) was passed by Congress in March 2021, providing additional stimulus aid for families, states, local areas, and Tribal nations. States received \$195.3 billion in aid, with \$25.5 billion split evenly between states and the District of Columbia. Tribal governments received \$20 billion, and U.S. territories received \$4.5 billion. The aid package was intended to combat Covid-19, along with the public health and economic impacts of the pandemic. Furthermore, the American Rescue Plan included legislation to provide \$65.1 billion in direct aid to every county in the United States. Those funds were allocated based on a county’s share of the U.S. population.

ARP aid included \$1,400 per person checks for individuals and households who met certain income requirements; an increase in the Earned-Income Tax Credit; an increase in the Child Tax Credit; an increase and expansion of the Child and Dependent Care Tax; lower health insurance premiums for lower- and middle-income families enrolled in health insurance marketplaces; a temporary extension of unemployment benefits; and small business support such as emergency grants and the Small Business Opportunity Fund, which provided capital to main street small businesses in economically disadvantaged areas. ARP funding also allocated \$7.1 billion for an Emergency Connectivity Fund to expedite remote learning by offsetting the cost of Wi-Fi hotspots, modems, routers, and connected devices for schools and libraries. ARP money also created a \$24 billion-dollar fund to assist child-care providers in financial distress, which included costs to improve safety during the pandemic.

The Great Resignation

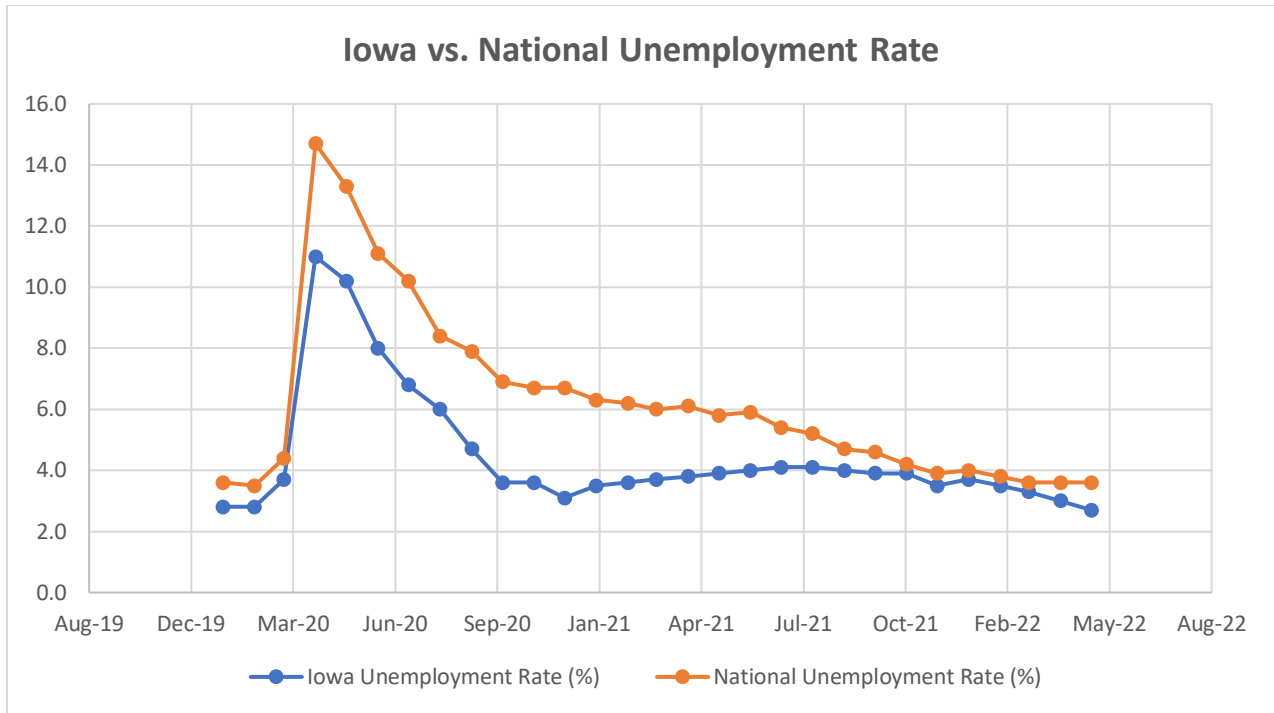
The pandemic caused millions of people around the country to lose their jobs when companies downsized. Nearly eighteen months after the pandemic began, however, employers were

struggling to fill those positions. Many of the workers laid off declined to return to the jobs they lost when the pandemic began, while others quit their jobs. The historic rate at which this occurred has been coined “The Great Resignation.” The U.S. Bureau of Labor revealed that in August 2021, 4.3 million people quit their jobs. That was nearly 250,000 more than the number of people who quit in July 2021. While all job sectors and skill levels were impacted by the mass exodus of workers, the highest rates were felt by hospitality and food services; wholesale trade; and state and local education. Quite a few factors contributed to their departure, and one of those reasons was because jobs were plentiful, so people had choices. Another factor was income inequality, resulting from a paycheck’s declining buying power. Additionally, when Covid hit many people who were thinking about retiring accelerated their retirement plans while many retired early. Other studies illustrated that women with young children left the workplace due to lack of childcare. Finally, the pandemic revealed that many employees wanted jobs that provided more flexibility and family time. Technology allowed many employees to work remotely during the pandemic, and the inflexibility of some employers to adapt to remote work also caused people to quit their jobs. Although the Great Resignation was expected to slow down, the Bureau of Labor Statistics discovered that over four million people quit every month for 11 months straight, and the trend did not slowdown in April 2022. A June 9, 2022 *Forbes* article disclosed the results of a survey conducted by PwC, which discovered that 1 in 5 respondents said they planned to switch jobs in the next 12 months.

COVID 19’S IMPACT ON IOWA

Covid-19 impacted life in Iowa, although not all communities or businesses were affected the same. According to Iowa State Extension, the pandemic hit Iowa later than the rest of the country, but the impact was more severe in Iowa than in other states. Covid deaths surged in the state during the third wave of the virus, which occurred between October 2020 and July 2021. The pandemic also impacted rural Iowa worse than in metropolitan Iowa cities or even other parts of rural America. The Extension found that by September 2021, about 17% of rural Iowans had their working hours reduced, and another 18% had to use their household savings to make ends meet.

On March 9, 2020, Iowa Governor Kim Reynolds proclaimed a *State of Disaster Emergency* for the entire state. Eight days later on March 17th, the governor also ordered most businesses and recreational facilities - including restaurants, bars, gyms, theaters, and casinos – to close to help mitigate Covid-19’s spread. With more than 6,000 restaurants and bars in the state, the Iowa Restaurant Association revealed that over 153,000 employees in their industry alone were impacted by the closures. In April 2020 the state’s unemployment rate peaked, when 10.5% of Iowa’s workforce was unemployed because of the closings. On May 15, 2020, Iowa businesses were allowed to reopen. As a result, the state’s unemployment rate fell dramatically to about 4.5% that fall. Since that time, Iowa’s unemployment rate continued to slowly decline and as of May 2022, the 2.7% rate was lower than before the pandemic began. The following graph shows how Iowa’s unemployment rate compared with the national unemployment rate.



Governor Reynolds’ Economic Recovery Advisory Board

In June 2020, the governor also created the 15-member Governor’s Economic Recovery Advisory Board to provide “the foundation for future growth, vitality, and prosperity for all Iowans as we recover from the COVID-19 pandemic and the economic consequences of the virus.” The advisory group created seven working groups, which involved more than 350 participants. After meeting for more than seven months during which they gathered extensive public input, the advisory board released their findings in February 2021. In their final report, *Iowans Unite for Growth*, the board recommended 18 initiatives to drive the next generation of prosperity and innovation in Iowa. Of those 18 initiatives, the board identified their top seven priorities. Their number one priority was to address the childcare shortage and expand state-funded preschool. With Iowa leading the nation for households with all parents working, the state found that 23% of Iowans live in areas with a shortage of licensed childcare providers. Furthermore, the state has lost 33% of its childcare providers in the last five years. The lack of childcare costs the state nearly one billion dollars annually in lost tax revenue and employee absences. The advisory board’s next priority pertained to universal broadband access. The pandemic “exposed a digital divide in Iowa” because people needed internet connectivity for work, school, and even access to essential services like health care. Iowa ranks 45th in the nation in broadband access and has the second slowest internet speed nationwide, with rural areas particularly lacking access. The pandemic proved “that broadband is not a luxury, but rather critical infrastructure.” Creating an environment to attract people to the state and to retain Iowans so they don’t move out-of-state was the advisory board’s third priority. For years Iowa experienced slow population growth with too few workers to fill jobs. As a result, the advisory board said the state needed to attract more residents. The fourth priority was modernizing the state’s healthcare. While providing universal access to broadband would allow access for telehealth services, the board recognized the need to expand telehealth services and address

statewide shortages in healthcare services, providers, and workers. A fifth priority recommended by the board was to boost student achievement and career readiness for students in kindergarten through 12th grade. The board thought it was important to expand work-based learning for students and to provide educational choices for Iowa families. The advisory board found that the pandemic “reinforced the importance of building Iowa’s leadership in biosciences, particularly in vaccines and immunotherapy, and supporting Iowa’s manufacturers through a technology revolution.” Their sixth priority entailed “supporting industry investments and incentives to help Iowa manufacturers remain competitive in the global manufacturing supply chain.” The advisory board’s seventh and final priority was to “elevate government efficiency efforts” by creating a group of stakeholders to determine common boundaries and a standard map for all regional services. Additionally, they recommended identifying additional government services that could be delivered regionally to maximize efficiency and reduce costs.

Iowa’s Use of American Rescue Plan Funds

To help combat the impacts of Covid-19, Iowa was awarded over \$8 billion in American Rescue Plan funding made available to states. This included money for direct stimulus checks for Iowa residents; expand unemployment insurance payments; funding to open schools safely; fund childcare; increase vaccination rates and testing; provide emergency rental assistance; and provide state and local aid.

The lack of affordable housing has been a long-time concern statewide, especially in rural areas. In September 2021, Iowa Governor Kim Reynolds announced that \$100 million of the state’s ARP funds would be used to expand housing availability, with the intent of creating new workforce housing statewide. Downtown Iowa cities with populations under 30,000 would see \$20 million for rental housing development; those same communities would also see \$4 million allotted for home repair to preserve aging homes; \$10 million was allocated to Homes for Iowa, which is a program that teaches workers involved with the criminal justice system to learn building trades and other useful job skills while helping build new housing; \$45 million was budgeted for proposed developments previously denied funding due to lack of funds; and the majority of the money was budgeted for the development of affordable housing through the federal Low Income Housing Tax Credit program.

Statewide Business Survey

The University of Northern Iowa’s (UNI) Institute for Decision Making utilized some of their supplemental CARES Act funding from the U.S. Economic Development Administration to fund statewide surveys of how the pandemic impacted businesses. During the spring of 2022, UNI conducted their fourth survey, which included responses from over 2,600 businesses and organizations in every county. More than 50% of the respondents were small businesses with less than 10 employees, while large employers with 500 or more employees accounted for 2.9% of respondents.

Most entities revealed that their 2021 revenues had decreased by 19.2% compared to 2020, while their employment levels also decreased by approximately 24.1%. Industry sectors with the biggest negative impacts on both revenue and employment included Educational Services, Other

Services, and Health Care and Social Assistance. The industry sectors with the most significant negative employee impact included Accommodation and Food Services, Education Services, and Other Services. Two years into the pandemic, 59.1% of respondents statewide continued to be negatively impacted by Covid-19, while only 5.8% had been positively impacted. Additionally, nearly 80% of Iowa businesses were impacted by supply chain issues, with 14.5% severely impacted. The survey also revealed that businesses with more than \$10 million in annual sales were severely impacted by supply chain issues, as were businesses with annual sales of less than \$250,000. Businesses were also impacted by inflation. More than 50% of the respondents had either already raised prices or were planning to raise prices, while about 35% planned to identify new suppliers. In addition to needing to hire additional employees, about 25% of the businesses intended to increase or change their marketing and sales efforts, or to adjust their business model. The type of assistance businesses needed also varied. While 36% stated that tax relief would be most beneficial, over 31% indicated efforts to attract new workers and residents to their community would be helpful, over 29% needed financial assistance, 22% needed marketing and promotion help, and over 21% wanted childcare support for families. The pandemic impacted for-profit and non-profit entities alike, with UNI receiving survey responses from 366 non-profit organizations. Non-profits disclosed that over 21% of their clients would either no longer be served or would receive reduced monthly services, and their number of volunteers decreased 17% compared to 2019. Demand for services in 2022 compared to 2021, however, decreased an average of 6.5%, while their projected income decreased an average of 17%. The average budget shortfall was more than \$120,000, and while most did not expect to permanently close because of Covid-19, 2.2% did expect to close sometime in 2022. UNI provided summaries of each survey to communities and organizations around the state to help them understand what businesses and organizations were experiencing, and how they were handling the pandemic.

Small Business Development Center

UNI's surveys also helped agencies, such as America's Small Business Development Center (SBDC) Iowa, navigate small businesses through the challenges created by Covid-19. SBDC Iowa was established in 1981 to provide "no cost, confidential, customized, professional business advice to clients in all 99 Iowa counties," which they achieve by providing individual business counseling, "market research services and a variety of business education classes." In their 2021 year-end report, SBDC revealed that during Fiscal Year 2019 before the onset of Covid-19, they counseled 3,699 clients in Iowa. By the end of Fiscal Year 2020, on the other hand, SBDC had experienced a whopping 60% increase in the number of clients, counseling 5,925 small business owners during that period. Additionally, they found that 68% were returning clients, while 32% were new clients. While SBDC staff stayed busy advising clients, they also made adjustments to more effectively meet clients' needs. SBDC offices now provide quicker access to rural and underserved communities, and they added several specialty counselors to serve some highly specialized areas.

As Covid-19 impacted the United States and Iowa businesses were forced to shutter, business owners flocked to SBDC for assistance, including help applying for Payroll Protection Program (PPP) funding. SBDC staff noticed a disturbing trend during this process, however. They found that many business owners did not pay themselves a wage, which meant there was no documentation that they were an employee of their own business. This prevented many owners

from applying for the financial assistance. Staff discovered other issues that also prevented business owners from being resilient during the pandemic. One problem was a lack of marketing knowledge and an overall lack of marketing efforts, including no presence on social media. Before the pandemic, many restaurants did not even make their menus available online. A lack of bookkeeping and the lack of financial statements were other problems SBDC staff unearthed. While SBDC staff at the Iowa Western office in Council Bluffs said business has returned to status quo over two years after the pandemic began, SBDC implemented other changes as well. In addition to counseling start-ups and businesses on “starting, growing, and managing,” they are also teaching new topics. Those topics include tips on remote work and having an online presence, which includes offering services and products online, and the availability of online ordering.

Impact on Mental Health

In addition to economic impacts, the pandemic impacted Iowan’s mental health. Between December 2020 and February 2021, professors from Iowa State University and the University of Iowa conducted a statewide survey that was funded through a grant from the National Science Foundation. The survey was sent to 14,000 Iowa households in 73 communities, with more than 5,000 responses submitted. Residents in larger towns tended to reveal physical health and economic challenges more than residents in smaller towns. Rural Iowans, however, revealed the pandemic strained mental health and personal relationships more than worsening their physical health. Survey results illustrated that 20% of respondents in towns with populations under 3,000 disclosed that their physical health was worse due to the pandemic, but about 40% of them admitted to worsening mental health. The survey showed that economic impacts were less widespread in small communities, with fewer than 5% reporting that their housing situation had worsened, and just over 15% said their employment situation was worse because of Covid-19. In larger towns and in towns with meatpacking facilities, however, more survey respondents said their physical health and economic circumstances worsened because of the pandemic. The four meatpacking towns included in the survey included Storm Lake (Buena Vista County), Denison (Crawford County), West Liberty (Muscatine County), and Columbus Junction (Louisa County). All four towns also have populations where more than 60% of its residents are minorities. Researchers said minority populations and meatpacking workers suffered more from the pandemic because Covid-19 outbreaks tore through many of the facilities and their towns. Although a low percentage of the respondents said the pandemic negatively impacted their physical health, rural Iowa counties with populations of 2,500 or more suffered 270 Covid-19 deaths per 100,000 residents. This was higher than the national rate of 225 deaths per 100,000 residents. In counties where no towns have populations of 2,500 or more, mortality rates were 290 deaths per 100,000 people. The survey demonstrated how Covid-19 affected Iowa communities differently. The results can also be used to create public policies to address these issues.

COVID 19’S IMPACT ON SOUTHWEST IOWA

Like the rest of the state, southwest Iowa did not escape the wrath of Covid-19. More than \$20 million in American Rescue Plan funding was designated for counties and local governments in SWIPCO’s economic development region of Cass, Fremont, Harrison, Montgomery, Page, and

Shelby counties. Communities in this area decided to use their portion of the funding on a variety of projects, such as the digitization of county records to make information accessible online and to help preserve documents; construction of a sewer treatment plant; courthouse window and door replacement; hardware and software upgrades for county facilities; design and construction of new fire stations; water treatment plant upgrades; first responder recruitment initiatives; first responder training; and mental health needs for the community.

Covid-19 and SWIPCO

Within the CARES Act, the U.S. Economic Development Administration (EDA) was appropriated \$1.5 billion to assist with the country's recovery. The EDA's appropriation was meant to help communities "prevent, prepare for, and respond to coronavirus" by providing a range of financial assistance to communities and regions nationwide. SWIPCO received CARES Act money from EDA and used \$500,000 to provide a Covid-related revolving loan fund for businesses in SWIPCO's six-county economic development region. SWIPCO's loan board approved Covid loans to six business owners, five of whom were starting new businesses and one owner who had an existing business. The types of businesses funded include two restaurants, two retail businesses, one trucking company, and one tree stump grinding business.

SWIPCO also utilized a portion of the CARES Act money to hire a full-time temporary community development specialist. This employee worked with the area's economic development directors, local and county governments, non-profit organizations, and business owners to help the area recover from the pandemic's effects. The staff person accomplished this by working with loan applicants, writing grant proposals, providing direct support to economic development directors, helping towns register for their respective allocation of ARP funding, aiding organizations during the SAM.gov registration process, and assisting with the update of the Community Economic Development Strategy (CEDs).

The remaining EDA funds were used by SWIPCO to contract with local economic development directors, so they could "provide on-the-ground assistance to local businesses and governments in need of assistance beyond what SWIPCO can provide with its own staff." Their services included:

1. Engagement – Economic development directors contacted businesses, non-profits, and local governments to gather feedback on current challenges they faced or resources they needed. The directors were contacted by employers looking for resources for financial and business assistance, and resources to help with the emotional and mental toll the virus has taken on employers and employees alike.
2. Technical Services – Based on feedback from local agencies, the economic development directors then provided technical assistance like grant writing, financial counseling, plan writing, and mentoring.
3. Financial Assistance – The directors also referred business owners to various funding sources, such as revolving loan funds and other assistance programs.

4. Recovery Planning – The economic development directors were also available to develop resiliency and recovery plans for their respective regions.

Impact on Southwest Iowa Counties

Economic Development Directors in each of SWIPCO’s six-county economic development region provided insight on how the pandemic affected each of their respective regions.

1. Cass County

While businesses in Cass County felt the impact of Covid-19, some businesses were hurt more than others. Two years after the pandemic began, a local movie theater, for instance, was still negatively affected and most restaurants were still short-staffed. Restaurants performed well as long as they offered carryout, and some even reported having their best quarters during the pandemic. The local option sales tax was also good because many residents stayed in the county to shop rather than traveling outside the area. The county even welcomed 21 new businesses during this time. A few businesses closed, but that may not have been related to Covid-19. Although some businesses laid off employees due to the governor’s mandatory closure, other businesses like the ethanol plant and most trades and fast-food restaurants were constantly in search of help. On the other hand, food insecurity was high and the Atlantic Food Pantry experienced a substantial increase in the number of clients. After the pandemic began, they started serving more than three times the number of clients they served before the onset of Covid-19, which also caused their expenses to nearly quadruple.

2. Fremont County

Fremont County was also not spared the effects of Covid-19 and saw some businesses close. All area restaurants survived the pandemic by offering pick-up and delivery, along with pursuing financial assistance through the Paycheck Protection Program and revolving loans. A lack of workforce to fill open positions remained problematic for local restaurants even two years after they were allowed to reopen to indoor dining. Hair salons and barbershops were also required to close for several months in 2020, but one of the barbershops did not reopen. However, a new barbershop opened in 2022 with assistance from a local revolving loan. A local movie theater that had been recently remodeled was closed for nearly five months. When it was allowed to reopen, the lack of quality movies and competition from online streaming services continued to hurt attendance. With blockbuster movies released in the summer of 2022, attendance rebounded significantly. A local roller-skating facility in Shenandoah that had been open since 1957 closed and the property was sold for the construction of a new bank. Businesses that were allowed to remain open during the pandemic, such as grocery stores, big box stores, fast food restaurants with drive-thru, and convenience stores prospered. Shenandoah’s local option sales tax, for instance, showed an increase of nearly \$80,000 in 2021. In 2022, one local manufacturer was looking to hire 180 new employees. Another manufacturer announced plans to locate a new facility in the Shenandoah area that planned to bring another 300 new jobs to the area.

3. Harrison County

Other than those businesses that were required to close in spring 2020 under the Governor's ordered shutdown, no businesses closed permanently because of Covid-19. Funeral homes and florists, for instance, were two industries directly impacted by the pandemic – including those in Harrison County - but received little attention in the media. When no more than 10 people were allowed to gather, many traditional funerals were delayed. Some funeral homes offered graveside services, video, or streaming of funeral services. Florists, in turn, saw revenue plummet since traditional services and visitations could not be held, so people did not order arrangements. While Harrison County did not see any new businesses open during the pandemic, a number of businesses were actually busier than before the pandemic began. Additionally, local realtors welcomed an influx of people looking to move out of the Omaha metro area and relocate to Harrison County because of Covid-19. Local schools noted that they encountered few problems with the switch to remote learning since the iPads worked well and internet access was reasonable. Broadband still needs work, especially in the Pisgah area due to the topography and Loess Hills land formation. However, broadband was acceptable for most, and many adults were able to work from home, especially since they could access the internet from their phones. Furthermore, new towers that were erected in areas that had previously been problematic proved very beneficial for area residents.

4. Montgomery County

Like many other counties in Southwest Iowa, Montgomery County only lost one restaurant because of Covid, but gained two new retailers in 2021. Restaurants scrambled to adopt a new way of doing business, which was offering online orders, take-out orders with curbside pickup, and even some deliveries. One Mexican restaurant even offered drive-by margaritas, which proved very popular with area residents. When restaurants did reopen, social distancing requirements reduced the number of available tables, which in turn affected revenue. Retail establishments followed a similar path as restaurants by offering online ordering, curbside pickup, and deliveries. Gas stations and convenience stores thrived during the pandemic since they were some of the few establishments that were regularly open. Performance venues including movie theaters, museums, and live shows, on the other hand, suffered tremendously as they were closed for over a year. One local movie theater, however, raised over \$900,000 during the pandemic to add a second screen. The theater also offered drive-by popcorn pickup on Friday and Saturday nights to supplement revenue. All of the county's performance venues have since reopened. On the industrial side, the county faced some attrition as people around retirement age chose to retire while others refused to return to an assembly-line environment during Covid. Nearly all companies have added employment, and some have even switched to continuous shift or split shift scheduling to better accommodate employees. Additionally, wages, benefits and compensation packages have all increased due to Covid. One company that manufactures railroad box car chassis and wheels, for instance, temporarily closed in 2020 and 2021 and laid everyone off due to a nationwide decrease in rail traffic, which meant fewer orders. Since that time, they have reopened and added employment. Two other industries had planned expansions in 2020 but postponed them due to the pandemic. Those expansions began in 2021 and will mean 100 new jobs by early 2023.

5. Page County

Although businesses that were required to temporarily close in March 2020 under the Governor's orders were hurt financially, all of them reopened when the closures were lifted. Page County did not see any businesses permanently close or new businesses open during the pandemic. Some manufacturers in the area initially laid off employees due to no incoming orders, but they quickly rehired people when dealers started back to work. As a result, those manufacturers had more employees than before the pandemic started because business was so good.

6. Shelby County

Like every other county in the region, Shelby County experienced an employee shortage, especially for entry level and service positions. As a result, many gas stations, convenience stores and local restaurants were unable to return to full service, which included no indoor seating. Large employers in the area competed against each other for new employees by offering signing bonuses and higher wages. Long-term care facilities in the county were hit the hardest, where every facility faced a shortage of employees. Even increasing starting wages by \$3 to \$5 per hour had very little impact on the number of applications they received. When the pandemic began, one local company experienced an immediate increase of about 75 employees. Shortly thereafter, they had to rent a facility in Red Oak where they produced face shields. Two years after the pandemic began, the Red Oak location was still operational with 10 employees. The area did see two businesses close, which were owned by the same people. The businesses were in trouble before Covid-19, so the pandemic could have pushed them over the edge. The county also saw two restaurants open at the pandemic's beginning. Both restaurants made it through the pandemic and were doing very well. Some of the changes allowed through the state, including carry-out alcohol and the ability to establish curbside food delivery were utilized by local businesses to remain open. Many of those businesses incorporated those practices on a permanent basis.

Resilience Toolkit

In response to the pandemic, SWIPCO worked in conjunction with other councils of government in the state and the Iowa Association of Councils of Government to produce a Resilience Toolkit. This toolkit was released in the summer of 2021 and intended for use by small businesses, nonprofit organizations, and city/county governments. The toolkit's purpose is to help agencies prepare to be resilient in any type of situation, regardless of whether it is a pandemic, a tornado, flooding, or even a fire. The toolkit is a step-by-step guide that walks users through a comprehensive list of things a business needs to consider in order to respond to a disaster and continue operating if and when a disaster occurs. The toolkit is divided into four sections:

1. Preparing to be resilient
2. Managing to be resilient
3. Marketing to be resilient
4. Financing to be resilient

This "blueprint of action" includes items such as organizational assessments, steps on how to develop recovery strategies and reduce potential disruptions, crisis communication planning,

understanding your current cash flow, understanding your risk, and more. The Resilience Toolkit and a list of regional resources may be accessed for free at www.iowaresilience.com.

Lessons Learned

Covid-19 has forever changed people's lives, both personally and professionally. Dispensers with hand sanitizer can now be found throughout businesses with pocket-sized versions found in people's bags and purses, and social distancing has almost become the norm. One word that could summarize how the pandemic changed business models was the ability to "pivot." Businesses without an online or social media presence before the onset of Covid-19 had to create an online presence and join social media. The way services were delivered even changed to include online ordering, curbside pick-up, delivery, continuous shift, and split shift. The ability to adapt to changing circumstances quickly and efficiently was how many businesses survived.

The lessons may be further broken down to preparation, organization, education, and communication. Whether it's a business or a local government, every entity should take measures to protect themselves so they may continue functioning during times of crisis.

Preparation and Organization - One way to prepare for an emergency is to go through the Resilience Toolkit and work through each section. This practice will encourage its users to stop and think about their respective businesses and prepare documents and practices that will allow them to continue operations during a disaster. Additionally, this exercise will inspire business owners to prepare and organize financial statements and other important documents vital to their organization. This should also include maintaining digital copies saved on backup servers, in the cloud, or on jump drives that are stored off-site or in fire-safe receptacles.

Education - As SBDC staff discovered when counseling business owners after Covid-19 hit, many business owners lacked basic bookkeeping and did not understand bookkeeping. A lack of marketing knowledge, including the internet and social media, were also problematic for many business owners. The Resilience Toolkit offers a list of resources for business owners to contact, and SBDC offers counselors throughout the state, including counselors who cover SWIPCO's eight-state planning region. Economic Development Directors in each county frequently offer classes for business owners in their areas. Iowa State University Extension and Outreach also offers classes on a variety of topics. Business owners should take the initiative and take advantage of these resources to educate themselves so they may protect and grow their businesses.

Communication – As one economic development director stated, "You don't know what you don't know." Communication at every level is vital to relay information like funding opportunities, regulatory changes, educational opportunities, and networking/mentoring events. Utilizing emails, phone calls, flyers, newsletters, billboards, banners, portable message boards, and even word-of-mouth are all effective means of informing people about a variety of information and messages. Although "information overload" can sometimes be overwhelming, business owners also need to ask for help from their resources to sort through information.

While many disasters cannot be avoided, being proactive so your business can weather the effects of disasters is a necessity to be resilient.

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