

KALISPELL GROWTH POLICY 2020

APPENDIX A

RESOURCES AND ANALYSIS SECTION

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CHAPTER 1 – THE GROWTH POLICY AREA

The Kalispell “Growth Policy Area” (Map 1.1) has also been referred to as the “Potential Utility Service Area”. The area includes the city of Kalispell and adjacent areas that are expected to experience development pressure that would substantiate annexation to receive municipal services, or that would have a significant impact on the public infrastructure of the city of Kalispell. The Growth Policy of 2003 refers to the “Utility Service Area” and the “Growth Policy Area”, which did not cover the same geographic area. To eliminate confusion, the Growth Policy document and maps are being updated to reflect these two areas as being identical. For the purpose of this document, the “Growth Policy Area” and the “Utility Service Area” are one in the same.

Currently the Growth Policy Area extends north to Church Drive, south to Auction Road, east to West Springcreek Road and east to the Flathead River. The area encompasses approximately 27,800 acres or 43.4 square miles. As a result of the rapid development of lands adjacent to Kalispell, the Growth Policy Area has increased by 6,671 acres or 10.4 square miles since adoption in February of 2003. In late 2005, the area was expanded southward adding 1,420 acres. In mid-2006 the area was expanded again taking in about 5,250 acres or 8.2 square miles north of the city along Highway 93, between the Stillwater River to the west and U.S. Highway 2 (LaSalle Rd) to the east. (Map 1.2) A recent amendment for all of Section 35, west and south of Stillwater Road and West Reserve Drive changed the land use designation from suburban residential to urban residential, allowing for a higher density development that will also be annexed into the city of Kalispell. As property owners request annexation and development pressure continues, there may be additional areas added to the “Growth Policy Area.”

It is important to note that the city of Kalispell has planning authority for only those properties within the city limits and has no direct control over properties outside of the city, even though these areas may be in the defined “Growth Policy Area”. However, it is almost always economically and environmentally desirable for developers with extensive plans, to annex into the city to utilize the municipal water and sewer systems, allowing for higher density development. The city can require development plans to adhere to the growth policy and the desired land use designated in the policy before annexation. If a development proposal requires a change in land use as defined in the Growth Policy, the proposal must be accompanied by an amendment to the Growth Policy. Public review is required for any amendments to the Growth Policy text or future land use map.

CHAPTER 2 – BRIEF HISTORY OF THE KALISPELL AREA

Non-native settlement of the Upper Flathead Valley did not occur on a significant scale until the 1880's. Kalispell was founded on St. Patrick's Day of 1891. Railroad baron, James J. Hill, reputedly named the city with the name coming from the Pend d' Oreille language meaning "prairie above the lake." In 1891, Hill's Great Northern Railroad was extended to Kalispell, its new division point, creating a mass-transportation route over the continental divide. The extension of the railroad, which spurred the timber industry and the large influx of European immigrants into the western U.S. in search of farmland significantly contributed to the settlement of the Upper Flathead Valley.

Demersville, a few miles southeast of present day Kalispell, was established in 1887 by Jack Demers and briefly preceded the town building of Kalispell. Demersville was built at the "Head of Navigation" on the Flathead River, a destination for travelers to the area from the south via Flathead Lake. Plans for the coming of the railroad triggered a construction boom in 1890, as speculators assumed that Demersville would become the railroad division point. However, the following year, two catastrophic fires destroyed several blocks of Demersville and Kalispell was announced as being the new railroad division point. An exodus of residents and businesses followed and by the spring of 1892 only a handful remained in Demersville. Much of the Demersville Townsite was redeveloped during the 1990's as Green Tree Meadows Subdivision. Columbia Falls had also been considered as the railroad division point, but Kalispell was chosen, in part because speculators had driven land prices too high in Columbia Falls and Demersville.

In anticipation of the railroad and division point Northwest Land Company of Moorhead, Minnesota purchased the Kalispell Townsite. Platted land sales began in April of 1891, with sales exceeding \$100,000 the first day. Townsite construction began in May of 1891. By October, the Missoula County Commissioners officially recognized the Townsite of Kalispell, at which time had 23 Chinese laundries and 4 general stores. In May of 1892 a fire leveled an entire city block of the Kalispell Townsite. In 1893 a citywide electrical, sewer, and water system was constructed. The water system boasted 57 fire hydrants (a novelty in the west). In 1894 Flathead County was established and Kalispell became the new county seat.

Activity decreased in the mid 1890's due to drought, a railroad strike and a national depression, but young men continued to move into the area. In 1900 men outnumbered women three to one, resulting in a scarcity of wives and schoolteachers. Despite the temporary social setback the turn of the century brought new vitality to the area. In 1899 there were 130 houses constructed, in 1900 about 200 more homes and in 1901 over 300 homes. By 1900 the census population of Kalispell was 2,526 and farmland prices had risen to \$40 per acre. In 1904 the railroad division point and several hundred-railroad workers were relocated to Whitefish, but Kalispell remained the commercial and governmental center of the county. The city's population had grown to 5,549 by 1910.

The early decades of the 20th Century brought continuing population growth to Kalispell at rates of 18 percent in the 1920's, 35 percent in the 1930's and 18 percent in the 1940's. Lumber mills, farming and commerce fueled local economic development. While housing and commerce were compactly developed within the city during the first half of the century, suburban and rural growth dominated during the second half.

Beginning in the early 1950's, major economic generators were becoming established throughout the county, including tourism in Glacier National Park and the development of Big Mountain Ski Resort. Increased demand for wood products resulted in the construction of several lumber mills throughout the county. Growth rates were generally higher in rural areas of the county, than in the cities. The city of Kalispell's ten-year growth rates slowed to 4 percent in the 1950's, 4 percent in the 1960's and 1 percent in the 1970's. As more area was being annexed into the city, growth rates in the city increased by 12 percent during the 1980's, and 19.4 percent from 1990 to 2000. The latest U.S. Census estimates indicate that the city of Kalispell increased by 36.6 percent from 2000 to July 2006. The area encompassed by the city has more than doubled since that period.

The Kalispell area continues to be the regional population and commercial center for the Flathead Valley and surrounding communities. In recent decades, major regional facilities have been established in the Kalispell area including various government agency offices, Flathead Valley Community College, Kalispell Regional Medical Center, Kalispell Center Mall and several other large retailers. Since 2000, there has been significant growth north and northwest of the downtown area. This growth is being driven by major commercial development along one of the only two major U.S. Highway routes through the Flathead Valley, and by anticipation of the construction of an alternate U.S. Highway 93 Bypass. Recent development includes major retail stores such as Home Depot, Target, Lowes, and Costco, along with a number of specialty retail stores. State School Section 36 continues to be developed according to the 2001 Montana Department of Natural Resources and Conservation Planned Unit Development plan, which specifies mixed uses, including commercial, professional offices, public, and residential. A Holiday Inn Express was completed during the summer of 2007 and the new Glacier High School and Flathead National Forest Supervisor's Office will be completed in the fall of 2007. On the east side of the highway, another mixed use Planned Unit Development, the "Hutton Ranch", construction is underway with a Hilton Inn Hotel, various restaurants, theatres, and several other major retail establishments.

CHAPTER 3 – POPULATION & POPULATION CHARACTERISTICS

Regional Trends

When planning for future growth, it is important to consider regional trends. While all regions of the United States are growing in population, some regions are experiencing much higher rates than others. Since 2000, the Mountain Region of the Western United States, which includes Montana, has experienced a 14.7 percent increase in population, a much higher percentage than any other region. Percentages can be somewhat deceiving due to some of these states having a relatively low population as compared to other states. It is important to note, however that the 14.7 percent increase of the Mountain Region also represents a substantial increase of 2,672,906 people since the 2000 Census.

Table 3.1 Cumulative Estimates of Population Change for the United States, Regions, and Divisions and their National Rankings
April 1, 2000 to July 1, 2006

Geographic Area	Population Estimates July 1, 2006	Change 2000-2006			Rankings of Changes in Regions & Divisions			
		2000 Census Estimates Base	Numerical Increase	% inc	Population Estimates		Change 2000-2006	
					July 1, 2006	April 1, 2000 Estimates	Number	%
United States	299,398,484	281,424,602	17,973,882	6.4	(X)	(X)	(X)	(X)
NORTHEAST	54,741,353	53,594,784	1,146,569	2.1	4	4	4	4
New England	14,269,989	13,922,562	347,427	2.5	9	9	9	8
Middle Atlantic	40,471,364	39,672,222	1,099,142	2.8	6	4	6	7
MIDWEST	66,217,736	64,395,194	1,822,542	2.8	3	2	3	3
East North Central	46,275,645	45,155,504	1,120,141	2.5	5	2	5	8
West North Central	19,942,091	19,239,690	702,401	3.7	8	6	8	6
SOUTH	109,083,752	100,235,846	8,847,906	8.8	1	1	1	2
South Atlantic	57,143,670	51,767,492	5,376,178	10.4	1	1	1	2
East South Central	17,754,447	17,023,554	730,893	4.3	7	8	7	5
West South Central	34,185,635	31,444,800	2,740,835	8.7	3	5	3	3
WEST	69,355,643	63,198,778	6,156,865	9.7	2	3	2	1
Mountain	20,845,987	18,173,081	2,672,906	14.7	4	7	4	1
Pacific	48,509,656	45,025,697	3,483,959	7.7	2	3	2	4

New England: Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont; **Middle Atlantic:** New Jersey, New York, Pennsylvania; **East North Central:** Illinois, Indiana, Michigan, Ohio, Wisconsin; **West North Central:** Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota; **South Atlantic:** Delaware, District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, West Virginia; **East South Central:** Alabama, Kentucky, Mississippi, Tennessee; **West South Central:** Arkansas, Louisiana, Oklahoma, Texas; **Mountain:** Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, Wyoming; **Pacific:** Alaska, California, Hawaii, Oregon, Washington

*Regions and divisions are ranked separately. Note: The April 1, 2000 Population Estimates base reflects changes to the Census 2000 population from the Count Question Resolution program and geographic program revisions. (X) Not applicable Suggested Citation: Table 1: Annual Estimates of the Population for the United States, Regions, and States and for Puerto Rico: April 1, 2000 to July 1, 2006 (NST-EST2006-01) Source: Population Division, U.S. Census Bureau ; Release Date: December 22, 2006

State, County and Local Trends

Beginning in the 1960's the area's population has been steadily increasing. (Figure 3.1) The 1990's represented a period of substantial growth in Western Montana and Flathead County. (Figure 3.2) Even more accelerated growth rates are being seen in the current decade, mainly due to the area having established itself as a regional center for retail, business, service, and tourism industries. 32 of 56 counties, most in Eastern Montana, lost population between 1990 and 2006. While many counties in Eastern Montana are experiencing declining populations since 2000, (Figure 3.3), Flathead County has been the second fastest growing county in the state both in percentage (Figure 3.4) and numbers, (Figure 3.5) and is the 3rd most populated county (Figure 3.6) representing about 9 percent of the state's population. Flathead County represents about 18 percent of the overall population increase in Montana since 1990 and about 26 percent between 2000 and July of 2006. In other words, Flathead County absorbed more than one fourth of the increase in population of the *ENTIRE STATE* during that six year period.

Figure 3.1
Flathead County Population Trends 1950-2006

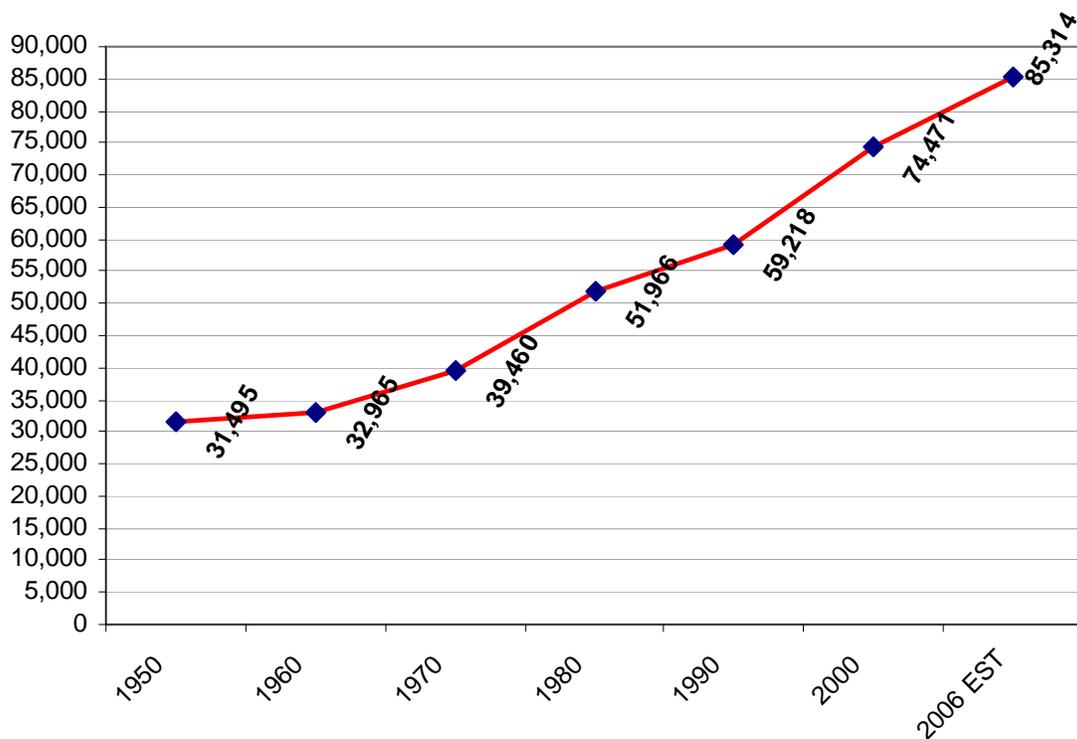


Figure 3.2
Montana Counties – Population Change 1990-2000

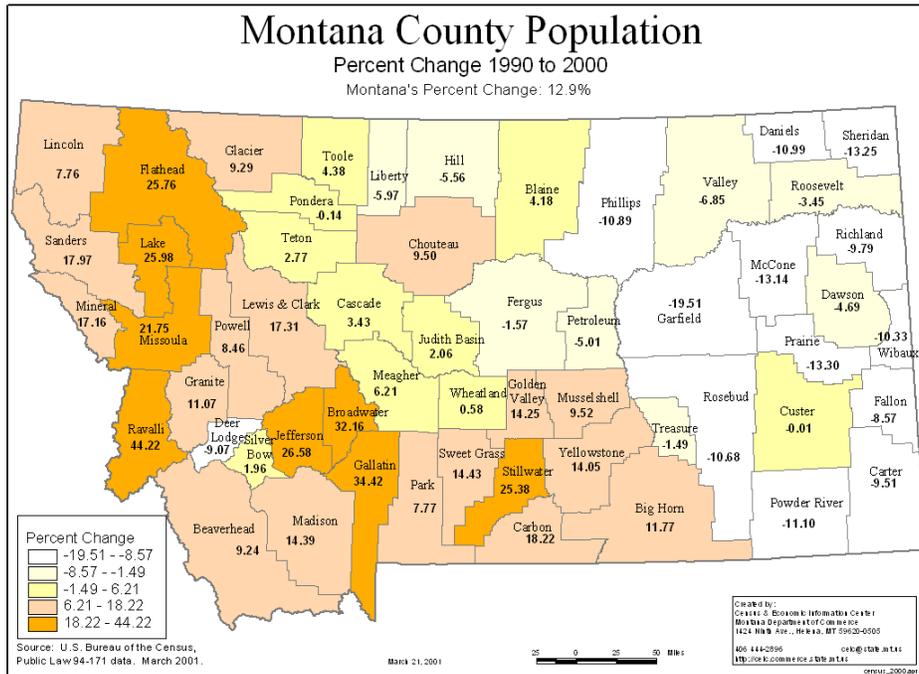


Figure 3.3
Montana Counties – Percent Population Change 2000-2006

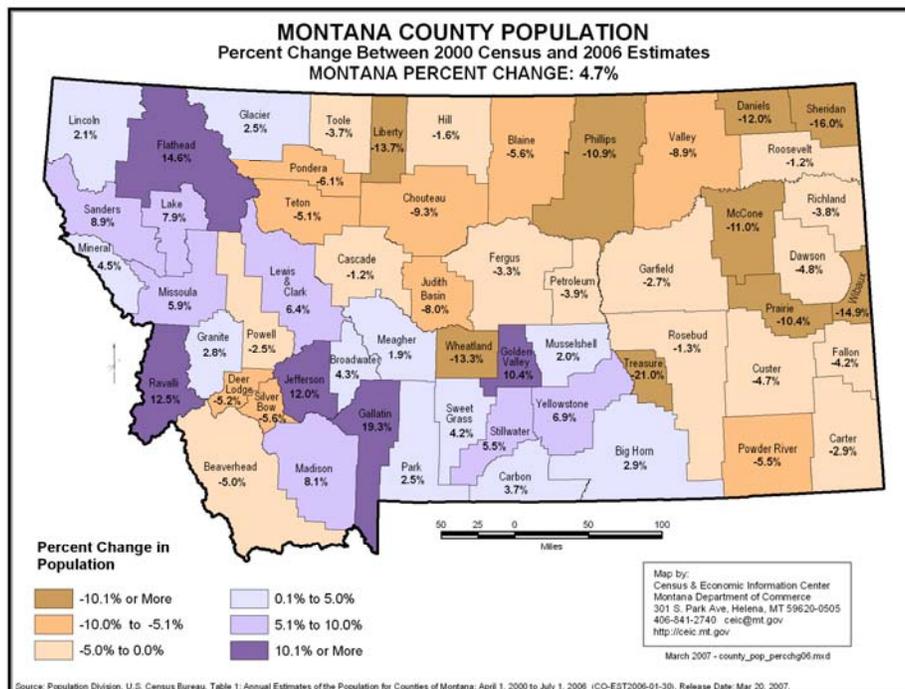


Figure 3.4
Percentage increase in Montana counties with a population of 10,000
2000-2006

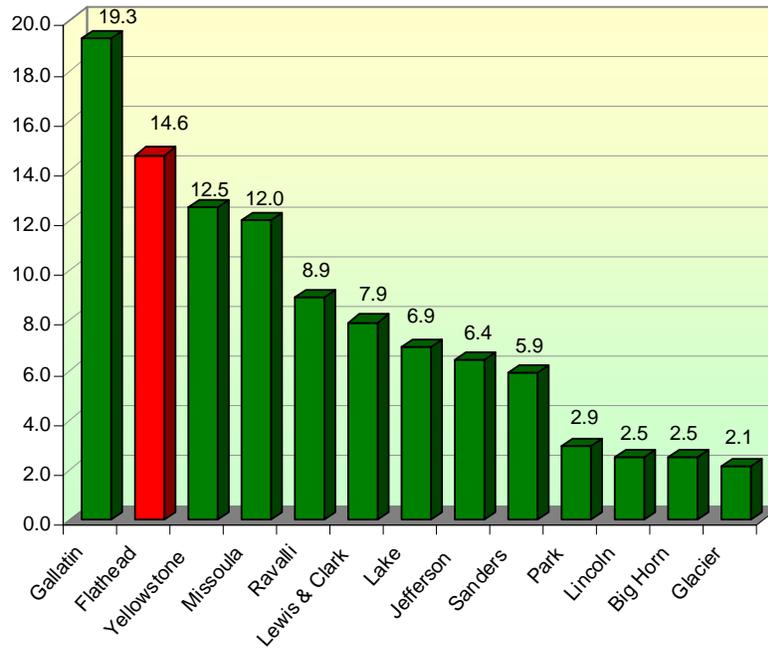


Figure 3.5
Numerical increase in Montana counties with a population of 10,000
2000-2006

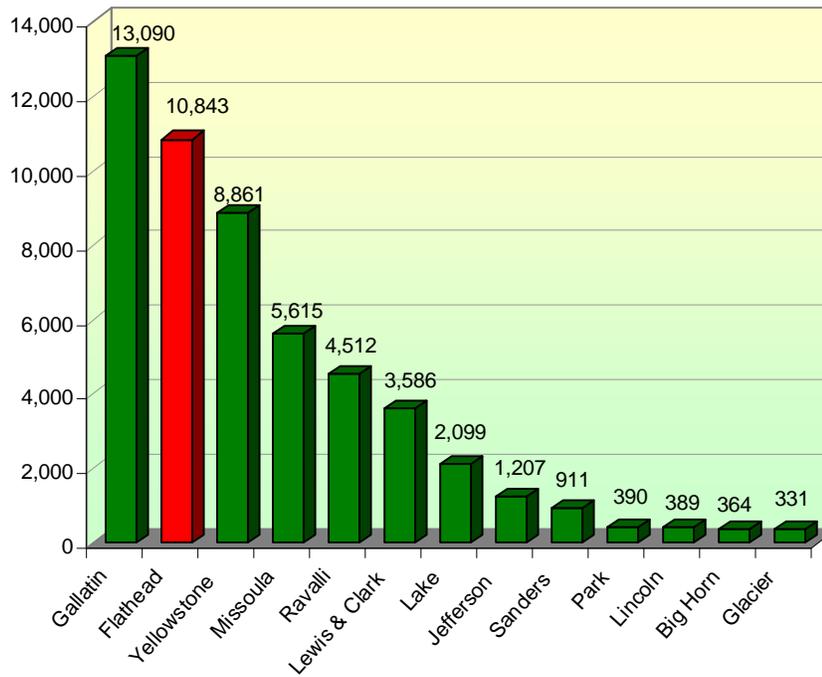
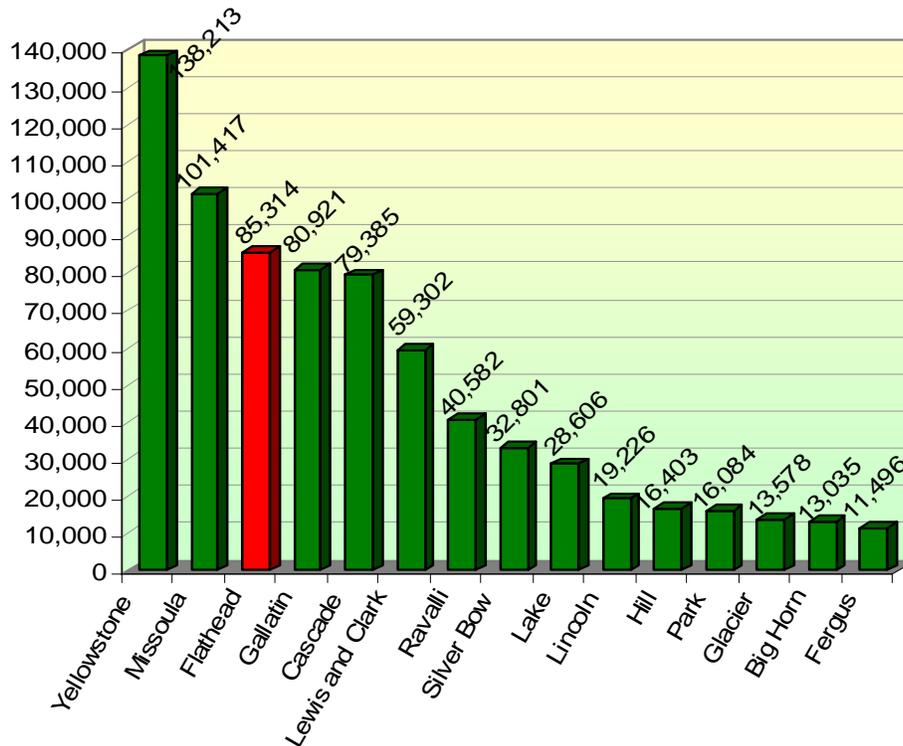


Figure 3.6
Montana's most populated counties, July 1, 2006



Urban and Rural Population Trends

During the 1960's, there were almost the same number of people living in the incorporated cities as there were living in the rural areas of Flathead County. In the 1970's, the rural population began to increase at a much higher rate than in the incorporated cities of Kalispell, Whitefish and Columbia Falls. (Figure 3.7 and 3.8) Recently, the gap appears to be closing, especially in Flathead County, most likely due to the annexation of large areas that are being developed for mixed use and high density residential housing. It is desirable that these types of developments be serviced by municipal services, and upon annexation significantly increases the land area of the incorporated cities. Once developed, these large areas represent the majority of the population increase of the cities.

The most significant increases in population are occurring where there are services available, such as public sewer and water facilities and availability of other essential goods and services. The incorporated cities and other full service communities such as Bigfork, Somers and Lakeside allow for higher density development because of the availability of these services. The increase in urban population in Flathead County is expected to continue as the cities of Kalispell, Whitefish and Columbia Falls expand their boundaries in response to development pressure.

Figures 3.7
Flathead County Urban and Rural
Population Trends 1950 - July 1, 2006

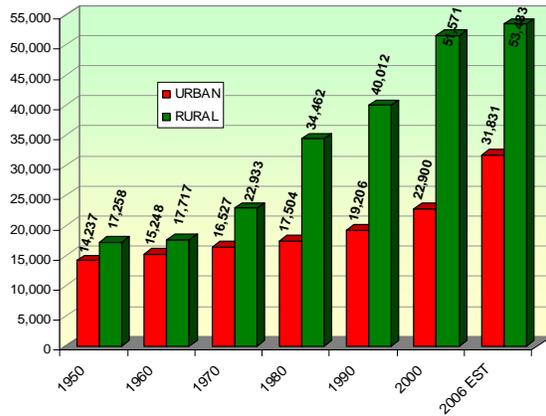
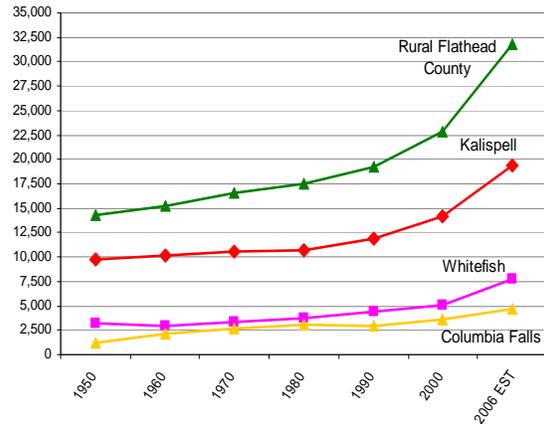


Figure 3.8
Montana County Urban and Rural
Population Trends 1950-2006



According to Census estimates, in July of 2006 over 37 percent of the population of Flathead County resided within the three cities of Kalispell, Whitefish and Columbia Falls compared to 31 percent in 2000 and 32 percent in 1990. Kalispell and Whitefish have experienced a significantly higher percentage growth rate than the rural areas or of Columbia Falls. Part of this can be explained by the annexation of Whitefish Lake and multiple already developed parcels that were wholly surrounded by the city, and the annexation of large areas into Kalispell, portions of which have been developed for high density residential and mixed use.

Approximately 63 percent of the county's population resided in numerous unincorporated communities and other rural areas of the county. The community of Evergreen, adjacent to Kalispell increased its population by 51% between 1990 and 2000, Bigfork by 83 %, Lakeside by 77 % and Somers by 75%. Some of the population increase in these communities is also due to land area being added increasing the size of the communities (CDPs). In 2000 these four communities accounted for 13.2 percent of the population of Flathead County as compared to 10.4 percent in 1990.

The accelerated population growth in the incorporated cities compared to that of the rural areas somewhat reverses the trend of the previous decade. Many variables are involved, but there are indicators that living in close proximity to municipal or community services is becoming more desirable and that many new residents to the area desire these services.

Table 3.2
Percent Increase in Flathead County Urban and Rural Population 1960-2006

	1960-1970	1970-1980	1980-1990	1990-2000	2000-2006
Kalispell	4%	1%	12%	19%	36.6%
Whitefish	13%	10%	18%	15%	53.5%
Columbia Falls	24%	17%	-5%	25%	28.3%
Total Urban	8%	6%	10%	19%	39.0%
Rural & CDPs	29%	50%	16%	29%	3.7%
Flathead County Total	20%	32%	14%	26%	14.1%

Figure 3.9
 Montana Counties with High Population Growth, Incorporated Versus Unincorporated Areas, Population Percent Change 2000-2006

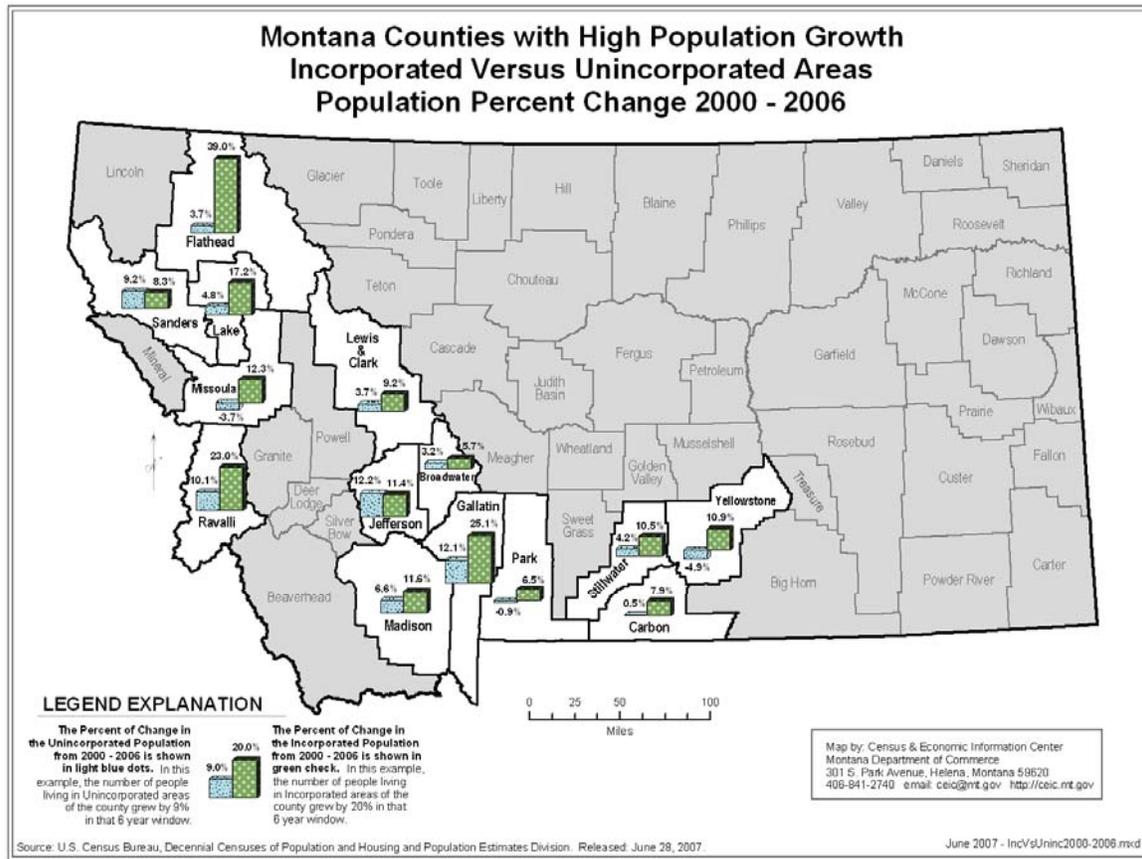


Table 3.3
 Flathead County Urban and Rural Population Trends 1990-2006

	% Increase 00-06	% increase 90-06	% of County Total	2006 Census Estimate	% of County Total	2000 Census Population	% of County Total	1990 Census Population
City of Kalispell	36.6	63.1	22.8	19,432	19.1	14,223	20.1	11,917
City of Whitefish	53.5	76.8	9.0	7,723	6.8	5,032	7.4	4,368
City of Columbia Falls	28.3	60.1	5.5	4,676	4.9	3,645	4.9	2,921
TOTAL URBAN	39.0	65.7	37.3	31,831	30.8	22,900	32.4	19,206
Evergreen CDP	**	**	**	**	8.3	6,215	6.9	4,109
Bigfork CDP	**	**	**	**	1.9	1,421	1.3	775
Lakeside CDP	**	**	**	**	2.3	1,679	1.6	949
Somers CDP	**	**	**	**	0.7	556	0.5	317
Coram, Hungry Horse, Martin City, Niarada	**	**	**	**	2.2	1,652	1.8	1,069
Total Rural Including all above CDP's	3.7	33.7	62.7	53,483	69.2	51,571	67.6	40,012
COUNTY TOTAL	14.6	44.1	100.0	85,314	100.0	74,471	100.0	59,218

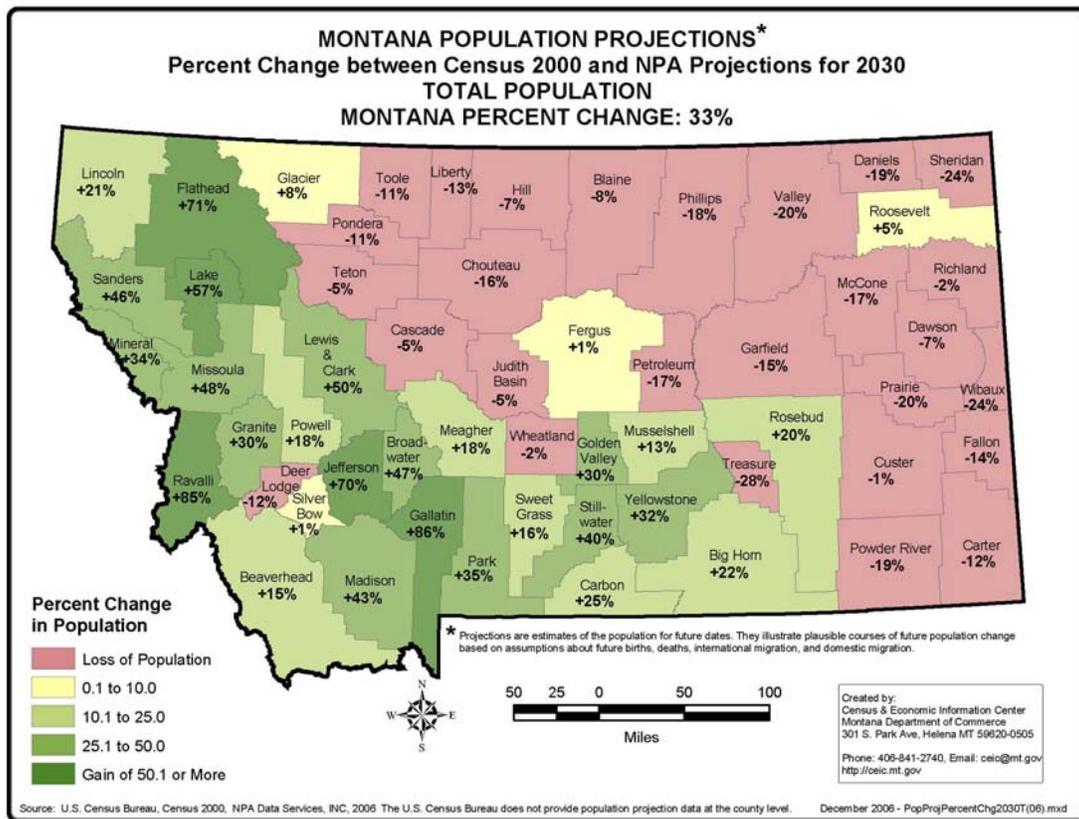
** Annual Census estimates are not available for unincorporated places or Census Designated Places (CDP)

Population Projections

Projections are based on assumptions about future demographic trends and illustrate plausible courses of future population change based on assumptions about future births, deaths, international migration, and domestic migration.

NPA Data Services Inc., is an economic research and data services located in Washington, D.C. and periodically releases State and County population projections. The last projections for Montana counties were released in November of 2006. The projections show that Western Montana counties are expected to see the greatest increases in population in the state during the next 2 decades. NPA Data Services predicts that Flathead County will see a 71 percent increase in population from 2000 to 2030. The only counties that are projected to have a higher percentage increase are Ravalli and Gallatin Counties. The approximated 85 percent increase in Ravalli County represents a numerical increase of about 30,600 and 58,189 in Gallatin County. Flathead County is expected to increase in numbers by 52,779.

Figure 3.10
Montana Counties Population Projections 2000-2030



According to the latest Census estimates, Flathead County has moved from being the 4th most populated county in Montana, to the third most populated. Common to most rapidly growing counties is that they all have at least one major city that is experiencing high growth rates. All three cities in Flathead County are experiencing rapid growth.

Table 3.4
NPA Projections and Rank, Montana Counties with a 2006 Population of over 10,000
(sorted descending by 2000 Census Population)

COUNTY	2000 Census	Rank	2006 Estimates	2006 Rank	2010 Projection	2010 Rank	2020 Projection	2020 Rank	2030 Projection	2030 Rank	% change 00-30
Yellowstone	129,352	1	138,213	1	143,940	1	157,110	1	171,300	1	+32.4
Missoula	95,802	2	101,417	2	107,190	2	123,310	2	141,370	2	+47.6
Flathead	74,471	4	85,314	3	91,750	3	108,910	3	127,250	3	+70.9
Gallatin	67,831	5	80,921	4	88,300	4	107,100	4	126,020	4	+85.8
Cascade	80,357	3	79,385	5	77,890	5	75,940	5	76,330	6	-5.0
Lewis & Clark	55,716	6	59,302	6	62,830	6	72,880	6	83,460	5	+49.8
Ravalli	36,070	7	40,582	7	44,710	7	55,500	7	66,670	7	+84.8
Silver Bow	34,606	8	32,801	8	32,600	8	33,010	9	34,790	9	+5
Lake	26,507	9	28,606	9	30,710	9	35,980	8	41,730	8	+57.4
Lincoln	18,837	10	19,226	10	19,590	10	20,920	10	22,850	10	+21.3
Hill	16,673	11	16,403	11	15,900	12	15,430	12	15,450	14	-7.3
Park	15,694	12	16,084	12	16,860	11	18,900	11	21,200	11	+35.1
Glacier	13,247	13	13,578	13	13,670	13	13,900	15	17,090	12	+29.0
Big Horn	12,671	14	13,035	14	13,600	14	14,400	14	14,340	16	+13.2
Fergus	11,893	15	11,496	15	11,490	17	11,560	17	11,960	18	+6
Jefferson	10,049	19	11,256	16	12,400	15	14,680	13	15,510	13	+54.3
Custer	11,696	16	11,151	17	11,030	18	11,110	18	11,570	19	-1.1

Source: Demographic Database of the 2006 Regional Economic Projection Series, issued November 2006; Prepared and copyrighted by NPA Data Services, Inc.

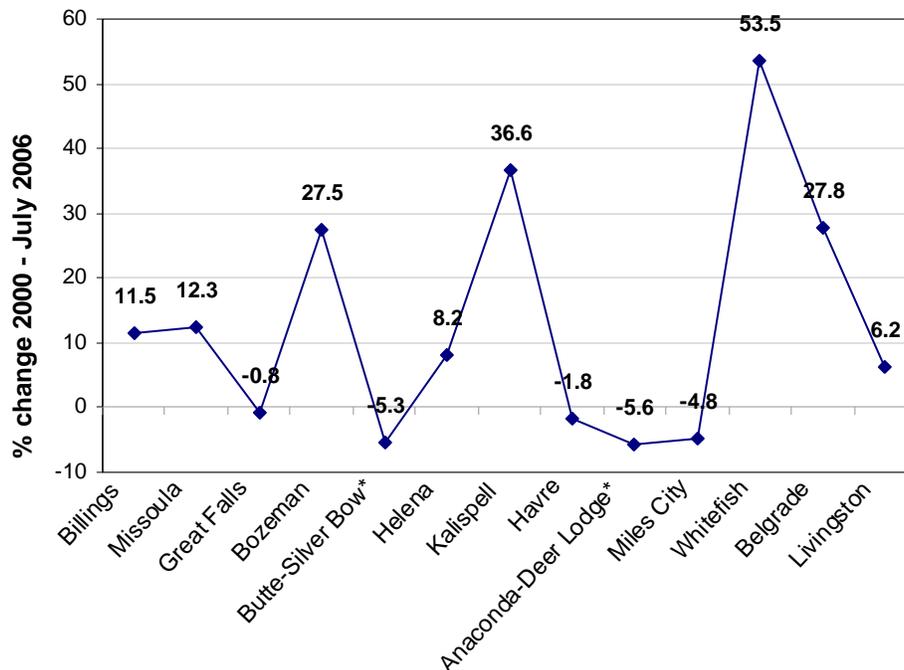
The City of Kalispell and the Growth Policy Area

Kalispell is the largest incorporated community in Flathead County and the 7th most populated city in Montana. Kalispell accounts for about 48 percent of the overall population increase in Flathead County since the 2000 Census. Between 2000 and July 1, 2006, Kalispell had the greatest percentage population increase of the twelve most populated cities in Montana, and the 4th highest numerical increase. Five of the largest cities have lost population since 2000. (Table 3.5 and Figure 3.11)

Table 3.5
Montana's Largest Cities Population Trends 2000-2006

Montana's Most Populated Cities	2000 Census	July 1, 2006 Estimate	Numerical Change 2000-2006	% change 2000-2006
Billings	89,847	100,148	10,301	+11.5
Missoula	57,053	64,081	7,028	+12.3
Great Falls	56,690	56,215	-475	-0.8
Bozeman	27,509	35,061	7,552	+27.5
Butte-Silver Bow*	33,892	32,110	-1,782	-5.3
Helena	25,780	27,885	2,105	+8.2
Kalispell	14,223	19,432	5,209	+36.6
Havre	9,621	9,451	-170	-1.8
Anaconda-Deer Lodge*	9,417	8,888	-529	-5.6
Miles City	8,487	8,083	-404	-4.8
Whitefish	5,032	7,723	2,691	+53.5
Belgrade	5,728	7,323	1,595	+27.8
Livingston	6,851	7,279	428	+6.2

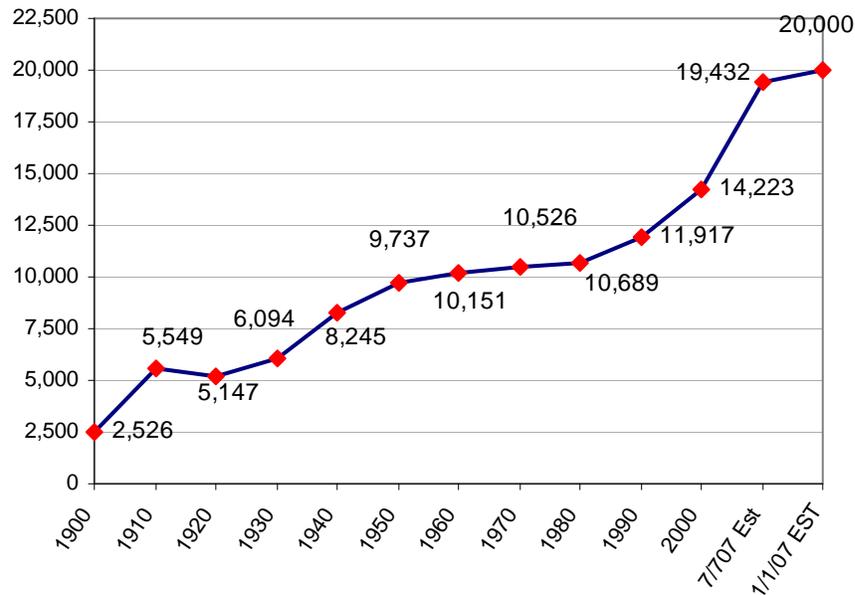
Figure 3.11
Montana's largest Cities – Percent Population Change, 1900-2006



Historically, Kalispell has always had a steadily increasing population. During only one period between 1910 and 1920, did the city decrease in population. (Figure 3.12) In 2000, the city had a population of 14,223 accounting for 50 percent of the population of the entire Growth Policy Area. Between April 2000 and July of 2006 the city increased in population by 5,209 or 36.6 percent and was estimated by local

officials to have a population of 20,000 on January 1, 2007. (Figure 3.12) This six year growth rate is twice that of the previous ten year period. The area of city nearly doubled from 5.46 square miles to 10.26 square miles between 2000 and August of 2007, absorbing more of the rural Growth Policy Area. (Map 3.1) Incorporated areas of Flathead County are expected to continue to absorb a high percentage of the countywide population increase.

Figure 3.12
City of Kalispell Historical Population Trends 1900 –January 1, 2007



The 2000 Census population of the entire Growth Policy Area was estimated to be about 28,378 and includes the city of Kalispell and all of the community of Evergreen, as well as the adjacent less densely populated rural areas. Kalispell had a population of 14,223 accounting for nearly 50 percent of the population of the Growth Policy Area.

Evergreen is the unincorporated community adjacent to the city of Kalispell, and should be considered when assessing impact on the community and infrastructure needs. Evergreen does not have its own wastewater treatment facility but has a collection system. Sewage flows to a main lift station and is then pumped to the city of Kalispell's Advanced Wastewater Treatment & Biological Nutrient Removal Facility. Currently, Evergreen has limited options for growth due to the lack of its own wastewater treatment facility. In 2000 Evergreen accounted for 8.3 percent of the county population and combined with Kalispell represented 27.4 percent of the county's total population. In July of 2006, the city of Kalispell was estimated to have a population of 19,432 which was about 23 percent of the estimated county population of 85,314. Kalispell and Evergreen now represent over 30 percent of the total population of Flathead County.

Accurately projecting the population of the Growth Policy Area can be complicated, as the area which it encompasses is ever changing. The city will continue to grow and absorb more of the rural area within the current Growth Policy Area. The Growth Policy Area is likely to be amended to include more area as development pressure increases. Local projections assume that the City Kalispell will *not* continue growing at the rate of the past 6 years, but will more realistically increase at an average annual rate of 3

percent until 2025. The area within the Growth Policy Area that is outside of the city will shrink as the city expands. The selected method of projecting population in the rural Growth Policy Area is to assume a 1.2 percent per year until 2025. The projections in the table below assume that the city will increase in population at the rate of 3 percent per year, and the areas outside of the city, which includes the community of Evergreen, will increase at 1.2 percent per year until 2025. Unforeseen future events and economic cycles can create wide variations in these numbers. Projections should periodically be evaluated when conditions change that may slow or accelerate the current trend.

Figure 3.13
 City of Kalispell and Current Growth Policy Area Projections 2000-2025

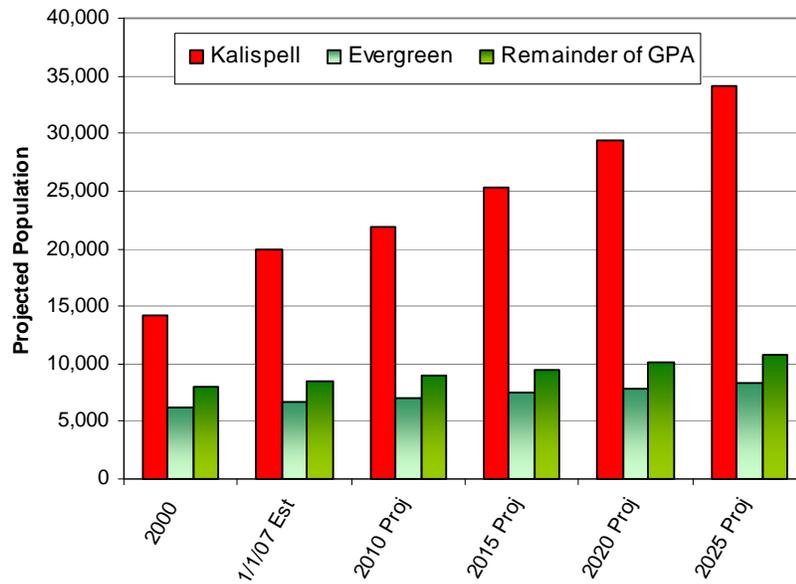


Table 3.6
City of Kalispell and Current Growth Policy Area Projections 2000-2025

	2025	% of cty pop	2020	2015	2010	% of cty pop	1/1/07 local est.	7/1/06 Census est.	2000 Census Pop.	% of cty pop
Kalispell	34,049	29.2	29,371	25,335	21,855	23.8	20,000	19,432	14,223	19.1
Evergreen	8,374	7.2	7,890	7,433	7,002	7.6	6,676	n/a	6,215	8.3
Rest of Growth Policy Area	10,699	9.2	10,079	9,496	8,946	9.8	8,529	n/a	7,940	10.7
Total	53,122	45.6	47,340	42,264	37,803	41.2	35,205	n/a	28,378	38.1

NPA Projections	2025 Proj.	2020 Proj.	2015 Proj.	2010 Proj.	July 1, 2006 Census Estimate	2000 Census
*Total Flathead County	117,870	108,910	100,250	91,750	85,314	74,471

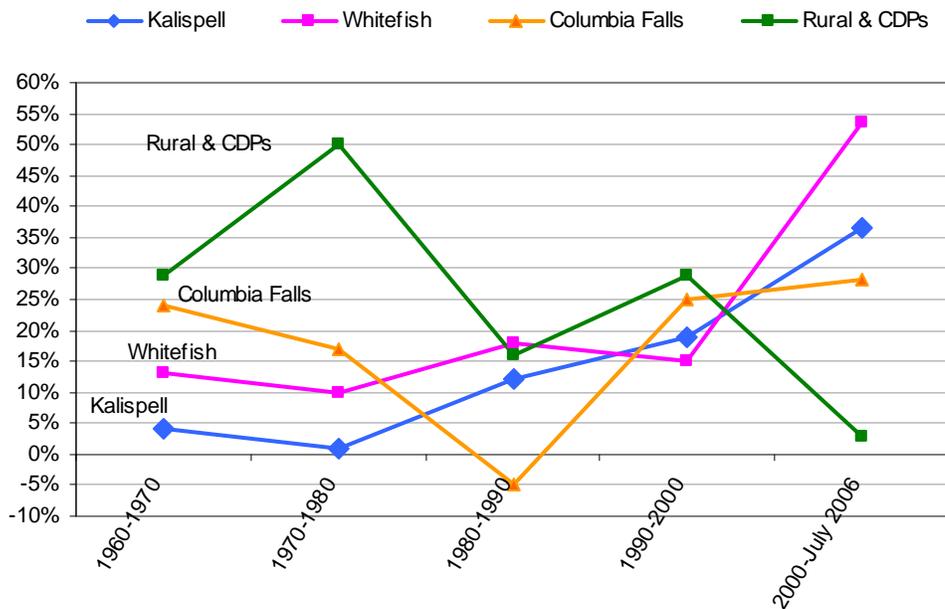
	% increase 2000-2010	% increase 2010-2020	% increase 2020-2025	% increase 2000-2025
Kalispell	53.7%	34.4%	15.9%	139%
Evergreen	12.7%	12.7%	6.1%	35%
Rest of Growth Policy Area	12.7%	12.7%	6.1%	35%
Total Growth Policy Area	33.2%	25.2%	12.2%	87%
Rest of County	17.0%	14.1%	2.9%	37%
Total Flathead County NPA Projections	23.2%	18.7%	6.9%	56%

Assumes Kalispell @ 3.0% per year for Kalispell; Evergreen and the remainder of the Growth Policy Area @ 1.2% per year over the previous year's population; *Total Flathead County – Projections from NPA Data Services, Inc. are as published and represents approximately a 1.8% increase per year countywide.

Table 3.6 demonstrates that the city's population is projected to increase to about 34,000 by 2025. Again, these numbers assume that the city will continue to expand and absorb some of the rural area, and that the Growth Policy Area does not increase in size. Projections also assume that relatively high density development will take place in areas that are annexed into Kalispell. Note that the 2010 projection is only a 1,855 increase over the 2007 estimate. NPA projections are periodically revised to reflect the latest Census information. However, these projections are the latest information available at the time of this report.

As previously mentioned there has been a dramatic increase in the percentage of the population living in the cities in Flathead County, especially notable in the last six years. Between 2000 and 2006, the population in the three cities increased by 39 percent, while the various other communities and rural Flathead County had only a 3.7 percent increase. Although the rate of expansion may decline, the cities can be expected to continue to expand their boundaries and absorb more of the rural area of the county.

Figure 3.14
Percent Increase in Flathead County Urban and Rural Population 1960-2006



Population Characteristics

A study of population characteristics is a critical component in making population projections and planning for the needs of various segments of a population. Such factors include distribution patterns, median age, male-female ratio, age group structure, household and ethnical composition and in and out migration patterns.

Migration

Migration patterns have always been a major factor affecting the population of an area. The Census Bureau generates a special data series on migration that shows a variety of demographic information on persons moving in and out of geographic areas in the United States and Montana. Decennial Census data, released every ten years, indicates if people lived in the same county or state 5 years prior.

Table 3.7
In Migration Comparison for Montana and Flathead County 1990-2000

	1990	% of pop	2000	% of pop
MONTANA				
Lived in a different County, State or Country 5 years prior	164,848	22.2%	195,434	23.1%
Lived in Montana 5 years prior	634,217	77.8%	706,779	76.9%
Total	799,065		902,213	
FLATHEAD COUNTY				
Lived in a different County, State or Country 5 years prior	11,311	20.5%	15,347	21.9%
Lived in Flathead County 5 years prior	47,907	79.5%	59,124	79.1%
Total	59,218		74,471	

Table 3.8
Montana and Flathead County Migration Patterns 1995-2000

State of Residence in 1995	Age 5 and over Movers in between 1995 and 2000	Age 5 and over Movers out between 1995 and 2000	Age 5 and over Movers to Flathead County between 1995 and 2000
Alabama	480	302	26
Alaska	2,331	1,999	179
Arizona	4,025	6,747	431
Arkansas	408	623	33
California	14,849	9,858	1,878
Colorado	6,512	7,412	506
Connecticut	431	413	20
Delaware	99	86	12
District of Columbia	172	151	0
Florida	2,339	3,049	293
Georgia	1,158	1,142	101
Hawaii	769	371	50
Idaho	6,295	8,370	893
Illinois	2,191	1,757	159
Indiana	617	1,054	41
Iowa	1,154	1,136	91
Kansas	1,080	1,084	33
Kentucky	390	594	12
Louisiana	540	537	9
Maine	355	378	63
Maryland	693	439	34
Massachusetts	551	717	31
Michigan	1,757	1,414	235
Minnesota	2,690	3,701	308
Mississippi	366	559	2
Missouri	1,406	1,304	105
Montana (movers within Montana)	274,953	274,953	4,255

State of Residence in 1995	Age 5 and over Movers in between 1995 and 2000	Age 5 and over Movers out between 1995 and 2000	Age 5 and over Movers to Flathead County between 1995 and 2000
Nebraska	944	1,497	109
Nevada	2,564	4,299	173
New Hampshire	480	226	67
New Jersey	711	426	66
New Mexico	1,355	1,425	107
New York	1,523	1,437	170
North Carolina	894	1,351	52
North Dakota	3,515	4,255	145
Ohio	1,893	1,039	253
Oklahoma	757	1,550	44
Oregon	6,217	7,608	798
Pennsylvania	1,710	1,235	77
Rhode Island	57	113	0
South Carolina	425	662	29
South Dakota	2,293	2,277	153
Tennessee	923	1,117	97
Texas	4,372	4,591	305
Utah	3,287	4,073	285
Vermont	276	193	25
Virginia	1,305	1,020	112
Washington	15,448	14,909	2,094
West Virginia	177	235	13
Wisconsin	1,571	1,228	189
Wyoming	5,175	4,733	184
Total	111,530	116,696	15,347

Source: "Census 2000 PHC-T-22 Migration for the Population 5 Years and Over for the United States, Regions, States, counties, New England Minor Civil Divisions, Metropolitan Areas and Puerto Rico: 2000" Table 3 State of Residence for the Population 5 Years and Over by State of Residence in 1995.

A summary of national migration patterns shows that there was an almost equal amount of in and out-migration to Montana between 1995 and 2000. There is a significant amount of mobility between Montana and other western states, such as Washington, California, Idaho and Oregon. Over 70 percent of the movers in Montana between 1995 and 2000 moved from one location to another within in the state. About 1.5 percent of movers within Montana moved to Flathead County during this five year period.

Between 1995 and 2000 there were a nearly equal number of male and females moving to Flathead County. A higher number of males moved out of the area, most likely due to the mobility of construction projects within the state. Movers and non movers alike were predominantly white. A much greater number of the 20 to 24 age group left the state than moved in. Generally, there were movers in all groups with no significant loss in any age group with the exception of the 20 to 24 group.

Table 3.9
Selected General Characteristics of Migrants and Non Movers
Flathead County 1995-2000

	In Migration		Out Migration		Net Migration	Non Movers	
	Number	percent	Number	percent	Number	Number	percent
Total	15,894		14,364		1,530	54,143	
Male	7,765	48.9	7,432	51.7	333	26,995	49.9
Female	8,129	51.1	6,932	48.3	1,197	27,148	50.1
White	15,014	94.5%	13,579	94.5%	1,435	52,410	96.8%
Black or African American alone	31	0.2%	52	0.4%	-21	30	0.1%
American Indian and Alaska Native alone	346	2.2%	218	1.5%	128	575	1.1%
Asian alone	86	0.5%	50	0.3%	36	139	0.3%
Native Hawaiian and Other Pacific Islander alone	33	0.2%	0	0.0%	33	9	0.0%
Some other race alone	133	0.8%	89	0.6%	44	237	0.4%
Two or more races	251	1.6%	376	2.6%	-125	743	1.4%

Table 3.10
Age Group Characteristics of Migrants and Non Movers
Flathead County 1995-2000

Age Group	In Migration		Out Migration		Net Migration	Non Movers	
	Number	percent	Number	percent	Number	Number	percent
5 to 9 yrs	1,302	8.2%	901	6.3%	401	3,938	7.3%
10 to 14 yrs	1,270	8.0%	886	6.2%	384	4,500	8.3%
15 to 19 yrs	1,241	7.8%	1,290	9.0%	-49	4,337	8.0%
20 to 24 yrs	1,196	7.5%	2,724	19.0%	-1,528	2,605	4.8%
25 to 29 yrs	1,788	11.2%	1,471	10.2%	317	2,039	3.8%
30 to 34 yrs	1,471	9.3%	1,098	7.6%	373	2,718	5.0%
35 to 39 yrs	1,386	8.7%	1,125	7.8%	261	4,297	7.9%
40 to 44 yrs	1,467	9.2%	989	6.9%	478	5,198	9.6%
45 to 49 yrs	1,049	6.6%	1,067	7.4%	-18	5,715	10.6%
50 to 54 yrs	927	5.8%	881	6.1%	46	4,611	8.5%
55 to 59 yrs	786	4.9%	570	4.0%	216	3,412	6.3%
60 to 64 yrs	535	3.4%	413	2.9%	122	2,631	4.9%
65 to 69 yrs	430	2.7%	269	1.9%	161	2,201	4.1%
70 to 74 yrs	248	1.6%	190	1.3%	58	2,216	4.1%
75 to 79 yrs	318	2.0%	145	1.0%	173	1,674	3.1%
80 to 84 yrs	238	1.5%	134	0.9%	104	1,216	2.2%
85 yrs and over	242	1.5%	211	1.5%	31	835	1.5%

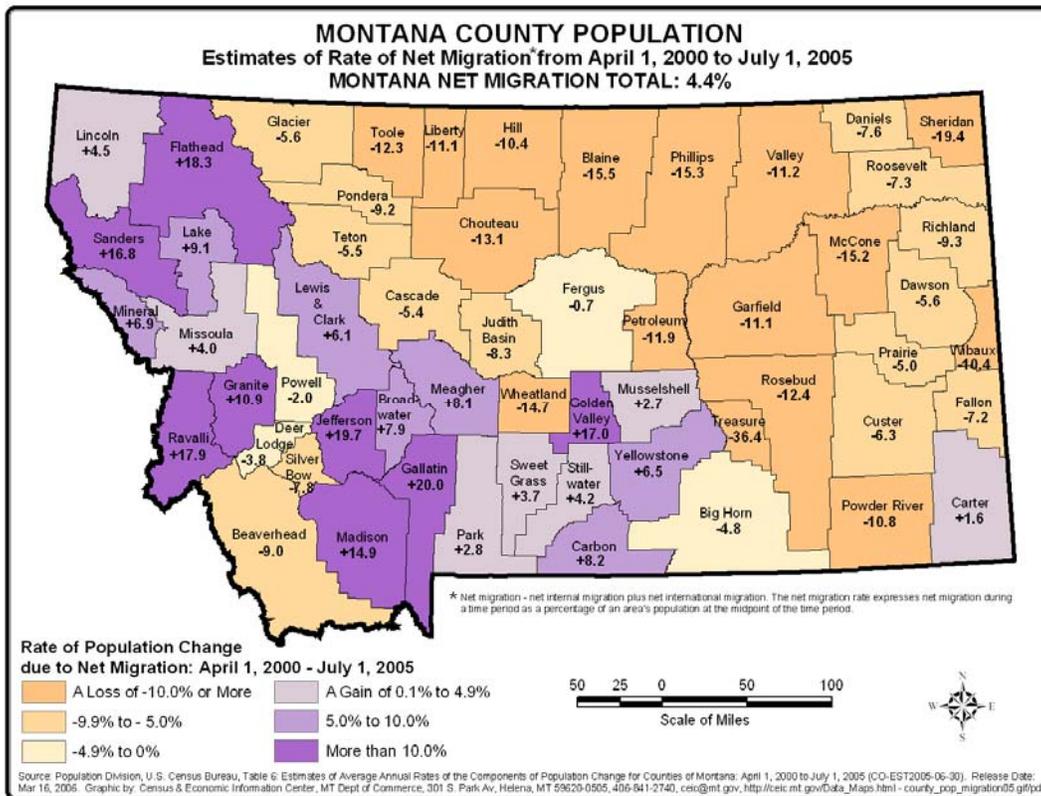
Table 3.11
 Estimated Migration 2000 - 2006
 Montana and Flathead County (Includes age 5 and older only)

April 1, 2000 to July 1, 2006	Montana	% of 2006 est. population	Flathead County	% of 2006 est. population
Total Population Change	+42,437	4.5	+10,843	12.7
Births	70,509	7.5	6,313	7.4
Deaths	52,472	5.6	4,488	5.3
Net Natural Increase	+18,037	1.9	+1,825	2.1
Net International Migration	2,092	.2	210	.2
Net Internal Migration	24,944	2.6	9,019	10.6
Total Net Migration	27,036	2.9	9,229	10.8

Source: U.S. Census Bureau, Cumulative Estimates of the Components of Population Change for Counties in Montana April 1, 2000 to July 1, 2006

Table 3.11 shows Census estimates of population change as it relates to natural increase and net migration since between April of 2000 and July of 2006. Figure 3.15 indicates that Flathead County has been amongst the counties with the highest rate of change.

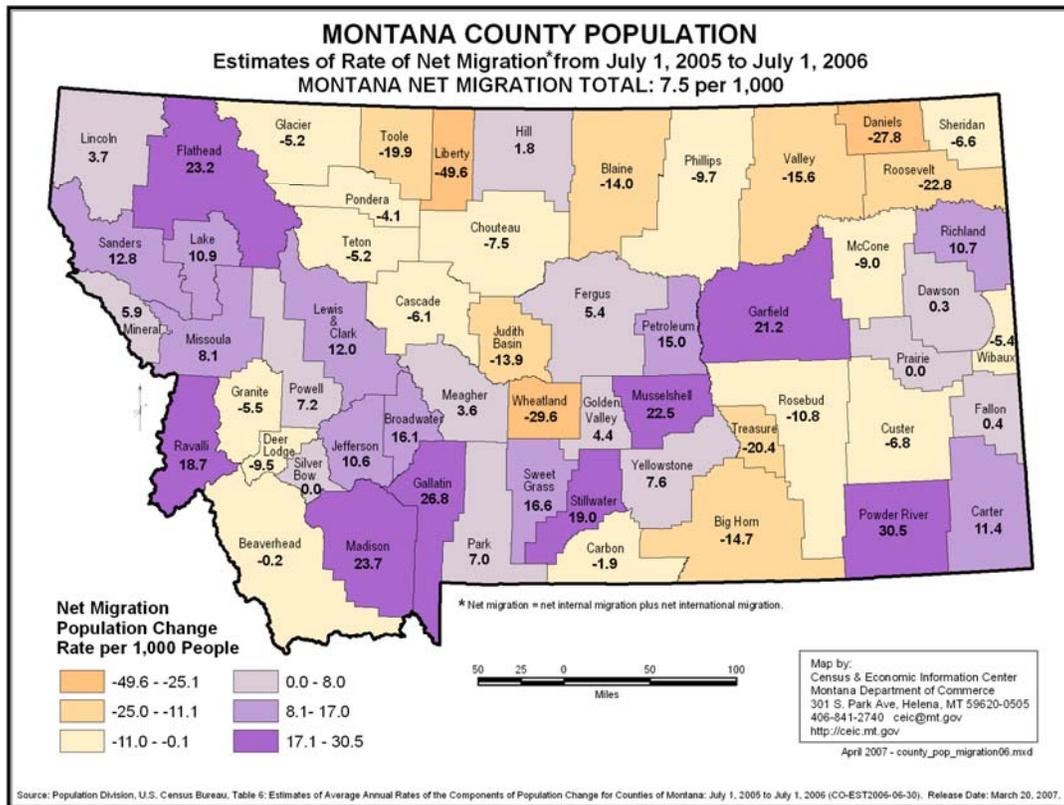
Figure 3.15
 Estimates of Rate of Net Migration in Montana Counties
 2000-2005



When looking at Figures 3.15 and 3.16, it is important to consider that some of the counties showing high percentages of net migration change are counties with a very small population as compared to Gallatin, Ravalli and Flathead Counties. Eastern

Montana counties showing high percentages of net migration actually have seen relatively insignificant increases in population. For instance, the 30.5 percent increase in Powder River County between July 2005 and July 2006 actually only represents an increase in population of 42. Musselshell County had a net increase of 112 or a 22.5 percent increase in one year. (Figure 3.16)

Figure 3.16
Estimates of Rate of Net Migration in Montana Counties
2005-2006



Population Distribution

An analysis of population and housing distribution is important in determining the need for additional services and the cost to provide services. Generally speaking, the higher the density, the more cost effective it is to provide services. However, when any type of development occurs a considerable distance from local services, it can actually cost more for government to provide services than the revenue it may generate.

Outside of the vast amount of National Forest, National Park, and State lands, development is occurring almost everywhere in Flathead County. For the most part, the highest density development is occurring close to local services, such as public water and sewer, maintained streets, hospitals and medical facilities and shopping. It is often cost effective for developments that are within a reasonable distance to a municipal water and sewer supply, to annex into the municipality to receive these services, allowing for a higher density development than would be allowed in a rural area. This often leaves islands that are not within the municipality, where there is usually future infill development. This type of growth is occurring adjacent to and

near the three cities of Kalispell, Whitefish and Columbia Falls. Kalispell has seen dramatic expansion on the north and west, Whitefish to the south and east, and Columbia Falls is expanding to the west and the east. Countywide the highest density development is expected to continue to occur adjacent to Kalispell. A map depicting population density for Flathead County and the Growth Policy Area was created using 2000 Census block data. Since the 2000 Census, much of the area adjacent to the City of Kalispell has been annexed and is being developed in phases with high density housing. These changes have not been reflected in [Map 3.2](#). When 2010 Census data is released, the map can be updated and will most likely show the dramatic increase in population density in these areas.

Table 3.12 compares the population density for various geographic areas according to the 1990 and 2000 Census, and 2006 estimates. Note the increasing density in Montana and Flathead County and the decreasing density in Kalispell. This is a direct result of the large annexations of vacant land into Kalispell between 2000 and 2006 that is not completely built out yet. As these areas become developed the population density will increase significantly in Kalispell. However, if additional large annexations occur, the population density in Kalispell may remain static or decline. The reduced density in the community of Evergreen can be explained by the addition of almost five square miles of less densely populated area to the Evergreen Census Designated Place boundary. There is potential for this additional area to be developed if the community is able to get their own wastewater treatment facility, or if other suitable arrangements are made for wastewater treatment for new development.

Table 3.12
Population Density Comparison - 1990, 2000 and 2006

	Sq. miles 1990	Pop. 1990	Pop. per sq. mile 1990	Area in sq. miles 2000	Pop 2000	Pop. per sq. mile 2000	sq. miles 2006	Est. Pop. 2006	Pop. per sq. mile 2006
Montana	145,552	799,065	5.5	145,552	902,195	6.2	145,552	944,632	6.5
Flathead County	5,098	59,218	11.6	5,098	74,471	14.6	5,098	85,314	16.7
Kalispell	4.4	11,917	2,706	5.46	14,223	2,606	9.25	19,481	2,107
Evergreen	3.3	4,109	1,258	8.05	6,215	772	8.05		

Median Age

Census 2000 data determined the median age in Flathead County to be 39 years, with the male and female population being about the same age. The median age in Flathead County increased by almost 10 years between 1990 and 2000. Between 2000 and 2005, the median increased by almost 5 years to over 41 years, notably higher than the median age of 36.4 of the United States and slightly higher than that of the population of Montana at 40.2 years. The median age in Flathead County is still higher than other western Montana counties experiencing similar growth rates.

In 2000 the median age of all Flathead County residents was significantly higher than that of the three cities indicating an older rural population. With the next Decennial Census in 2010, the median age of all county residents is likely to be even higher. The

rapidly increasing population coupled with the higher median age suggests that Flathead County and some other western Montana counties have become desirable locations to retire and/or own second homes. The trend of increasing median age in Flathead County is expected to continue as the existing population ages and as people migrate to the area. More young people may move to the area as economic opportunity and wages become more competitive. These conditions could cause the median age to level off or to begin declining.

Table 3.13
Flathead County Median Age Comparison 1980-2005

	1980	1990	2000	2005 ACS	% change 80-00	% change 2000-2005
Montana	29.0 yrs	33.8 yrs	37.5 yrs	40.2	+29.3%	+7.2%
Flathead County	29.7 yrs	35.3 yrs	39.0 yrs	41.4	+31.3%	+6.2%
Kalispell	32.4 yrs	36.5 yrs	37.7 yrs	Not available	+16.4%	Not available
Whitefish	31.1 yrs	35.7 yrs	37.3 yrs	Not available	+19.9%	Not available
Columbia Falls	27.7 yrs	32.9 yrs	35.7 yrs	Not available	+28.9%	Not available

Source: U.S. Census Bureau, 2005 American Community Survey and Table DP-1, Profile of General Demographic Characteristics: U.S. Census 1980, 1990 and 2000

Table 3.14
Montana Counties 2005 American Community Survey Median Age Comparison

Median age	United States estimate	Montana estimate	Flathead County estimate	Yellowstone County estimate	Missoula County estimate	Gallatin County estimate	Cascade County estimate
Male	35.3	39.4	41.4	37.5	35.9	33.8	38.9
Female	37.6	40.8	41.5	39.2	37.5	34.3	41.1
Total	36.4	40.2	41.4	39.2	35.2	33.2	37.6

Source: U.S. Census Bureau, 2005 American Community Survey

NOTE. Data are limited to the household population and exclude the population living in institutions, college dormitories, and other group quarters. Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error.

Age Groups

The evaluation of age group trends is an essential component in the planning process. The evaluation of age group structure establishes the makeup of the work force and the community's need for schools, day care facilities, churches, public transportation, parks and recreational facilities, medical and long term care facilities. It can also be valuable for determining if and what type of retail establishments can be supported or may be needed.

The data presented in the following tables is from various sources and dates and may have discrepancies from data presented in previous tables. ***These numbers are only intended to show trends.***

Table 3.15

Flathead County General Age Group Trends 1980-2005

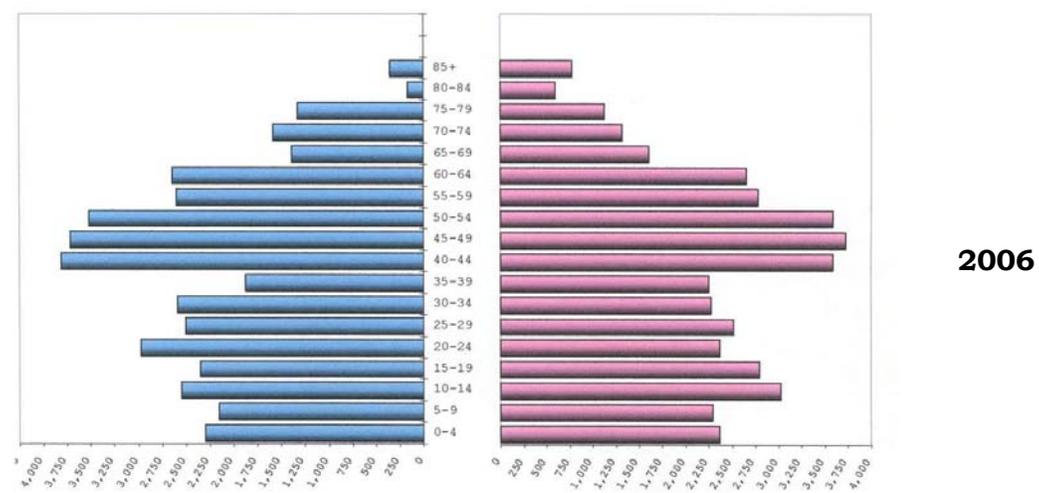
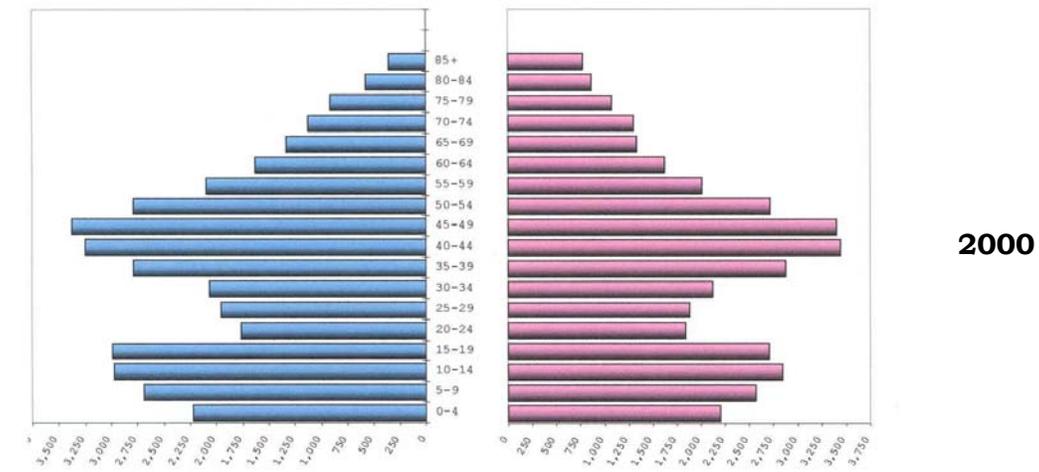
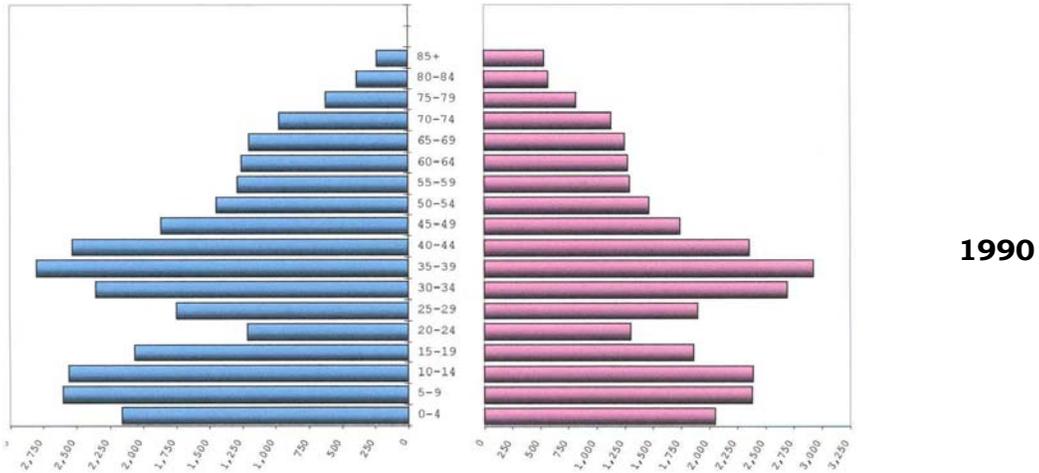
AGE GROUP	1980	% of pop	1990	% of pop	2000	% of pop	2005 ACS est	% of pop	% change 00-05	% change 80-05
Under 5 years	4,271	8.2	4,278	7	4,415	5.9	4,665	5.7	+5.7%	+9.2%
5-17	11,422	22.0	12,522	21	14,872	19.9	13,542	16.5	-8.9%	+18.6%
18-24	5,696	11.0	3,827	6	5,508	7.4	6,966	8.5	+26.5%	+22.3%
25-44	15,572	30.0	19,336	33	20,381	27.4	21,405	26.0	+5.0%	+37.5%
45-64	9,629	18.5	11,560	20	19,639	26.4	25,230	30.8	+28.5%	+162%
65 and over	5,376	10.3	7,695	13	9,656	13	10,219	12.5	+5.8%	+90.1%
Total	51,966	100	59,218	100	74,471	100	*82,027	100	+10.1%	+57.8%
Median Age	29.7		35.3		39.0		41.4		+6.2%	+39.4%

*Variations of total population estimates are due to varied sources and dates of data collection.

Source: 2005 American Community Survey; Population Estimates Program Population Division, U.S. Census Bureau; Montana Census and Economic Information Center (CEIC) Basic Demographic Trend Report 1980-2000

In 1980, 30 percent of the population of Flathead County was in the 25 to 44 year old age group. Between 2000 and 2005 the 45 to 64 group has taken the lead in both numbers and percentage. This group has increased in numbers by 162 percent since 1980. Most groups have seen significant increases in the last 25 years, with the exception of the group 5 years and younger. The number of those in the 5 to 17 group has actually declined since 2000. Since 1980, the number of people less than 18 years old has only increased by about 2,500, and the 18 to 24 group has only increased by 1,270. The number of those in the 45 to 64 group has increased by 15,601 and the 65 and over group by 4,843. In 1980 about 10 percent of the Flathead County population was over 65. While the percentage of the population of the county in this group is slightly higher than in 1980, the number of residents that are 65 or older has nearly doubled. The number of county residents that are 65 and over is expected to continue to increase as the existing population ages and as in-migration occurs.

Figure 3.17
Flathead County Age Group Trends 1990-2005



Male

Female

The age group structure in the city of Kalispell is similar to the countywide structure. However, there is a notable stagnation of growth in the 65 to 74 group in the city. There may also be a trend developing that the population 75 and over prefer urban

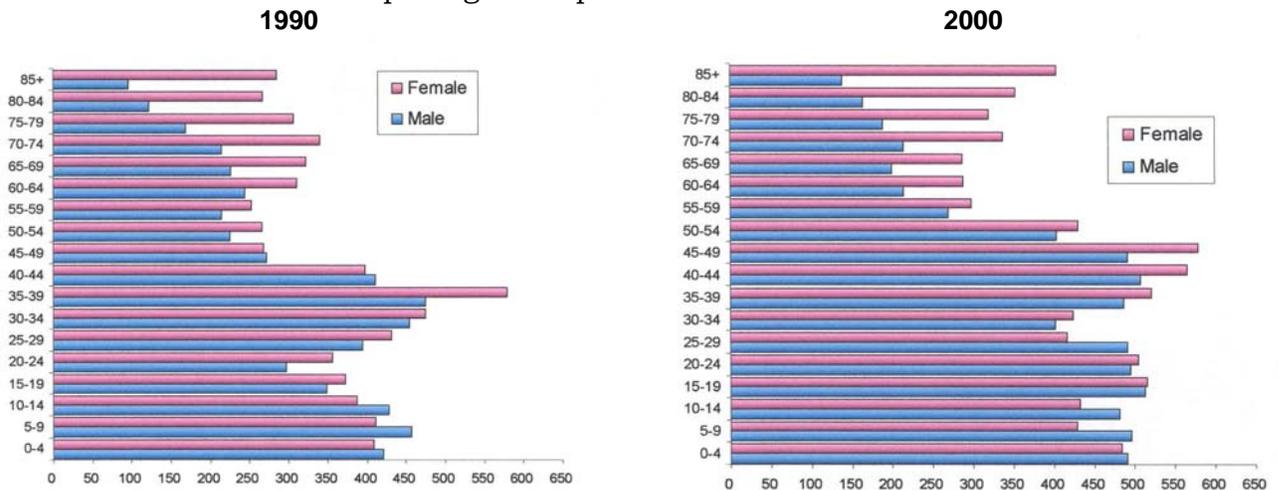
conveniences, such as accessibility of medical services. In addition, a higher percentage of this age group probably resides in assisted living facilities or nursing homes.

Table 3.16
Kalispell General Age Group Trends 1980-2000

AGE GROUP	1980	% of pop	1990	% of pop	2000	% of pop	% change 90-00	% change 80-00	2005 Census Estimate
Under 5 years	762	7.2%	830	7.0%	974	6.8%	+17.3%	+27.8%	*
5-17	2,006	18.8%	2,122	17.8%	2,438	17.1%	+14.9%	+21.5%	*
18-24	1,164	10.9%	936	7.9%	1,427	10.0%	+52.5%	+22.6%	*
25-44	2,867	26.9%	3,619	30.4%	3,810	26.8%	+5.3%	+32.9%	*
45-64	2,052	19.3%	2,057	17.3%	2,971	20.9%	+44.4%	+44.8%	*
65-74	1,039	9.8%	1,105	9.3%	1,037	7.3%	-6.2%	-0.2%	*
75-84	527	4.9%	866	7.3%	1,025	7.2%	+18.4	+94.5%	*
85 and over	231	2.2%	382	3.2%	541	3.8%	+41.6%	+34.2%	*
Total	10,648	100%	11,917	100%	14,223	100%	+19.4%	+33.6%	18,480
Median Age Kalispell	*		36.5		37.7		+3.3%		*
Median Age Flathead County	*		35.3		39.0		+10.5%		41.4

* 2005 Census estimates for age groups are not available at the city level. The American Community Survey provides estimates to the county level only.

Figure 3.18
Kalispell Age Group Trends 1990-2000



Male to Female Ratio

The male-female ratio is a significant factor in analyzing migration patterns and the work force composition of an area.

The 2005 Census American Community Survey shows that there was an almost equal ratio of 49.3 percent male and 50.7 percent female population in Flathead County. (Table 3.17) This ratio is similar to the statewide figures with a 49.7 percent male and a 50.3 percent female population. Census data back to 1950 indicates that Flathead County and Montana have both maintained a stable and nearly equal male-female population ratio. The city of Kalispell has historically maintained a notably higher percentage of female population, than the county and state percentages.

Again, it is important to note that the data presented in the following tables is from different sources and may have discrepancies from data presented in previous tables. Again, these numbers are only intended to show trends. Variations are due to data being acquired from several different sources and varied data collection dates.

Table 3.17
Flathead County and Montana
Male and Female Population 1980-2000

	2005 ACS estimate	% of pop	2000	% of pop	1980	% of pop
Montana						
Male	452,391	49.7	449,480	49.8	392,558	49.9
Female	458,260	50.3	452,715	50.2	394,132	50.1
Total	910,651	100	902,195	100	786,690	100
Flathead County						
Male	40,418	49.3	36,911	49.6	25,827	49.7
Female	41,609	50.7	37,560	50.4	26,139	50.3
Total	82,027	100	74,471	100	51,966	100
Kalispell						
Male	Not available		6,644	46.7	4,949	46.5
Female	Not available		7,579	53.3	5,699	53.5
Total			14,223	100	10,648	

ACS (U.S. Census Bureau, 2005 American Community Survey)

Ethnic Composition

The ethnic composition of a community can have significant effect on social and cultural environments that prevail within a community. The ethnic composition of the state of Montana is predominantly white, with Flathead County having an even higher percentage of white population. The Native American population forms the largest single non-white component of the population. Since 1970, there have been only slight fluctuations in the Native American population in Flathead County. This can be attributed to the fact that there is only a small amount of sparsely populated Flathead Indian Reservation land in the southern portion of the county. These stable numbers

are in contrast to the changes occurring at the national level where the “other” category, which includes all other races, has seen dramatic change increasing from 18.9% to 24% of the entire U.S. population between 1990 and 2000. Since 2000, in Flathead County, and the city of Kalispell, there are notable increases in the “other” category. This is an expected result of rapid growth and in-migration. The trend of increasing non-white population is expected to continue.

Table 3.18
Ethnic Composition Comparisons 1990-2005

	2005 ACS estimate	% change 00-05	% of pop	2000	% change 90-00	% of pop	1990	% of pop
<u>Montana</u>								
White	824,721	+9	90.6	817,229	+10.3	90.6	741,111	92.8
American Indian	55,079	-1.8	6.0	56,068	+17.6	6.2	47,679	6.0
Other	30,851	+6.7	3.4	28,916	+184.9%	3.2	10,151	1.2
Total	910,651	+9	100	902,213	+12.9%	100	799,065	100
<u>Flathead County</u>								
White	78,552	+9.6	95.8	71,689	+23.8%	96.3	57,897	97.8
American Indian	937	+9.5	1.1	856	-.2	1.1	858	1.4
Other	2,538	+31.8	3.1	1,926	+316%	2.6	463	.8
Total	*82,027	+10.1	100	74,471	+25.8%	100	59,218	100
<u>Kalispell</u>								
White	Not available			13,632	+17.7%	95.8	11,586	97.2
American Indian	Not available			174	-20.9%	1.2	220	1.8
Other	Not available			417	+275.7%	2.9	111	1.0
Total	18,480		100	14,223	+19.4%	100	11,917	100

CHAPTER 4 – HOUSING & HOUSING CHARACTERISTICS

General Housing Characteristics

One of the basic needs of a growing population is housing. Flathead County and the Kalispell area in particular will likely continue to grow at a significant pace, creating the need for new housing of various types. While Flathead County has become a desirable location for new housing that is upscale and expensive, there will be a greater segment of the population working in the service sector that will need affordable housing. A portion of the aging population will need affordable or moderately priced housing. Assisted living facilities and nursing homes will be needed to accommodate elderly and disabled. Correctional facilities will need to increase their capacity. The homeless population will increase and there will be a need for additional emergency and transitional housing. Many workers constructing new housing and working in seasonal or short term jobs will need temporary housing, such as apartments. Another segment of population will desire recreational or seasonal housing.

Housing Supply

An inventory of existing housing stock and general age and condition can be useful in determining a community's need for new housing.

The 1990 and 2000 Census data shows that single-family detached homes are the primary housing type in Kalispell, as well as throughout Flathead County. In Kalispell, construction of townhouse (two unit) and multi-family structures has increased significantly during the past few years and should be reflected in the official 2010 Census. In Kalispell, two or more unit housing structures can provide more affordable housing options. Communities that have access to public water and sewer, or are near water and recreational amenities such as Whitefish, Bigfork and Lakeside, are experiencing increases in two or more unit structures of higher values, and condominiums.

Typical of urban areas, about one third of housing units in Kalispell were in multi-family structures (more than one living unit) in 2000, while just over 12 percent of housing units countywide were in multi-family structures. In the "Growth Policy Area" most mobile homes are located in the Evergreen community and serve as a primary form of affordable housing in that community. The 2000 Census indicates that mobile homes accounted for 48 percent of Evergreen housing, compared to three percent in Kalispell, and 16 percent countywide.

December 2006 estimates of housing units for Kalispell in Table 4.1 are derived by adding the numbers of units from the 2000 Census to the number of building permits by type of structure, issued by the City of Kalispell Building Department between January of 2000 and the end of 2006. These estimates are subject to some error due to time of enumeration of the Census, and are **estimates only**. The City of Kalispell Planning Department prepares an annual report of new housing starts by type. The report includes historical information and maps showing where construction is occurring and includes information and maps pertaining to subdivision and annexation activity as well. The complete report can be obtained at the planning office or from the website at: www.kalispell.com/planning

Table 4.1 also shows U.S. Census 2005 American Community Survey estimates for housing by type for Flathead County. The survey suggests that of approximately 37,000 units, 18 percent were vacant. Of the total units, approximately 73 percent were in single family structures, 12 percent in multi-family structures, and 14 percent were mobile homes. Remember these are *estimates only*.

Table 4.1
Housing by Type Comparison, City of Kalispell and Flathead County

Units in Structure	1990 Census	% of total	2000 Census	% of total	% increase 90-00	Dec 31, 2006 estimate	% of total	% increase 00-06
Kalispell Total	5,537	100	6,525	100.0	+17.8	8,523	100.0	+30.6
1-unit, detached	3,506	63.3	3,895	59.7	+11.1	5,249	61.6	+24.8
1-unit, attached	130	2.3	311	4.8	+139.2			
2 units	308	5.6	388	5.9	+25.9	1,005	11.8	+159.0
3 or 4 units	539	9.7	597	9.1	+10.8	2,070	24.3	+18.8
5 to 9 units	193	3.5	262	4.0	+35.7			
10 to 19 units	214	3.9	193	3.0	-9.8			
20 or more units	466	8.4	690	10.6	+48.1			
Mobile home	124	2.2	189	2.9	+52.4	199	2.3	+5.3
Boat, RV, van, etc.	57	1.0	0	0.0	n/a	n/a		

Source: U.S. Census Bureau, 1990, 2000 U.S. Decennial Census; City of Kalispell Building Permit data

Units in Structure	1990 Census	% of total	2000 Census	% of total	% increase 90-00	2005 ACS estimate	Margin of error	Est % of total
Flathead County Total	26,979	100.0	34,773	100.0	+28.9	36,674	+/-1,445	100.0
1-unit, detached	18,087	67.0	23,829	68.5	+31.7	26,319	+/-1,445	71.8
1-unit, attached	578	2.1	830	2.4	+43.6	569	+/-279	1.6
2 units	700	2.6	932	2.7	+33.1	604	+/-402	1.6
3 or 4 units	1,116	4.1	1,422	4.1	+27.4	2,145	+/-782	5.8
5 to 9 units	491	1.8	602	1.7	+22.6	1,053	+/-619	2.9
10 to 19 units	535	2.0	453	1.3	-15.3	162	+/-160	0.4
20 or more units	708	2.6	945	2.7	+33.5	566	+/-550	1.5
Mobile home	4,463	16.5	5,640	16.2	+26.4	5,256	+/-1,096	14.3
Boat, RV, van, etc.	301	1.1	120	0.3	-39.1	0	+/-231	n/a

Source: U.S. Census Bureau, 1990, 2000 U.S. Decennial Census; 2005 American Community Survey

The 2005 American Community Survey data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value.

Group Quarters

Group quarters include nursing homes, college dormitories, military quarters, mental institutions, emergency shelters, group homes, correctional institutions such as jails, prisons and other confinement facilities. Institutionalized group quarters generally include correctional institutions and nursing homes and other quarters that are of a confining nature. Non-institutionalized quarters include college dormitories, emergency shelters and other facilities that are non-confining. In 1990, the population living in institutionalized group quarters in Flathead County was 678 of which 307 were in facilities in Kalispell. The non-institutionalized population countywide was 174 of which 42 were in Kalispell. The largest group of institutionalized population is in nursing homes, followed by correctional facilities. By 2000, the number of people living in institutionalized group quarters throughout Flathead County had increased to 765 of

which 463 were in Kalispell. There were 651 living in nursing homes of which 360 were in Kalispell facilities.

Flathead County's rapid increase in the general population has created demand for additional housing for various segments of the population. For several years the Flathead County jail has been at or exceeding its capacity during all times of the year. Increase in the aging population creates demand for additional nursing home and assisted living units. The need for emergency and transitional housing is steadily increasing and most facilities routinely turn away those in need because of limited capacity.

Table 4.2
Population in Group Quarters, Flathead County and Kalispell
1990 and 2000

	Flathead County 1990	Kalispell 1990	% of County total	Flathead County 2000	Kalispell 2000	% of County total
Total Population	59,218	11,917	<i>20.1</i>	74,471	14,223	<i>19.1</i>
In Group Quarters	852	349	<i>41.0</i>	1,145	642	<i>56.1</i>
Institutionalized	678	307	<i>45.3</i>	765	463	
Correctional Facilities	66	66	<i>100</i>	95	95	<i>100</i>
Nursing Homes	609	238	<i>39.1</i>	651	360	<i>60.5</i>
Juvenile Institutions	3	3	<i>100</i>	18	8	<i>44.4</i>
Other	0	0	<i>n/a</i>	0	0	<i>n/a</i>
Non-Institutionalized in Group Quarters	174	42	<i>24.1</i>	380	179	<i>47.1</i>
College Dormitories	80	0	<i>0</i>	81	0	<i>0</i>
Emergency Shelters, Group Homes	23	23	<i>100</i>	133	38	<i>58.6</i>
Other	71	19	<i>26.8</i>	166	141	<i>84.9</i>

Housing Age

Older housing, especially those of poor condition can pose health and safety problems as well as blight in a community. Identifying neighborhoods with aging housing stock can be beneficial in determining possible rehabilitation needs. If adequately identified, grant funding may be available for rehabilitation of neighborhoods or affordable housing projects.

Established in the early 1900's, as can be expected the city of Kalispell has a greater percentage of older homes than the rest of the county. The 2000 Census shows that the median year built for owner occupied housing units in the city of Kalispell was 1958, compared to 1978 for housing units countywide. In Kalispell in 2000, over 25 percent of owner occupied homes and 15 percent of renter occupied units were built prior to 1940. Countywide, about 10 percent of owner occupied and 13 percent of renter occupied units were built before 1940.

Table 4.3
Housing Units by Tenure by Year Built, City of Kalispell and Flathead County, 2000

Year Built	Kalispell 2000	% of total	Flathead County 2000	% of total
Owner Occupied Housing Units	3,414	100.0	21,682	100.0
Built 2000				
Built 1999 to March 2000	139	4.1	838	3.9
Built 1995 to 1998	285	8.3	2,839	13.1
Built 1990 to 1994	228	6.7	2,492	11.5
Built 1980 to 1989	176	5.2	3,853	17.8
Built 1970 to 1979	455	13.3	4,834	22.3
Built 1960 to 1969	343	1.0	1,800	8.3
Built 1950 to 1959	499	14.6	1,635	7.5
Built 1940 to 1949	419	12.3	1,246	5.7
Built 1939 or earlier	870	25.5	2,145	9.9
Median Year Built	1958		1978	

Year Built	Kalispell 2000	% of total	Flathead County 2000	% of total
Renter Occupied Housing Units	2,711	100.0	7,906	100.0
Built 1999 to March 2000	47	1.7	80	1.0
Built 1995 to 1998	224	8.3	673	8.5
Built 1990 to 1994	243	9.0	595	7.5
Built 1980 to 1989	489	18.0	1,336	16.9
Built 1970 to 1979	573	21.1	1,950	24.7
Built 1960 to 1969	246	9.1	935	11.8
Built 1950 to 1959	253	9.3	778	9.8
Built 1940 to 1949	229	8.4	530	6.7
Built 1939 or earlier	407	15.0	1,029	13.0
Median Year Built of Occupied Units	1974		1973	

Source: U.S. Census Bureau, 2000 U.S. Decennial Census

Since the 2000 Census, Flathead County and the city of Kalispell have experienced a housing boom. Utilizing Kalispell building permit data since the 2000 Census, by the end of 2006, approximately 23 percent of housing units in the city have been constructed since 2000 and 38 percent have been constructed since 1990. By the end of 2006, the City of Kalispell was estimated to have over 8,500 housing units. A speculative housing market countywide indicates that many new homes are being constructed and offered for sale during construction or after completion. It is possible that some of these homes may be on the market for some time prior to being occupied.

Table 4.4 shows U.S. Census 2005 American Community Survey estimates for housing by year built for Flathead County. These numbers are not available down to the city level and building permits have been used to estimate the number of housing units in the city. Once again, these numbers are estimates only. Comparisons of the numbers in tables depicting actual Decennial Census data and Table 4.4 must be made cautiously. Even though the last official Census, released in 2000 is considered to be the most reliable data, it is 7 years old making the annual American Community Survey estimates a valuable source of more recent information.

It is interesting to note that the ACS number of units built in 1939 or earlier is substantially higher than the 2000 Census numbers. This is not possible and indicates an error in one of the data sets, which will most likely be corrected by the time the 2010 Census is released.

Table 4.4
Housing Units by Year Built, Kalispell and Flathead County
2006 Estimates and 2005 U.S. Census Bureau American Community Survey

	Kalispell Dec. 31, 2006 *estimate per building permits 00-06	% of total	Flathead County 2005 ACS	% of total	Margin of error ACS
Total Housing Units (includes occupied and vacant units)	8,523	100.0	36,674	100.0	*****
Built 2000 to Dec 31, 2006	*1,998	23.4			
Built 2005 to March 2005	n/a	n/a	213	0.6	+/-313
Built 2000 to 2004	n/a	n/a	1,910	5.2	+/-477
Built 1990 to 1999	1,229	14.4	8,142	22.2	+/-1,380
Built 1995 to 1998	n/a	n/a	n/a	n/a	n/a
Built 1990 to 1994	n/a	n/a	n/a	n/a	n/a
Built 1980 to 1989	699	8.2	6,009	16.4	+896
Built 1970 to 1979	1,122	13.2	8,960	24.4	+1,350
Built 1960 to 1969	622	7.3	2,136	5.8	+619
Built 1950 to 1959	1,485	17.4	3,962	10.8	+1,019
Built 1940 to 1949			2,075	5.7	+742
Built 1939 or earlier	1,368	16.0	3,267	8.9	+/-832

Source: City of Kalispell Building Permits 2000 through 2006; U.S. Census Bureau, 2005 American Community Survey; Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the margin of error. The value shown is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. ACS estimates are subject to nonsampling error.

Housing Tenure

The city of Kalispell has a substantially lower proportion of owner-occupied housing than the community of Evergreen and the remainder of the rural growth policy area and rural Flathead County. A significant number of mobile homes in Evergreen and a greater number of the other single family homes in the growth policy area tend to be owner-occupied. Most multi-family units tend to be renter occupied. Kalispell and has a greater number of older single-family houses that are renter occupied.

Table 4.5
Housing Unit Occupancy and Vacancy Status Comparison
City of Kalispell and Flathead County, 1990 & 2000

	Kalispell 1990	%	% of total County	Kalispell 2000	%	% of total County	Flathead County 1990	%	Flathead County 2000	% of total
Total Housing Units	5,537	100.0	20.5	6,532	100.0	18.8	26,979	100.0	34,773	100.0
Occupied Housing Units	5,237	94.6	19.4	6,142	94.0	17.7	22,834	84.6	29,588	85.1
Owner Occupied	2,826	51.0	10.5	3,458	52.9	9.9	16,131	59.8	21,678	62.3
Renter Occupied	2,411	43.5	8.9	2,684	41.1	7.7	6,703	24.8	7,910	22.7
Vacant Housing Units	300	5.4	1.1	390	6.0	1.1	4,145	15.4	5,185	14.9
For rent	126	2.3	0.5	192	2.9	0.6	629	2.3	595	1.7
For sale only	66	1.2	0.2	51	0.8	0.1	300	1.1	377	1.1
Rented or sold, not occupied	38	0.7	0.1	39	0.6	0.1	195	.07	185	0.5
For seasonal, recreational or occasional use	19	0.3	0.07	38	0.6	0.1	2,517	9.3	3,570	10.3
Other vacant	51	0.9	0.2	70	1.1	0.2	504	1.9	458	1.3

Source: U.S. Census Bureau, 1990 & 2000 U.S. Decennial Census

Table 4.6
Housing Unit Occupancy and Vacancy Status Comparison with County estimates
City of Kalispell 2000 and Flathead County, 2000 – 2005

	Kalispell 2000	% of total	Flathead County 2000	% of total	Flathead County 2005 ACS	% of total	Margin of error
Total Housing Units	6,532	100.0	34,773	100.0	36,674	100.0	
Occupied Housing Units	6,142	94.0	29,588	85.1	30,194	82.3	+/-857
Owner Occupied	3,458	52.9	21,678	62.3	21,512	58.7	+/-1,389
Renter Occupied	2,684	41.1	7,910	22.7	8,682	23.6	+/-1,389
Vacant Housing Units	390	6.0	5,185	14.9	6,480	17.7	+/-857
For rent	192	2.9	595	1.7	118	0.3	+/-185
For sale only	51	0.8	377	1.1	277	0.8	+/-266
Rented or sold, not occupied	39	0.6	185	0.5	456	1.2	+/-486
For seasonal, recreational or occasional use	38	0.6	3,570	10.3	4,714	12.9	+/-819
Other vacant	70	1.1	458	1.3	915	2.5	+/-557

Source: 2000 Decennial Census and 2005 American Community Survey

Household Type and Age Characteristics

In 2000 the percentage of family households in Flathead County was about 34 percent compared to Kalispell at 30 percent, indicating that the city of Kalispell has less married couple families with children than countywide. Kalispell also has a greater number of non-family households. The community of Evergreen had a notably higher percentage of households with children under 18 years as well as single householders with children under 18 than Kalispell or countywide. This is most likely due to increased availability of affordable housing in Evergreen, whether rented or owned. Kalispell also had a higher percentage of single female householders both with and without children than in the community of Evergreen or countywide.

Table 4.7 Number of Households by Presence of People under 18 years by Household Type

	Flathead County 2005 ACS	% of total	Margin of Error	Flathead County 2000	% of total	Kalispell 2000	% of total	Evergreen CDP 2000	% of total
Total:	30,194	100	+/-857	29,588	100	6,142	100	2,414	100
Households with one or more people under 18	9,148	30.3	+/-1,250	10,205	34.5	1,880	30.6	938	38.9
Family households:	9,148	30.3	+/-1,250	10,072	34.0	1,846	30.0	914	37.9
Married-couple family	6,547	21.7	+/-981	7,425	25.1	1,182	19.2	599	24.8
Male householder, no wife	413	1.4	+/-292	814	2.7	154	2.5	113	4.7
Female householder, no husband	2,188	7.2	+/-729	1,833	6.2	510	8.3	202	8.4
Non-family households:	Not counted	n/a	+/-231	133	0.45	34	0.6	24	1.0
Male householder	n/a	n/a	+/-231	111	0.37	29	0.5	16	0.7
Female householder	n/a	n/a	+/-231	22	0.07	5	0.08	8	0.3
Households with no people under 18	21,046	69.7	+/-1,406	19,383	65.5	4,262	69.4	1,476	61.1
Family households:	10,420	34.5	+/-1,115	10,353	35.0	1,648	26.8	781	32.3
Married-couple family	9,887	32.7	+/-1,105	9,416	31.8	1,397	22.7	693	28.7
Male householder, no wife	162	0.5	+/-207	320	1.1	71	1.2	15	0.6
Female householder, no husband	371	1.2	+/-272	617	2.1	180	2.9	73	3.0
Non-family households:	10,626	35.2	+/-1,392	9,030	30.5	2,614	42.6	695	28.8
Male householder	5,607	18.6	+/-964	4,386	14.8	1,020	16.6	365	15.1
Female householder	5,019	16.6	+/-920	4,644	15.7	1,594	25.9	330	13.7

Source: [Census 2000 Summary File 1 \(SF 1\) 100-Percent Data](#); 2005 American Community Survey

Table 4.8 Households with Own Children Under 18 Years by Family Type and Age of Children

	Flathead County 2005 ACS	% of total	ACS Margin of Error	Flathead County 2000	% of total	Kalispell 2000	% of total	Evergreen CDP 2000	% of total
Total all households	30,194	100	+/-857	29,588	100	6,142	100	2,414	100
Total with children under 18	17,232	57.1	+/-1,002	18,059	61.0	3,181	51.8	1,610	66.7
In married-couple families:									
	13,564	44.9	+1,496	14,090	47.6	2,211	36.0	1,145	47.4
Under 3 yrs	2,020	6.7	+604	1,949	6.6	422	6.9	196	8.1
3 and 4 yrs	1,656	5.5	+481	1,313	4.4	242	3.9	132	5.5
5 yrs	964	3.2	+530	703	2.4	120	1.9	65	2.7
Total 5 and under	4,640	15.4	n/a	3,965	13.4	784	12.7	393	16.3
6 to 11 yrs	4,034	13.4	+1,051	4,860	16.4	707	11.5	394	16.3
12 to 17 yrs	4,890	16.2	+888	5,265	17.8	720	11.7	358	14.8
Total 6 to 17	8,924	29.6	n/a	10,125	34.2	1,427	23.2	752	31.1
In other families									
	3,668	12.1	+1,099	3,969	13.4	970	15.8	465	19.3
Male Householder, no wife	628	2.1	+/-421	1,180	4.0	224	3.6	157	6.5
Under 3 yrs	n/a	n/a	+/-231	162	0.5	44	0.7	30	1.2
3 and 4 yrs	39	.01	+/-68	109	0.4	23	0.4	17	0.7
5 yrs	n/a	n/a	+/-231	60	0.2	9	0.1	8	0.3
Total 5 and under	39	n/a	n/a	331	1.1	76	1.2	55	2.2
6 to 11 yrs	86	0.3	+/-97	384	1.3	72	1.2	55	2.3
12 to 17 yrs	503	1.7	+/-379	465	1.6	76	1.2	47	1.9
Total 6 to 17	589	2.0	n/a	849	2.9	148	2.4	102	4.2
Female householder, no husband									
	3,040	10.1	+/-996	2,789	9.4	746	12.1	308	12.8
Under 3 yrs	417	1.4	+/-507	291	1.0	95	1.5	36	1.5
3 and 4 yrs	104	0.3	+/-121	250	0.8	94	9.5	30	1.2
5 yrs	124	0.4	+/-199	153	0.5	42	0.7	16	0.7
Total 5 and under	645	2.1	n/a	694	2.3	231	11.7	82	3.4
6 to 11 yrs	1,059	3.5	+/-575	955	3.2	254	4.1	114	4.7
12 to 17 yrs	1,336	4.4	+/-640	1,140	3.8	261	4.2	112	4.6
Total 6 to 17	2,395	7.9	n/a	2,095	7.0	515	8.3	226	9.3

Source: [Census 2000 Summary File 1 \(SF 1\) 100-Percent Data](#); 2005 American Community Survey

HOUSING AFFORDABILITY

An analysis of housing costs can help to determine affordability and the type of new housing developments that may be needed and are best suited for the community.

Primary factors in determining housing affordability are housing costs, including purchase or rental price, mortgage interest rates, taxes and insurance and household income. A generally accepted definition of affordability is for a household to pay no more than 30 percent of its household income on housing. Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. The lack of affordable housing is a significant hardship for low-income households preventing them from meeting other basic needs, such as nutrition and healthcare, or saving for their future and that of their families.

One of the results of the area's population growth during the last two decades is the dramatic increase in the price of housing. The Flathead area has become a desirable retirement destination as well as for second home ownership and recreational or seasonal housing. Many upscale homes have been constructed throughout the county in recent years making housing affordability a hot topic. While not everyone desires, needs or can afford a high value home, just the presence of these types of homes drives up the cost of all housing. Not only has the cost of purchasing a home skyrocketed, the cost of renting and maintaining ownership of a home has increased dramatically.

Home Ownership

Median price assumes that half of homes cost less and half cost more. It is important to note that the "**median home value**" provided by the U.S. Census is **not** the same as "**median home price.**" The U.S. Census data includes median value of all owner occupied homes, while median price reflects sale prices of all homes, including those built for speculation. In Flathead County a majority of homes sold during the housing boom of the last decade are new homes. Since it is difficult to purchase a home that is not for sale, local real estate market trends are the best way to determine affordability.

The cost of purchasing a home in Flathead County has been rapidly increasing. In 2002, 22 percent of homes sold in Flathead County were sold for \$100,000 or less. In 2005, only 3.1 percent of homes sold for under \$100,000. In 2005, the cost of purchasing a home was about 83% higher than in 2000. The median sales price of a home increased to \$245,000 in 2006, an 11.4 percent increase over the previous year. The number of homes sold countywide in 2006 increased by 4.5 percent. In 2006, median prices in the Flathead Valley ranged from \$189,000 in Columbia Falls to \$405,000 in the Lakeside/Somers area.

Most high value homes are being constructed in the rural areas near Whitefish, Bigfork and Lakeside. All of these communities are in close proximity to water recreation and views, in addition to offering a variety of other recreational opportunities. More of the average priced homes are being constructed in the urban areas where higher densities of housing are more acceptable.

The current housing market in the Flathead area is dominated by developers and home builders offering new homes for sale prior to or during construction. In addition

to the increase in construction of high value homes, the majority of home sales are that of new homes which tend to drive up the price of all types of housing, including units constructed prior to the boom. Therefore, when looking at home prices, consideration must be given to the rapid increase in **new home** construction and **type**, and that the majority of recent home sales are newly constructed homes.

Information regarding sale of residential real estate in the Flathead area was provided by the Montana Association of Realtors and Kelley Appraisal. The numbers show both a dramatic increase in the number of home sales and prices. The tables show trends for all home sales in the Flathead area, and **do not reflect sales of real estate without homes.**

Table 4.9 Flathead County Home Sales and Prices, All Types
(includes waterfront homes and homes with acreages)

<u>Year</u>	<u># of total sales</u>	<u>% change</u>	<u>Average Price</u>	<u>% change</u>	<u>Median Price</u>	<u>% change</u>	<u>*Ave. annual interest rate</u>	<u>Median Household Income</u>	<u>% change</u>
1985	495		\$59,181		\$52,500		11.84	\$21,407	
1990	1,065	+115	\$78,285	+32.3	\$63,500	+20.9	9.79	\$26,596	+24.2
1995	1,064	+/-0	\$137,716	+75.9	\$102,250	+61.0	8.19	\$30,055	+13.0
2000	1,139	+7.0	\$169,538	+23.1	\$120,000	+17.4	8.40	\$35,696	+18.8
01	1,385	+21.6	\$168,974	-0.3	\$128,000	+6.7	7.20	\$36,713	+2.8
02	1,519	+9.7	\$184,054	+8.9	\$138,000	+7.8	6.70	\$37,940	+3.3
03	1,577	+3.8	\$225,547	+22.5	\$159,900	+15.9	6.00	\$39,254	+3.5
04	1,759	+11.5	\$278,201	+23.3	\$186,500	+16.6	6.00	\$40,567	+3.3
2005	1,789	+1.7	\$309,299	+11.2	\$220,000	+18.0	6.00	\$42,113	+3.8
2006	1,870	+4.5	\$356,683	+15.3	\$245,000	+11.4	6.50	\$43,587	+3.4
Cumulative Change 2000-2006		+64.2	+\$187,145	+110.4	+\$125,000	+104.2		+7,891	+22.1

Source: Montana Association of Realtors and Kelley Appraisal, January 2007

Figure 4.1 Flathead County Home Sale Prices – All Types



The previous table includes high value homes which may distort the average and median price for more affordable housing types. While many owners of high value homes may have earned income, it may not be in Flathead County, making it difficult to determine actual affordability of high value homes. Those seeking affordable housing generally plan to purchase a moderately priced home. Therefore, when determining affordability it is more feasible to consider the median price of homes *without waterfront and less than 2 acres*. The following table compares prices of these types of homes, with the median household income.

Table 4.10 Flathead County Home Sales and Prices
(includes only homes without waterfront and on 2 acres or less)

Year	# of sales	% of total sales	Average Price	% change	Median Price	% change	*Average annual interest rate	Median Household Income	% change
1985	495		\$52,828		\$49,500		11.84	\$21,407	
1990	1,065		\$64,065	+21.3	\$57,500	+16.2	9.79	\$26,596	+24.2
1995	769	72.3	\$104,700	+63.4	\$90,500	+57.4	8.19	\$30,055	+13.0
2000	839	73.4	\$129,600	+23.8	\$108,500	+19.9	8.40	\$35,696	+18.8
01	1,015	73.3	\$137,046	+5.7	\$115,000	+6.0	7.20	\$36,713	+2.8
02	1,115	73.4	\$145,132	+5.9	\$125,000	+8.7	6.70	\$37,940	+3.3
03	1,128	71.5	\$171,006	+17.8	\$144,500	+15.6	6.00	\$39,254	+3.5
04	1,239	70.4	\$204,780	+19.7	\$164,000	+13.5	6.00	\$40,567	+3.3
2005	1,171	65.5	\$235,726	+15.1	\$192,000	+17.0	6.00	\$42,113	+3.8
2006	1,366	73.0	\$258,726	+9.7	\$215,000	+12.0	6.50	\$43,587	+3.4
Cumulative Change 2000-2006			+\$129,126	+99.6	+106,500	+98.2		+\$7,891	+22.1

Source: Montana Association of Realtors and Kelley Appraisal

Using the Kelley Appraisal data, the following table represents countywide affordability of homes without waterfront and on less than 2 acres. The numbers assume the home will be purchased with a 10 percent down payment and a 30 year fixed rate mortgage. Taxes and insurance are included in the household cost. **The monthly household cost does not include utilities or other household expenses.**

Table 4.11 Flathead County Home Affordability
(includes only homes without waterfront and on 2 acres or less)

Year	Median home price	Median household Income	Monthly housing cost	Monthly household income	Annual cost of home ownership	% of household income	Annual Income needed to afford a median price home	% of households within range of affordability per Census & 2005 ACS
1985	\$49,500	\$21,407	\$547.77	\$1,784	\$6,573	30.7%	\$21,557	n/a
1990	\$57,500	\$26,596	\$556.13	\$2,216	\$6,674	25.1%	\$25,293	48.4%
1995	\$90,500	\$30,055	\$736.37	\$2,505	\$8,836	29.4%	\$29,875	n/a
2000	\$108,500	\$35,696	\$891.48	\$2,975	\$10,698	30.0%	\$35,696	49.3%
2005	\$192,000	\$42,113	\$1,274.02	\$3,509	\$15,288	36.3%	\$44,767	44.4%
2006	\$215,000	\$43,587	\$1,485.97	\$3,632	\$17,832	40.9%	\$48,318	n/a

Source: 2000 Decennial Census; Kelley Appraisal; 2005 American Community Survey, Flathead County

The preceding tables show the reduced affordability of homes in Flathead County especially since 2000. Over the past six years, median home prices have at least doubled, while the median income has only increased by about 22 percent. In 2005, a household would have needed to have an annual income of about \$45,000 to purchase a moderately priced home. The 2005 American Community Survey data contained in the following table shows that over 55 percent of households in Flathead County had an annual household income of less than \$45,000. Nearly 30 percent of households made less than \$25,000. It is important to remember that the American Community Survey serves as an interim estimate until the next Census, and can have up to a 10 percent margin of error, plus or minus.

Table 4.12 Household Income in 2005 (in 2005 inflation-adjusted dollars)
Montana and Flathead County Comparison
(Per 2005 American Community Survey)

2005 American Community Survey Household Income	# of Households in Income Level , Montana		# of Households in Income Level, Flathead County	
	Estimate	% of total	Estimate	% of total
Total:	368,268	100	30,194	100
Less than \$10,000	34,015	9.2	2,001	6.6
\$10,000 to \$14,999	28,938	7.9	2,802	9.3
\$15,000 to \$19,999	26,531	7.2	1,756	5.8
\$20,000 to \$24,999	26,903	7.3	2,236	7.4
\$25,000 to \$29,999	26,280	7.1	2,340	7.7
\$30,000 to \$34,999	23,300	6.3	2,177	7.2
\$35,000 to \$39,999	20,823	5.6	1,806	6
\$40,000 to \$44,999	21,477	5.8	1,693	5.6
Total in above categories	208,267	56.4	16,811	55.6
\$45,000 to \$49,999	19,822	5.4	1,330	4.4
\$50,000 to \$59,999	34,781	9.4	3,070	10.2
\$60,000 to \$74,999	40,413	11	3,801	12.6
\$75,000 to \$99,999	32,970	8.9	3,049	10.1
\$100,000 to \$124,999	15,564	4.2	792	2.6
\$125,000 to \$149,999	6,707	1.8	151	0.5
\$150,000 to \$199,999	4,605	1.3	530	1.8
\$200,000 or more	5,139	1.4	660	2.2

Source: U.S. Census, 2005 American Community Survey, Flathead County

In addition to rising home prices countywide, additional information provided by Kelley Appraisal show home prices also increasing in other communities in Flathead County. In Kalispell, compared to the communities of Bigfork, Lakeside and Whitefish, homes on the market tend to be more in the mid-price range. Interestingly, in 2006, the median price of homes sold in Columbia Falls decreased slightly. Although Columbia Falls remains the most affordable incorporated community in Flathead County in which to purchase a home, prices are expected to increase as home prices continue to rise in other parts of the county.

Table 4.13 Recent Flathead County Community Home Sales

	# of homes sold in 2004	Median Price 2004	# of homes sold in 2005	Median Price 2005	# of homes sold in 2006	% change in # of homes sold 05-06	Median Price 2006	% change in Median Price 05-06
Bigfork	195	\$220,000	248	\$296,899	181	-17%	\$375,000	+26.3%
Columbia Falls	200	\$127,500	212	\$205,950	231	+9.0%	\$200,000	-2.9%
Kalispell	762	\$149,000	834	\$189,000	872	+4.6%	\$209,000	+10.6%
Lakeside/Somers	95	\$199,000	97	\$265,000	111	+14.4%	\$400,000	+50.9%
Whitefish	284	\$189,500	313	\$309,000	380	+21.4%	\$375,000	+21.4%

Source: Kelley Appraisal, January 2007

Using Kelley Appraisal data on recent home sales in selected communities and the 2005 American Community Survey median household income estimate for Flathead County, the following table estimates housing affordability in these communities. The table includes **all** homes, including those on waterfront and/or on more than 2 acres. Most waterfront homes are in the Bigfork, Whitefish, and Lakeside communities, which explain notably higher prices. Once again, the numbers assume the home will be purchased with a 10 percent down payment and a 30 year fixed rate mortgage. Down payments in excess of 10 percent would lower the annual cost of home ownership. However, a large down payment is rarely possible for those looking for affordable housing. Taxes and insurance are included in the annual cost and are calculated using the approximate average county rate of \$238 per month. Taxes and insurance are highly variable depending on property and home values in each of the communities. The monthly household cost **does not** include utilities or other household expenses.

Table 4.14 Recent Housing Affordability, All Types, Selected Flathead County Communities

	Median Price 2005 Kelley Appraisal	Median household income Flathead County 2005 ACS	Annual cost of home ownership	% of household Income (rounded)	Annual income needed to afford a home in this community in 2005	Median Price 2006 Kelley Appraisal
Bigfork	\$296,899	\$39,942	\$22,081	55%	\$73,602	\$375,000
Columbia Falls	\$205,950	\$39,942	\$16,192	48%	\$53,972	\$200,000
Kalispell	\$189,000	\$39,942	\$15,094	38%	\$50,313	\$209,000
Lakeside/Somers	\$265,000	\$39,942	\$20,015	50%	\$66,717	\$400,000
Whitefish	\$309,000	\$39,942	\$22,864	57%	\$76,214	\$313,000
Flathead County total	\$220,000	\$39,942	\$17,101	43%	\$57,004	\$245,000

Source: Kelley Appraisal, January 2007; U.S. Census, 2005 American Community Survey, Flathead County

Once again, it is important not to compare the median home price provided by Kelley Appraisal with the Census median home value. Census data includes a sampling of all owner occupied homes regardless of age, condition, or whether they were being offered for sale or not.

The 2005 Census American Community Survey estimated that the median home value in Flathead County is **39** percent above statewide and **9** percent higher than nationwide home values. The survey estimated median household income in Flathead County to be \$39,942, **1.6** percent above statewide and **15.6** percent below nationwide. Comparing income to median home value, these numbers indicate that housing is generally less affordable in Flathead County than in most other locations in Montana.

The 2000 Census shows that the median value of homes in Kalispell was 4.5 percent above statewide, 17.2 percent below countywide and 13 percent below nationwide. Even more accelerated increases in home values have occurred since 2000, as demonstrated by the 2005 American Community Survey estimates. At the same time the survey estimates that overall home values in Montana have dropped to below 80 percent of nationwide values. This shows that in Montana, Flathead County is absorbing a majority of the state's new population and housing demand as well as a significant number of new high value homes.

Table 4.15 Specified Owner Occupied Median Home Values Comparison
Selected Flathead County Communities, 1980 - 2000

Place	Median Value per Decennial Census			% increase
	2000	1990	1980	80-00
Kalispell	\$104,000	\$56,400	\$45,189	130.0
% of county value	82.8	87.8	85.6	
% of state value	104.5	99.6	92.5	
% of U.S value	87.0	71.3	80.9	
Whitefish	\$128,500	\$57,900	\$42,700	200.1
% of county value	102.3	90.2	80.9	
% of state value	129.1	102.3	87.4	
% of U.S value	107.4	73.2	76.5	
Columbia Falls	\$100,200	\$49,900	\$43,373	131.0
% of county value	79.8	77.7	82.2	
% of state value	100.7	88.8	88.8	
% of U.S value	83.8	63.1	77.7	
Evergreen	\$101,900	\$54,800	\$47,858	112.9
% of county value	81.1	85.3	90.6	
% of state value	102.4	96.8	98.0	
% of U.S value	85.2	69.3	85.7	

Median Value per American Community Survey estimates		Median Value per Decennial Census				
	2005 ACS estimate	2000	1990	1980	% inc. 80-00	% inc. 00-05
Flathead County	\$183,000	\$125,600	\$64,200	\$52,796	137.9	+54.3%
% of state value	139.1	126.2	113.4	108.1		
% of U.S value	109.3	105.0	81.2	94.6		
Montana	\$131,600	\$99,500	\$56,600	\$48,841	103.7	+32.3%
% of U.S value	78.6	83.2	71.6	87.5		
United States	\$167,500	\$119,600	\$79,100	\$55,835	114.2	+40.0%

Source: U.S. Census Bureau, Profile of General Demographic Characteristics (Table DP-1, DP-2, DP-3 and DP-4); Census of Population and Housing, Summary Tape File 1A and 3A; 1980, 1990, and 2000; 2005 American Community Survey for Flathead County

n/a and ** indicates that the data is not available from U.S. Census Bureau/American Community Survey. The ACS does not estimate down to the city or place level. Kalispell, Whitefish and Columbia Falls and Evergreen are the only communities in Flathead County that were enumerated before the 2000 Census.

The 2005 American Community Survey estimates that in 2006 the median monthly housing cost for mortgaged homeowners was \$1,125 and \$348 for non-mortgaged homeowners. The survey also estimates that 43 percent of homeowners with a mortgage and 15 percent without mortgages spent more than 30 percent of their household income on housing.

Housing Rental Cost

According to the 2000 Census, the median monthly gross rent for a housing unit in Flathead County was \$484 as compared to statewide at \$447. In Flathead County, over 7,900 housing units were rented. The 2000 Census shows that about 30 percent of renters were spending over 30 percent of their household income for housing. About 75 percent of renters had an annual household income in 1999 that was less than the median household income of \$34,466. The 2005 American Community Survey for Flathead County estimates that the median gross rent had increased to \$627 and that

approximately 48 percent of renters in Flathead County were spending over 30 percent of their household income on housing.

Table 4.16
Rent and Income Summary and Comparison, 2000

	Kalispell	Evergreen	Flathead County	Montana
Total Rented Units	2,711	583	7,906	110,967
Median Gross Rent	\$444	\$507	\$484	\$447
x (12 months) = Annual housing cost	\$5,328	\$6,084	\$5,808	\$5,364
Median Annual Household Income of Renters	\$18,587	\$21,504	\$22,028	\$20,836
% of Median Annual Household Income	28.7%	28.3%	26.4%	25.7%
Median Household Income needed if spending 30% or less on rented housing	\$15,984	\$18,252	\$17,424	\$16,092
Estimate of number and % of households spending over 30% of median household income for rented housing	1,150 42%	231 40%	2,682 34%	40,170 36%
Income Levels of Rental Households in 1999				
% with median annual household income under \$5,000	6.4%	6.0%	6.0%	7.0%
% with median annual household income \$5,000 to \$9,999	21.0%	14.8%	14.8%	14.6%
% with median annual household income \$10,000 to \$14,999	13.9%	12.9%	12.9%	14.4%
% with median annual household income \$15,000 to \$19,999	12.2%	11.2%	11.3%	12.0%
% with median annual household income \$20,000 to \$24,999	9.6%	11.6%	11.6%	10.7%
% with median annual household income \$25,000 to \$34,999	16.9%	18.3%	18.3%	16.4%
% with median annual household income \$35,000 to \$49,999	13.0%	13.7%	13.7%	13.5%
% with median annual household income over \$50,000	6.9%	11.5%	11.5%	11.4%
Median % of 1999 Household Income spent on Gross Rent	26.7%	26.8%	25.5%	25.3%

Source: U.S. Census 2000 Summary File 3, Housing Profile; Median gross rent includes taxes and insurance

After identifying a lack of affordable housing, local government and communities are faced with several dilemmas, including who should take responsibility for providing for affordable housing, what it should look like and where it should be located.

Local regulations can be required to provide affordable housing options for new development. Subdivisions can be required to include a percentage of lots designed to provide for affordable housing. Community development groups can apply for grant monies to construct housing on lots intended for affordable housing, and/or to rehabilitate blighted neighborhoods and construct new housing that will be affordable to qualified households or individuals.

Several programs are in place in Flathead County that can help to provide affordable housing and improve the quality of housing for seniors and disabled individuals.

Administered by Northwest Montana Human Resources, the Mutual Self-Help Housing (MSH) is a program in which participating family groups earn their down payments, closing costs and equity by investing time into the building of their homes, and the homes of their neighbors. Participating families perform approximately 65 percent of the labor on each other's homes under qualified supervision. The families move into their homes when all of the homes in the group are completed. The Senior Home Repair Program helps senior citizen homeowners 55 years old and older with health and safety improvements, along with energy saving measures, on their homes. This is a "silent" loan program that allows seniors to remain in their own home as long as possible with no interest and no payment until the home is sold or the homeowner no longer lives in the home. Upon approval, loans are available up to \$20,000. For information on these programs contact Northwest Montana Human Resources at (406) 752-6565 or visit their website at www.nmhr-dist10.org.

Several other options are available to obtain financing to purchase affordable housing.

Mortgage loans are available through the Montana Board of Housing which offer low interest loans for qualified Montanans with low or moderate incomes. Rural Development Guaranteed Loans are primarily used to help low-income individuals or households purchase homes in rural areas. There are income limits and housing must be modest in size, design, and cost. Applicants must have a reasonable credit history.

The Glacier Affordable Housing Foundation sponsors the First Time Homebuyer's Program which is designed to assist low and moderate income families in becoming homeowners by providing down payment and closing cost assistance to be used towards the purchase of a home in Flathead County. The foundation can arrange a 0% interest rate and no monthly payments on a portion of the purchase price of a home, through a unique program developed by Glacier Bank in conjunction with multiple government agencies. Several criteria have to be met to qualify for the First Time Homebuyer's Program. Funding for this program is limited and applications are accepted on a first-come, first-served basis.

For those who cannot afford to purchase a home, there are several privately owned and managed apartment complexes in Kalispell that are listed with Montana Housing and Urban Development (HUD). These facilities are intended for long term occupancy and accept low income individuals and families that cannot afford to pay full rent. Rent is calculated as a percentage of a household or individual's monthly income which is usually no more than 30 percent.

The Courtyard Apartments were built in 1995 by the City of Kalispell and Northwest Montana Human Resources (NMHR). The City of Kalispell owns 16 units that are administered by NMHR and are available to eligible low-income individuals and families. NMHR also administers the Section 8 Rental Voucher Program. This is a federal program designed to assist low income families, the elderly and disabled to rent decent housing. A rental subsidy is paid directly by HUD via the Montana Department of Commerce, to the participating landlord on behalf of the family. The family then pays the difference between the actual rent and the amount subsidized by the program. An application for Section 8 housing currently has a 4 year waiting list due to demand.

There are 6 privately owned apartment complexes in Kalispell that accept low income families and individuals. The rent is charged as a percentage of the monthly

household income, usually not exceeding 30 percent. A list of these facilities is provided in the following table.

Table 4.17
Montana Housing and Urban Development (HUD) Projects in Kalispell

Name	Address	Total Units	Assisted Units
Big Sky Manor	110 2 nd Avenue West	60	60
El Dorita Apartments	420 Liberty Street	36	36
Glacier Manor	506 1 st Avenue West	61	60
The Elms	330 3 rd Avenue West	41	41
Timber Hills	95 & 105 Windward Way	20	20
Treasure State Plaza	600 Liberty Street	38	38

Emergency and Transitional Housing

Until recently, the homeless and transient population in Flathead County was relatively small. Year round homeless and transient population is of greater concern in this area than it would be in milder climates. It is difficult to know exact numbers, but over the past few years, there has been a notable increase in the homeless and transient population, especially in the Kalispell area. The Flathead area is believed to have the 3rd largest population of homeless in Montana, third only to Missoula and Billings. The survey suggests that about 60 percent of the homeless population in Montana is in families, compared to homeless in families nationwide at 22 percent. Demand for emergency shelter and transitional housing has increased dramatically, part of which is a side effect of a rapidly increasing population. Monitoring homeless population can allow communities to access funding through grants and other sources to provide transitional and emergency housing.

Local transitional and emergency housing facilities managers estimate that 97 percent of the people using their facilities are “episodically” homeless. This would include victims of domestic violence or substance abuse, or just “down on their luck.” About 3 percent are considered “chronically” homeless, which means they have been continually homeless for more than a year or have been homeless 4 times or more in the last 3 years.

Northwest Montana Human Resources partners with other agencies to provide emergency shelter and transitional housing for the homeless. The Emergency Shelter program provides limited funding for provision of essential services to the homeless, such as payment of maintenance and operating costs to shelters and implementation of homeless prevention activities.

In Kalispell, Northwest Montana Human Resources owns 16 units in the Courtyard Apartment facility for those qualifying as homeless. The Runaway and Homeless Youth Program also administered by NMHR, provides contract services to assist homeless youth by providing housing, educational and supportive services. The program has only 3 beds available.

The Samaritan House provides short term transitional housing (up to 30 days) for homeless individuals and families. The Samaritan House has 15 family beds in 5 family units and 28 individual beds. The assistance provided by Samaritan House increased from 4,888 to 7,426 bed nights between 1994 and 1996. The facility has been at

maximum capacity, with every bed full since 2002. During 2006, the Samaritan House slept 1,127 emergency homeless (32,811 bed nights) and housed 94 people (24,910 bed nights) in transitional housing. The number of individuals in transitional housing **does not include children**. If children were housed, they are not included in the count. The facility consistently turns away those in need because of inadequate capacity.

The Violence Free Crisis Line (Abby Center) in Kalispell provides shelter and services to victims of domestic violence. The Abigail Frederick Memorial Shelter was established to provide battered women and children a safe environment. Shelter services include crisis intervention, peer counseling, information and referrals, access to medical, economic, and legal assistance, emergency transportation, education on domestic violence issues, and court advocacy in filing Orders of Protection and Crime Victims Compensation claims. Increased occurrence of domestic violence is also a side effect of a growing population. The shelter has approximately 16 beds and operates at capacity most of the year.

The Ray of Hope facility, now located in downtown Kalispell, opened in 1997 and provides housing for all types of homeless individuals, including parolees, youth, and anyone else needing shelter. Ray of Hope is privately owned and managed by volunteers, receives no State or Federal funding and relies solely on donations. The facility has 20 beds for individuals but has no specific facilities to accommodate families. They also have remote cabins near Drummond that provide housing and assistance for up to 6 individuals recovering from substance abuse. The facilities are near capacity most of the year. Future plans include the purchase of an additional house to accommodate families.

The 2007 Montana Homeless Survey was conducted on January 31, 2007 across Montana, surveying both sheltered and unsheltered homeless. The date is coordinated with other surveys across the nation to occur during the last week in January. The survey was administered by the Montana Continuum of Care Coalition, local providers of homeless services and many volunteers who canvassed areas where the homeless are often found (points of service such as food banks, transitional housing programs, shelters, streets, parks, campgrounds, etc.). The data is available by visiting <http://nth-degree.com/mthomeless/> Note that the respondents are distributed over District 10 and includes Flathead, Lake, Lincoln and Sanders Counties. For more information on the homeless survey, contact Bob Buzzas, MT Continuum of Care Coalition, at 406-586-1572.

HOUSING NEEDS AND PROJECTIONS

Determining the number and type of housing units required to accommodate various segments of the population at a given standard requires many assumptions intertwined with Census economic data, population and housing data, population projections including increase or decrease in various age groups, ethnic background and other variables that may determine the type of housing that will be needed, as well as local real estate market trends and other sources that can be deemed reliable. For the purpose of this document, local planning staff base projections on a wide range of Census data and local real estate market trends.

Population and housing projections should be used as a guide, not as a precise number. Unforeseen future events, economic cycles, and large-scale annexations can create a wide variation in population and housing growth.

According to NPA Data Services, Inc., Flathead County is expected to increase in population by about 71 percent by 2030. At the same time, the population of those over 65 years of age is expected to increase by 228 percent. Kalispell was estimated to have a population of 19,432 on July 1 of 2006 and was estimated to be 20,000 by local planning officials on January 1, 2007.

Figure 4.2 NPA Data Services Population Projections 2000 – 2030

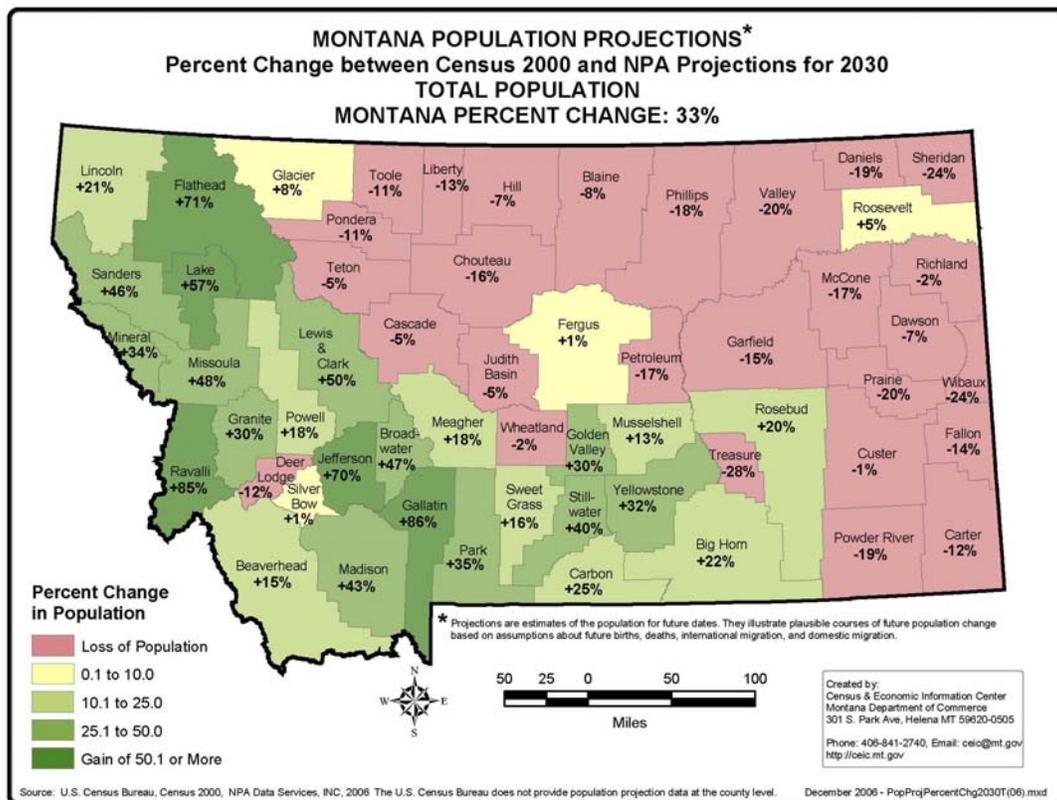
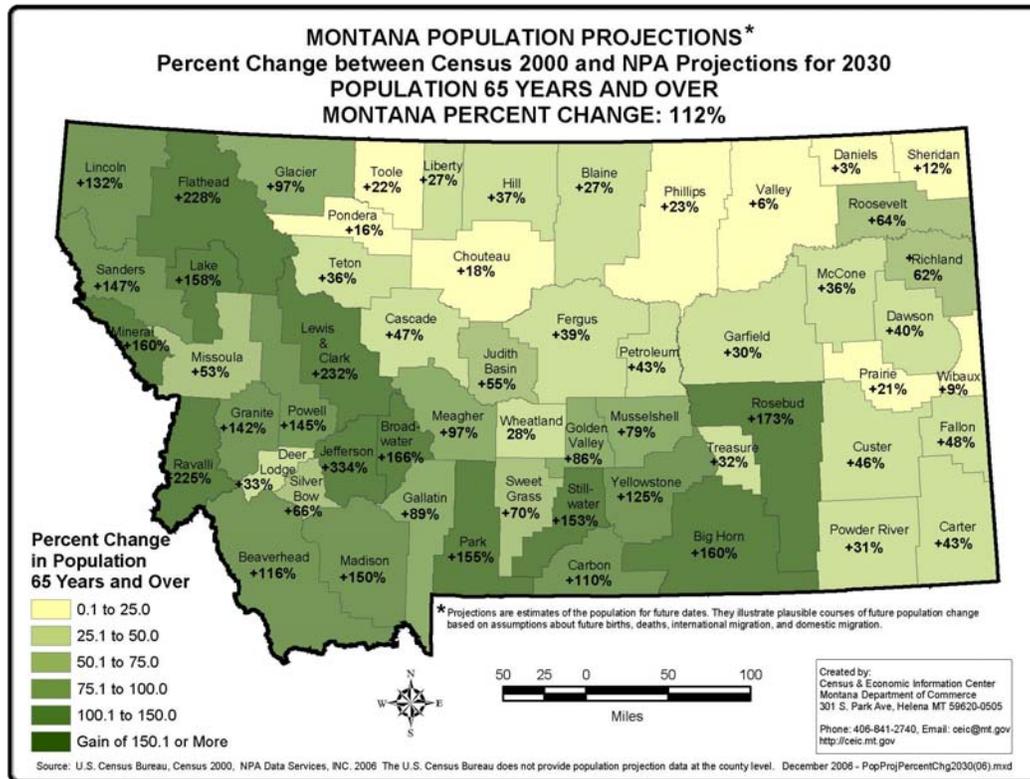


Figure 4.3 NPA Data Services Population Projections, 65 Years and Older 2000 – 2030



The 2000 Census population of the “Growth Policy Area” was estimated to be about 28,378 and includes the city and all of the community of Evergreen, as well as the adjacent less densely populated rural areas. The city had a population of 14,223 accounting for 50 percent of the population of the entire “growth policy area”. Between 2000 and the end of 2006, the area of city increased by nearly 50 percent absorbing about 2.75 square miles of the remainder of the Growth Policy Area. Between April 2000 and **July of 2006** the city increased its population by 5,209 or 36.6 percent. This six year growth rate is twice that of the entire previous ten year period due to annexations of rural areas for high density development. As this occurs the percentage rate of growth outside of the city but still within the Growth Policy area will be reduced.

Table 4.20 utilizes population projection numbers presented in the earlier “Population Projections” sections of this document. Projections assume that the City Kalispell will *not* continue growing at the rate of the past 5 years, but will more realistically increase at an average annual rate of 3 percent until 2025. The area in the Growth Policy Area that is outside of the city will shrink as the city expands. This method projects these areas to increase in population at only about 1.2 percent per year until 2025. These numbers do not take into account condominium lots, lots created for multi-family units, apartment complexes or other group quarters.

Table 4.20 Population Estimates and Projections 2006 - 2025
City of Kalispell and Kalispell Growth Policy Area

	2025	% of cty pop	2020	2015	2010	% of cty pop	1/1/07 local est.	7/1/06 Census est.	2000 Census Pop.	% of cty pop
Kalispell	34,049	29.2	29,371	25,335	21,855	23.8	20,000	19,432	14,223	19.1
Evergreen	8,374	7.2	7,890	7,433	7,002	7.6	6,676	n/a	6,215	8.3
Rest of Growth Policy Area	10,699	9.2	10,079	9,496	8,946	9.8	8,529	n/a	7,940	10.7
Total	53,122	45.6	47,340	42,264	37,803	41.2	35,205	n/a	28,378	38.1

	2025 Proj.	2020 Proj.	2015 Proj.	2010 Pro.j	2005 Census Estimate	2000 Census
*Total Flathead County	116,450	108,910	100,250	91,750	85,314	74,471

Source: U.S. Census Bureau, 2000 Census and annual Census Estimates; Projections from NPA Data Services, Inc

	% increase 2000-2010	% increase 2010-2020	% increase 2020-2025	Cumulative % increase 2000-2025
Kalispell	53.7%	34.4%	15.9%	139%
Evergreen	12.7%	12.7%	6.1%	35%
Rest of Growth Policy Area	12.7%	12.7%	6.1%	35%
Total Growth Policy Area	33.2%	25.2%	12.2%	87%
Rest of County	17.0%	14.1%	2.9%	37%
Total Flathead County NPA Projections	23.2%	18.7%	6.9%	56%

Assumes Kalispell @ 3.0% per year over previous year's population; Local Estimate of 20,000 used as baseline for Kalispell, Evergreen and the remainder of the Growth Policy Area @ 1.2% per year over the previous year's population; *Total Flathead County – Projections from NPA Data Services, Inc. are as published and represents approximately a 1.8% increase per year countywide

Housing unit needs projections presented in the following table uses the same percentage growth assumptions. The number of housing units assumes 2.2 persons per household in the city and 2.5 outside of the city and averaged at 2.35 over the entire Growth Policy Area. Once again, these numbers are subject to change with population trends, annexations or addition of properties to the city or the Growth Policy Area. Household size is also likely to become smaller as the population ages and if the increase in single householders continues to increase.

Table 4.21 Housing Unit Needs Projection 2000 – 2025

Projections assume average household size of 2.2 in Kalispell and 2.5 outside of the city and 2.35 where no Census data was available. Total of Growth Policy Area average household size = Total population/total number of housing units							
Kalispell at 3.0% per year Remainder of Growth Policy Area at 1.2% per year	2000 Census	Local Estimate Jan. 2007	Projected need total units 2010	Projected need total units 2015	Projected need total units 2020	Projected need total units 2025	Projected additional units needed Between 2007 and 2025
Kalispell Population Housing Units	14,223 6,532u	20,000 8,529u	21,855 9,934u	25,335 11,516u	29,371 13,350u	34,049 15,477u	6,948 386 units per yr
<i>Average Household size</i>	2.18	2.34	2.20	2.20	2.20	2.20	
Evergreen Population Housing Units	6,215 2,532u	6,676 2,670u	7,002 2,801u	7,433 2,973u	7,890 3,156u	8,374 3,350u	680 38 units per yr
<i>Average Household size</i>	2.57	2.50	2.50	2.50	2.50	2.50	
Remainder of Growth Policy Area Population Housing Units	7,940 3,176u	8,529 3,412u	8,946 3,578u	9,496 3,798u	10,079 4,032u	10,699 4,280u	868 48 units per yr
<i>Average Household size</i>	2.50	2.50	2.50	2.50	2.50	2.50	
Total Growth Policy Area Housing Units	28,378 12,240u	35,205 14,611u	37,803 16,086u	42,264 17,985u	47,340 20,145u	53,122 22,605u	7,994 444 units per yr
<i>Average Household size</i>	2.32	2.41	2.35	2.35	2.35	2.35	

Assumes Kalispell @ 3.0% per year over previous year's population at 2.2 persons per household (Local Estimate of 20,000 used as baseline for Kalispell; Evergreen and the remainder of the Growth Policy Area @ 1.2% per year over the previous year's population at 2.5 persons per household; Census 2000 Average household size represents occupied housing only. Total housing units includes occupied and vacant housing.

Projections in the next table, Table 4.22 once again assume that the city of Kalispell will *not* continue growing at the rate of the past 5 years but will still increase at 3 percent per year rate used in the previous calculations. However, the following tables will assume that the population of the entire Growth Policy Area will also increase in population by 3 percent per year. A 3 percent growth rate over the entire Growth Policy Area has been recommended in the City of Kalispell 2006 Facilities Plan prepared by HDR Engineering Inc. in Missoula, Montana, and is also the preferred rate of growth used in the Kalispell Area Transportation Plan 2006 Update by Robert Peccia and Associates in Helena, Montana.

Using the 2007 local estimates in the above table as a base for the City of Kalispell and the local estimates for the rural areas in the Growth Policy Area which assumes a 1.2 percent per year growth between 2000 and January 1, 2007, thence applying a 3 percent growth rate per year over the entire Growth Policy Area to the 2007 local

estimates, the following table depicts the projected population and total housing units needed to accommodate the increased population.

Table 4.23 Population Estimates and Projections 2000 – 2025

	2025	% of cty pop	2020	2015	2010	% of cty pop	1/1/07 local est.	7/1/06 Census est.	2000 Census Pop.	% of cty pop
Kalispell	34,049	29.2	29,371	25,335	21,855	23.8	20,000	19,432	14,223	19.1
Evergreen	11,706	10.1	10,098	8,711	7,514	8.2	6,676	n/a	6,215	8.3
Rest of Growth Policy Area	14,956	12.8	12,901	11,128	9,599	10.5	8,529	n/a	7,940	10.7
Total	60,711	52.1	52,370	45,174	38,968	42.5	35,205	n/a	28,378	38.1

	2025 Proj.	2020 Proj.	2015 Proj.	2010 Proj.	2005 Census Estimate	2000 Census
*Total Flathead County	116,450	108,910	100,250	91,750	85,314	74,471

	% increase 2000-2010	% increase 2010-2020	% increase 2020-2025	Cumulative % increase 2000-2025
Kalispell	53.7%	34.4%	15.9%	139%
Evergreen	20.9%	34.4%	15.9%	88.4%
Rest of Growth Policy Area	20.9%	34.4%	15.9%	88.4%
Total Growth Policy Area	37.3%	34.4%	15.9%	113.9%
Rest of County	14.5%	7.1%	-1.4%	20.9%
Total Flathead County NPA Projections	23.2%	18.7%	6.9%	56%

Based on 2000 Census data as a baseline for all areas in the Growth Policy Area; Assumes 3.0% per year over previous year's population; *Total Flathead County – Projections from NPA Data Services, Inc. are as published and represents approximately a 1.8% increase per year countywide

Table 4.24 Population and Housing Unit Estimates and Projections 2000 – 2025

Projections assume average household size of 2.2 in Kalispell and 2.5 outside of the city and 2.35 where no Census data was available.							
Total of Growth Policy Area average household size = Total population/total number of housing units							
Kalispell at 3.0% per year Evergreen at 3.0% per year Remainder of Growth Policy Area at 3.0% per year	2000 Census	Local Estimate Jan. 2007	Projected need total units 2010	Projected need total units 2015	Projected need total units 2020	Projected need total units 2025	Projected additional units needed Between 2007 and 2025
Kalispell Population Housing Units	14,223 6,532u	20,000 8,529u	21,855 9,934u	25,335 11,516u	29,371 13,350u	34,049 15,477u	6,948 386 units per yr
<i>Average Household size</i>	2.18	2.34	2.20	2.20	2.20	2.20	
Evergreen Population Housing Units	6,215 2,532u	6,676 2,670u	7,514 3,006u	8,711 3,484u	10,098 4,039u	11,706 4,682u	2,012 112 units per yr
<i>Average Household size</i>	2.57	2.50	2.50	2.50	2.50	2.50	
Remainder of Growth Policy Area Population Housing Units	7,940 3,176u	8,529 3,412u	9,599 3,840u	11,128 4,451u	12,901 5,160u	14,956 5,982u	2,570 143 units per yr
<i>Average Household size</i>	2.50	2.50	2.50	2.50	2.50	2.50	
Total Growth Policy Area Housing Units	28,378 12,240u	35,205 14,611u	38,968 16,780u	45,174 19,451u	52,370 22,549u	57,461 26,141u	11,530 641 units per yr
<i>Average Household size</i>	2.32	2.41	2.32	2.32	2.32	2.20	

Using the above scenario and countywide projections from NPA Data Services, Inc., we start having a negative growth rate outside of the Kalispell Growth Policy Area after 2020. This is not likely to be the case. The rest of the county has several fast growing communities like Bigfork and Lakeside, as well as the cities of Columbia Falls and Whitefish, all of which have been experiencing rapid growth. First of all, the NPA Projections should probably be disregarded until they are updated along with the next Decennial Census in 2010. Previous NPA projections for Flathead County have been significantly lower than annual Census estimates.

This rate of growth may be difficult to comprehend. However, it is highly probable that large tracts of land will continue to be annexed for development into high density residential and mixed use. The city may encompass most of the current Growth Policy Area with the exception of Evergreen by 2025. Evergreen may build its own sewage treatment facility which would reduce or eliminate current limitations on growth in that community. With all that in mind, a 3 percent annual growth rate for the entire planning area is reasonable.

It is interesting to note that using the NPA Data Services projections and the 3 percent growth scenario over the entire Growth Policy Area, by 2025 over half of the county's population would be in what is now the current Kalispell Growth Policy Area. This doesn't seem realistic but is possible. Previous NPA projections have traditionally fallen short of annual Census estimates and actual Census numbers. The NPA Projections are periodically adjusted to reflect the latest Census estimates, and local planning staff monitors the NPA projections and changes will be reflected in the annual "Construction, Subdivision and Annexation Report".

After analyzing the results of the previous two projection scenarios, we are adding yet another scenario. The next table will assume a growth rate of 3 percent per year in the City of Kalispell and the rest of the Growth Policy area, with the exception of Evergreen. As previously mentioned Evergreen has limited potential for growth unless the community obtains its own sewage treatment facility, which would involve purchasing property and having a facility constructed from start to finish. The District is actively seeking to purchase property to accommodate a new facility, but it doesn't appear that it would be completed in the near future. With that in mind, we will use 1.2 percent per year growth for Evergreen, which may help alleviate some of the disparity between the NPA projection total for the entire county and the percentage growth rates outside of the Kalispell Growth Policy Area. If Evergreen is successful in getting its own treatment facility, the projections should default back to the 3 percent growth rate over the entire Growth Policy Area.

Table 4.25 Population and Housing Unit Estimates and Projections 2000 – 2025

Projections assume average household size of 2.2 in Kalispell and 2.5 outside of the city and 2.35 where no Census data was available. Total of Growth Policy Area average household size = Total population/total number of housing units							
Kalispell at 3.0% per year Evergreen at 1.2% Remainder of Growth Policy Area at 3.0% per year	2000 Census	Local Estimate Jan. 2007	Projected need total units 2010	Projected need total units 2015	Projected need total units 2020	Projected need total units 2025	Projected additional units needed Between 2007 and 2025
Kalispell Population	14,223	20,000	21,855	25,335	29,371	34,049	6,948
Total Housing Units	6,532u	8,529u	9,934u	11,516u	13,350u	15,477u	386 units per yr
<i>Average Household size</i>	2.18	2.34	2.20	2.20	2.20	2.20	
Evergreen Population	6,215	6,676	7,002	7,433	7,889	8,374	680
Housing Units	2,532u	2,670u	2,801u	2,973u	3,156u	3,350u	38 units per yr
<i>Average Household size</i>	2.57	2.50	2.50	2.50	2.50	2.50	
Remainder of Growth Policy Area Population	7,940	8,529	9,599	11,128	12,901	14,956	2,570
Housing Units	3,176u	3,412u	3,840u	4,451u	5,160u	5,982u	143 units per yr
<i>Average Household size</i>	2.50	2.50	2.50	2.50	2.50	2.50	
Total Growth Policy Area Population	28,378	35,205	38,456	43,896	50,161	57,379	10,198
Housing Units	12,240u	14,611u	16,575u	18,940u	21,666u	24,809u	567 units per yr
<i>Average Household size</i>	2.32	2.41	2.32	2.32	2.32	2.31	

CHAPTER 5 - EDUCATION AND SCHOOL ENROLLMENT

In order to provide and plan for educational services for a community, in addition to an analysis of age groups trends, a further analysis of school enrollment and educational attainment is necessary.

Since 1980, the number and percentage of persons of school age has increased the least of any other age group in Flathead County. Once again, this is an indication of an aging population as well as in-migration of population in the older age groups.

There are four high school districts and 19 elementary districts in Flathead County. The Flathead Valley Community College district was approved by voters in 1967 and the facility is located in the north section of Kalispell.

The Kalispell Growth Policy area encompasses about 43.5 square miles and about 3.5 percent of the Flathead High School District. The 2006 annexation of a large parcel approximately two miles north of the Highway 93 and Reserve intersection has absorbed a small portion of the Whitefish High School District into the city of Kalispell. The Flathead High School District encompasses about 1,227 square miles and includes Kalispell, West Valley, Smith Valley, Marion, Pleasant Valley, Kila, Somers, Creston, Evergreen, Helena Flats, Fairmont-Egan, Deer Park, and Cayuse Prairie elementary school districts. Most of the high school age population within these elementary districts attends Flathead High School. (Map 5) However, it is important to note that all students living in a district do not necessarily attend school within that district. During the school year 2005-2006, 199 students that lived in the Flathead High School District attended high school in the Whitefish, Bigfork, or Columbia Falls districts, or attended a private or home school in the county. 85 elementary students living in a different district attended public elementary schools in the Kalispell Elementary School District. 601 students living in the Kalispell Elementary School District attended private or home schools throughout the county.

Table 5.1
Flathead County High School District 10 Year Enrollment 1997 - October 2006

	97	98	99	00	01	02	03	04	05	06
Bigfork	404	388	381	367	368	391	375	366	375	367
Columbia Falls	945	922	919	880	883	877	845	863	862	878
Kalispell	2,408	2,481	2,416	2,425	2,427	2,452	2,495	2,466	2,494	2,537
Whitefish	660	649	678	697	659	697	674	742	725	705
TOTAL	4,417	4,440	4,394	4,369	4,337	4,417	4,389	4,437	4,456	4,487

	numerical change 97-01	%change 97-01	numerical change 02-06	% change 02-06	numerical change 97-06	% change 97-06
Bigfork	-36	-8.9%	-24	-6.1%	-37	-9.2%
Columbia Falls	-62	-6.6%	+1	+0.1%	-67	-7.1%
Kalispell	+19	+0.8%	+85	+3.5%	+129	+5.4%
Whitefish	-1	-0.3	+8	+1.1%	+45	+6.8%
Net change	+80	-1.8%	+70	+1.6%	+70	+1.6%

Countywide, high school enrollment over the past ten years has only increased slightly. However, recent and anticipated rapid growth throughout county and especially the Kalispell vicinity indicates that the Flathead High School District will likely have significant increases in school enrollment in the coming years. As the grade school and junior high population becomes high school age, and continued in-migration occurs, there will be increased demand for new school facilities. Elementary districts will have approximately 1,200 students moving into high school by 2008 that will probably be attending Flathead or Glacier High School. Approximately the same number of 11th and 12th grade students will be leaving the Kalispell high school system. These numbers do not account for the increasing population and new students moving to the area, or students that may be leaving prior to graduation. Considering the rapid population increase the valley is experiencing, enrollment is not likely to decrease.

Table 5.2
Elementary Districts in the Flathead High School District
10 Year Enrollment 1997-2006

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	Fall 2006	7 th & 8 th grade (2006)
Cayuse Prairie K-8	239	227	212	193	204	187	176	171	166	173	179	48
Creston K-6	92	87	71	85	86	81	73	78	66	66	65	***
Deer Park K-8	122	105	114	117	121	109	112	104	107	113	107	24
Evergreen K-8	676	684	702	690	713	754	748	726	760	769	774	174
Fair-Mont Egan K-8	160	162	162	164	154	162	149	155	144	128	143	28
Helena Flats K-8	208	200	202	200	189	194	210	212	194	202	232	52
Kalispell K-8	2,584	2,494	2,443	2,339	2,380	2,362	2,427	2,484	2,476	2,518	2,497	608
Kila K-8	154	144	131	122	132	112	118	117	140	141	144	41
Marion K-8	117	119	128	111	116	114	114	111	114	112	118	21
Pleasant Valley	8	4	8	9	4	5	0	4	5	4	6	0
Somers K-8	552	511	502	533	535	527	519	509	526	531	586	122
Smith Valley K-8	154	152	155	161	148	156	146	180	180	173	196	44
West Valley K-8	305	311	322	320	327	326	312	338	357	369	360	78
TOTAL	5,371	5,200	5,152	5,044	5,109	5,089	5,104	5,189	5,235	5,299	5,407	1,240

** 7th and 8th grade students from Creston attend Kalispell or Bigfork Junior High

Flathead High School was originally constructed in 1903 and completely renovated in 1969. Enrollment has been far over capacity for several years and to meet current and future demand, a second high school, Glacier High School is currently under construction and will be open in September of 2007. The opening of the new high school

and a major remodel of the Kalispell Junior High will create the following changes within the Kalispell School District:

- Linderman School, currently accommodating grade 7 only, will be closed.
- The Kalispell Junior High will then accommodate all grades 7-8.
- Two high schools, Flathead and Glacier, will each accommodate grades 9-12.

Five public elementary school districts have all or a portion of their district within the Kalispell Growth Policy Area. In addition to the Kalispell district, the Evergreen district lies completely within the growth policy area. The Evergreen School District has two elementary schools. Portions of the Helena Flats, Somers and West Valley districts also lie within the growth policy area. The complete enrollment numbers for these districts have been included in the tables with a notation indicating the approximate amount of the district that is included in the growth policy area. Again, as these students reach high school age, the Flathead and Glacier High Schools will need to accommodate most of the school age population from these *entire* districts, as well as those from the other elementary districts in the Flathead High School District, that are not in the growth policy area. In the fall of 2006, there were over 1,200 7th and 8th grade students that may be attending one of the Kalispell high schools within the next two years. In turn approximately the same number of students will leave the Kalispell high school system within the same two years.

There are a number of private schools in the growth policy area that provide educational services as well as home schools. The private schools are Trinity Lutheran, St. Matthews, Stillwater (Flathead) Christian, and Kalispell Montessori. In recent years Kalispell Montessori has split into 2 schools. The Kalispell and Woodland Montessori numbers are combined in the table below. All of the private schools in the Kalispell School District are included in the tables. No information is available on the location of home schools therefore these numbers were omitted from the table.

Table 5.3
Kalispell Growth Policy Area Private School Enrollment 1997-2006

	Enrollment										% change	
	97	98	99	00	01	02	03	04	05	06	97-01	02-06
Stillwater (Flathead) Christian Elementary	194	199	210	207	185	202	185	208	216	213	-4.6	+5.4
Stillwater (Flathead) Christian High	105	110	111	109	103	108	113	108	95	100	-1.9	-7.4
St. Matthews Elementary	152	161	171	175	189	197	202	198	232	253	+24.3	+28.4
Kalispell Montessori Elementary (includes Woodland Montessori Pre K and Kindergarten)	86	93	108	93	107	110	113	116	111	135	+24.4	+22.7
Trinity Lutheran	197	188	193	207	214	207	198	197	202	203	+8.6	-1.9
TOTAL	764	751	793	791	798	824	811	827	856	904	+4.5	+13.3

West Valley District approx. 10% in Growth Policy Area, *Somers District approx. 5% in Growth Policy Area,

****Helena Flats District approx. 30% in Growth Policy Area

Source: Flathead County Superintendent of Schools "2006 Statistical Report"

Flathead Valley Community College

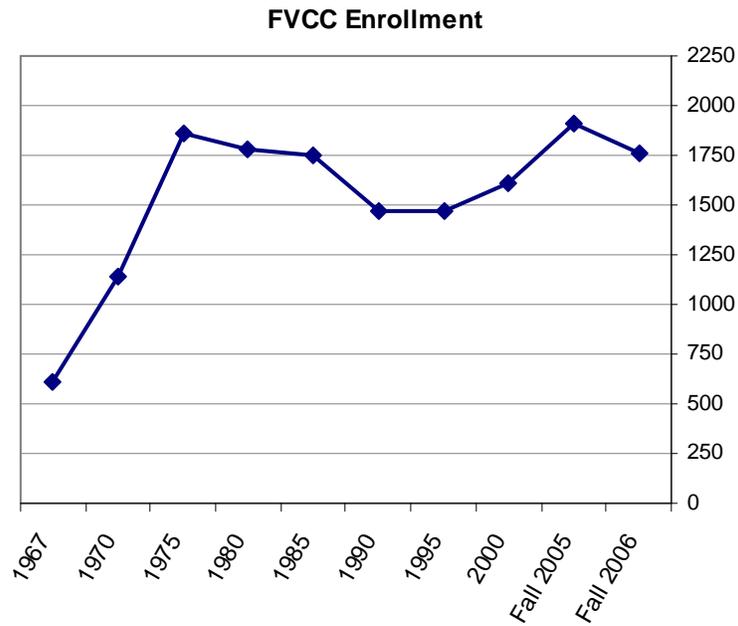
Flathead Valley Community College has been in operation since 1967 when Flathead County voters approved the creation of a community college district. The campus is located at 777 Grandview Drive and along U.S. Highway 93 North in Kalispell. In 1983, voters of Lincoln County created an extension center of FVCC in Libby to serve the residents of Lincoln County. In 1984 and 1985 the college added the Glacier Institute program in Glacier National Park. A decade of growth and new trends in post-secondary education has created the need for additional facilities. The college recently purchased adjacent property and the 19.3 million dollar campus expansion is underway. Expansion will include an Occupational Trades Building and Arts and Technology Building. The new facilities are scheduled to be complete in the fall of 2006 and operational in the spring of 2007.

Enrollment during the fall of 2006 was down 8 percent from the previous year. Even though enrollment declined, the college still enrolls approximately three times as many students as it did in 1967. FVCC offers two-year college programs, the first two years of a four-year college degree, and occupational training. The facility provides college transfer, vocational-technical and community service classes, as well as adult basic education. Many courses are offered online. The table below shows enrollment trends since 1967.

Table 5.4
Flathead Valley Community College Enrollment 1967-2006

	<u>Fall 2006</u>	<u>Fall 2005</u>	<u>2000</u>	<u>1995</u>	<u>1990</u>	<u>1985</u>	<u>1980</u>	<u>1975</u>	<u>1970</u>	<u>1967</u>
Male	616	703	596	482	488	550	626	810	550	*
Female	1146	1,211	1,018	992	983	1,205	1,152	1,051	586	*
Total	1,762	1,914	1,614	1,474	1,471	1,755	1,778	1,861	1,136	611
Full Time	775	856	667	743	689	542	489	772	578	*
Part Time	703	1,058	947	731	782	1,213	1,289	1,089	558	*
Average Credit Load	9.2	9.32	9.96	9.75	9.27	7.05	6.44	8.57	9.24	*
*FTE	1082.83	1,200	964	958	909	825	763	1,063	699	*
Average Age	29	29.4	31.5	*	*	*	*	*	*	*
Flathead County Residents	1505	1,654	1,460	1,340	1,314	1,513	1,579	1,603	*	*
Other Montana Residents	211	200	105	77	103	119	151	186	*	*
Non State Residents or Foreign	46	60	49	57	54	43	48	72	*	*
TOTAL	1762	1,914	1,614	1,474	1,471	1,755	1,778	1,861	1,136	611

Figure 5.1
Flathead Valley Community College Enrollment 1967-2006



Educational Attainment

A general analysis of educational attainment in a community can assist current employers and prospective businesses in determining workforce availability. These statistics can also determine workforce training needs. The U.S. Census Bureau provides information on educational attainment. The American Community Survey is a new nationwide survey designed to provide communities annual estimates of selected social and demographic information. Flathead County is one of the few counties in Montana to participate in the American Community Survey, however the Survey only provides annual estimates for states and counties and not at the city level.

Table 5.5

Educational Attainment Comparison for Flathead County, Kalispell and Montana

*Numbers include only the population 25 years and over. Percentages include the total population of the entity, including all ages.

Place	1990 Number	% of 1990 Census total population of entity	2000 Number	% of 2000 Census total population of entity 14,223	2005 Estimated ACS Number	% of ACS 2005 estimated total population of entity
Flathead County - population 25 years and over	38,684	61.9%	49,648	66.7%	56,854	68.1%
Kalispell - population 25 years and over	8,063	67.6%	9,314	65.5%	Not available	Not available
Montana	507,851	63.6%	586,621	65.0%	619,546	68.0%
Flathead County - less than the 9 th Grade	2,637	4.5%	1,794	2.4%	1,653	2.0%
Kalispell - less than the 9 th Grade	681	5.7%	529	3.7%	Not available	Not available
Montana	41,144	5.1%	25,200	2.8%	16,008	1.8%
Flathead County - 9 th to 12 th grade, no diploma	4,275	7.2%	4,478	6.0%	4,201	5.1%
Kalispell - 9 th to 12 th grade, no diploma	830	7.0%	798	5.6%	Not available	Not available
Montana	55,325	6.9%	50,158	5.6%	41,391	4.5%
Flathead County - High School graduate (includes equivalency)	13,232	22.3%	15,197	20.4%	18,821	22.9%
Kalispell - High School graduate (includes equivalency)	2,478	20.8%	2,620	18.4%	Not available	Not available
Montana	170,070	21.3%	183,415	20.3%	197,873	21.7%
Flathead County - some college, no degree	9,189	15.5%	13,588	18.2%	16,245	19.8%
Kalispell - some college, no degree	2,079	17.4%	2,685	18.9%	Not available	Not available
Montana	112,236	14.0%	150,467	16.7%	154,981	17.0%
Flathead County - Associate's degree	2,702	4.6%	3,454	4.6%	3,118	3.8%
Kalispell - Associate's degree	552	4.6%	642	4.5%	Not available	Not available
Montana	28,555	3.6%	34,420	3.8%	45,384	5.0%
Flathead County - Bachelor's degree	4,870	8.2%	7,971	10.7%	8,819	10.8%
Kalispell - Bachelor's degree	990	8.3%	1,331	9.4%	Not available	Not available
Montana	71,610	9.0%	100,758	11.2%	114,067	12.5%
Flathead County - Graduate or professional degree	1,779	3.0%	3,166	4.3%	3,997	4.9%
Kalispell - Graduate or professional degree	453	3.8%	709	5.0%	Not available	Not available
Montana	28,911	3.6%	42,203	4.7%	49,842	5.5%

ACS (U.S. Census 2005 American Community Survey)

Educational attainment in Flathead County and the city of Kalispell is comparable to statewide attainment. There appears to be a growing percentage of the total population that has a high school education or college with some level of professional degree.

In 1990, 54.9 percent of the city's population had a high school or higher level of education, compared to the countywide percentage of 53.6 percent. Comparatively, 51.5 percent of the state population had the same level of education.

In 2000, 56.2 percent of the city's population had a high school or higher level of education, compared to the countywide percentage of 58.2 percent. Comparatively, 56.7 percent of the state population had the same level of education. The 2005 American Community Survey indicates that approximately 62.2 percent of the Flathead County residents and 61.7 percent of Montana residents over age 25 now have a high school or higher level of education.

CHAPTER 6 - LAND USE IN THE GROWTH POLICY AREA

Planning for future growth requires consideration of current land use regulations and existing land use. A geographic information system (GIS) was utilized to inventory and analyze existing land use and zoning, and to predict and determine desired future land use within the Growth Policy Area. Inventory data can be displayed to show the distribution and type of existing land use, which in turn may assist in determining what type of development is suitable and/or likely to occur in an area.

There are approximately 27,817 acres within the Growth Policy Area as defined in August of 2007. Deducting islands within the city perimeter that are unincorporated, the Kalispell city limits encompass approximately 6,564 acres or 10.3 square miles. (Map 6.1) Approximately 24 percent of the Growth Policy Area is encompassed by the City of Kalispell. Portions of several Flathead County Zoning districts cover about 73 percent of the Kalispell Growth Policy Area. Approximately 3 percent of the area is un-zoned.

Existing Zoning

Existing zoning designations identify areas by current land use, density and other development standards, as well as uses that would be permitted under current regulations. The existing land use inventory identifies the actual current use of individual properties and is used in conjunction with current zoning designations to predict and direct future land use. Future land use represents the desired future use of the land as specified by the Kalispell Growth Policy. However, future land use depicted on the Future Land Use Map (Map 6.2) **only applies if the property is being annexed into the City of Kalispell**. Upon annexation, zoning or future land use designation can be changed only through a zone change or Growth Policy Amendment process, both of which required public review.

Existing zoning as of August 9, 2007 for the City of Kalispell is depicted in Map 6.3 and each of the categories were calculated as a percentage of the total area. The breakdown of categories is shown in Table 6.1. Existing zoning was also evaluated outside of the City of Kalispell within the Growth Policy Area. (Map 6.4 and Table 6.3)

Table 6.1
City of Kalispell Current Zoning Use Designations

Zoning Use Designations – August 13, 2007 City - 6,564 acres; Growth Policy Area - 27,817 acres	Acres (nearest acre)	Sq. miles	% of city area	% of Growth Policy area
B-1, B-1/PUD (Neighborhood Buffer District, or with Planned Unit Development overlay)	74	.12	1.13	.27
B-2, B-2/PUD (General Business, or with Planned Unit Development overlay)	463	.72	7.1	1.7
B-3 (Community Business)	146	.23	2.2	.5
B-4 (Central Business)	124	.19	1.9	.44
Retail Commercial Planned Unit Development-no underlying zoning)	16	.02	0.2	.06
Total Commercial	823	1.28	12.5	3.0
B-5, B-5/PUD (Industrial/Commercial, or with Planned Unit	190	.30	2.9	.68

Zoning Use Designations – August 13, 2007 City - 6,564 acres; Growth Policy Area - 27,817 acres	Acres (nearest acre)	Sq. miles	% of city area	% of Growth Policy area
Development overlay)				
I-1(Light Industrial)	156	.24	2.4	.56
Total Industrial/Commercial	346	.54	5.3	1.24
H-1 (Health Care)	102	.16	1.6	.37
Professional Medical Planned Unit Development - no underlying zoning)	28	.04	0.4	.10
Total Health Care Facilities	130	.20	2.0	.47
P-1 (Public)	767	1.20	11.7	2.8
R-1 (Suburban Residential)	47	.07	0.7	.17
R-2, R-2/PUD (Single Family Residential, or with Planned Unit Development overlay)	1,479	2.31	22.5	5.3
R-3, R-3/PUD (Urban Single Family Residential, or with Planned Unit Development overlay)	1,080	1.69	16.4	3.9
Single Family Residential Planned Unit Development - no underlying zoning)	14	.02	0.2	.05
Total Single Family Residential	2,620	4.1	39.9	9.4
R-4, R-4/PUD (Two Family Residential, or with Planned Unit Development overlay)	1,090	1.70	16.6	3.92
Total Two Family Residential	1,090	1.70	16.6	3.92
RA-1, RA-1/PUD (Low Density Residential Apartment, or with Planned Unit Development overlay)	470	.73	7.2	1.69
Multi-Family Residential Planned Unit Development – no underlying zoning)	9	.01	0.1	.03
RA-2 (High Density Residential Apartment)	21	.03	0.3	.07
RA-3 (Residential Apartment / Office)	173	.27	2.6	.62
Total Multi-Family Residential/Apartment /Office	673	1.05	10.2	2.42
Total all Types of Residential				
Unzoned Road and Right of Way	115	.17	1.7	0.4
TOTAL ALL	6,564	10.3	100	100

Although, the area of the City of Kalispell is about 10.3 square miles, the perimeter is actually approximately 10.8 square miles. Several islands that are wholly surrounded by the city remain under the jurisdiction of the Flathead County Zoning Ordinance. Several of these islands were revealed through a recent audit of county tax records, and had previously been thought to be in the city. Some of properties recently identified to not be in the city have been a result of boundary line adjustments or other unknown errors. The City is currently attempting to remedy these errors through an annexation process. Other large islands have been intentionally left out of the city for various reasons. These larger wholly surrounded islands generally have a similar or compatible use as the surrounding city zoning.

The largest wholly surrounded island located in the southeast portion of the city between Willow Glen Drive and Highway 93, includes a developed residential area known as Greenacres. The majority of the Greenacres area is zoned for one family residential use. However, many of the parcels are large enough to split if annexed into the city. City utilities are readily available to the and as further development occurs that requires city services, annexation will be required. In the northwest portion of the

city, the Meadowlands and North Haven Heights subdivisions present a similar situation. On the west side of Meridian Road about a dozen residences are surrounded by the city, but remain under county jurisdiction. These islands present problems for emergency response providers. Often times it is not known whether the city or the county should respond to an emergency call.

Table 6.2
Zoning Use Designations of County Zoning Jurisdiction Islands Wholly Surrounded by
the City of Kalispell

COUNTY ZONING DISTRICT & ZONING USE DESIGNATION	Acres	Square miles
Westside B-2 (General Business)	1.6	
Westside I-1 (Light Industrial)	3.5	
Westside R-1 (Suburban Residential)	73.1	
Westside R-2 (One Family Limited Residential)	60.8	
Westside R-3 (One Family Residential) *slivers from audit	.11	
Westside R-5 (Two Family Residential)	10.8	
Westside SAG-10 (Suburban Agricultural-10 acre min lot size)	8.5	
Evergreen R-1 (Suburban Residential)	1.2	
Evergreen R-3 (One Family Residential)	.08	
Evergreen SAG-10 (Suburban Agricultural-10 acre min lot size)	0.5	
Willow Glen B-2 (General Business)	8.9	
Willow Glen R-1 (Suburban Residential)	105.6	
Willow Glen R-2 (One Family Limited Residential)	.54	
Willow Glen R-4 (Two Family Residential)	47.7	
Willow Glen RA-1 (Residential Apartment)	0.1	
Miscellaneous parcels per County Tax Record Audit		
R-3 (One Family Residential)	.49	
P (Public)	.33	
Total all uses in County Zoning District islands	324	.51

Table 6.3
Zoning Use Designations of County Zoning within the Growth Policy Area

COUNTY ZONING DESIGNATION	Acres	Square miles	% of Growth Policy Area
Growth Policy Area – (total all area zoned or un-zoned)	27,817	43.5	100
Total Area regulated by the City of Kalispell Zoning Ordinance – (all zoning designations, excluding County islands)	6,564	10.3	23.6
County Zoning – (including County islands wholly surrounded by the city)	20,616	32.2	74.1
B-1 (Neighborhood/Professional Business)	30	.04	0.1
B-2 (General Business)	727	1.1	2.6
B-3 (Community Business)	36	.05	0.1
Total Commercial	793	1.2	2.8
I-1, I-1H, I-2 (Light Industrial, Light Industrial-Highway, Heavy Industrial)	1,416	2.2	5.1
Total Industrial	1,416	2.2	5.1
R-1 (Suburban Residential)	4,495	7.0	16.2
R-2 (One Family Limited Residential)	2,015	3.1	7.2
R-3 (One Family Residential)	215	.3	0.8
R-4 (Two Family Residential)	55	.08	0.2
R-5 (Two Family Residential)	522	.8	1.9
RA-1 (Residential Apartment)	47	.07	0.2
Total Residential	7,349	11.3	26.4
SAG-5 (Suburban Agricultural-5 acre min. lot size)	2,447	3.8	8.8
SAG-10 (Suburban Agricultural-10 acre min. lot size)	5,332	8.3	19.2
Total Suburban Agricultural	7,779	12.1	28.0
AG-20 (Agricultural – 20 acre min. lot size)	127	.2	0.4
AG-40 (Agricultural – 40 acre min. lot size)	202	.3	0.7
Ag-80 (Agricultural – 80 acre min. lot size)	1,884	2.9	6.8
Total Agricultural	2,213	3.4	7.9
P (Public)	181	.3	0.6
Total Public	181	.3	0.6
Scenic Corridor (pertains to signage only)	885	1.4	3.2
Un-zoned – (land use not regulated)	637	1.0	2.3
TOTAL COUNTY ZONING & UNZONED	21,253	33.2	76.4

Existing Land Use

An existing land use inventory was accomplished by conducting a field inventory in late 2002 and originally covered only properties in the city limits. In consideration of the rapid expansion of the city boundaries since the original inventory, the inventory area has been expanded to include the entire Growth Policy Area. A combination of tax records, aerial imagery, building permit data and field inventories are utilized to periodically update the information. The inventory of existing land use is more specific than zoning and may be utilized to track development and distribution of actual land use as well as to identify vacant lands that may be available for new development. A few slight adjustments have been made to some of the numbers in the categories due to reclassification of the fairgrounds from “government facility” to “community facility”, as well as a few other insignificant adjustments. Table 6.4 presents a breakdown of the

various categories used for the inventory. Existing land use for the Growth Policy Area is depicted in Map 6.5. Color schematics are typical of those used in all land use mapping.

Table 6.4 Existing Land Use Inventory – City of Kalispell and the Growth Policy Area

Existing Land Use - August 2007 Approximate area and percentages rounded to nearest acre	City of Kalispell Acres 12/31/02	% of Total City Area 12/31/02	City of Kalispell Acres 8/1/07	% of Total City Area	Rest of Growth Policy Area 8/1/07	% of rest of Growth Policy Area 8/1/07	Total in Growth Policy Area 8/1/07	% of total Growth Policy Area 8/1/07
Commercial	385	8.9	559	8.5	463	2.1	1,022	3.4
Industrial	24	.6	44	.7	871	4.1	915	3.3
Professional Office	32	.7	32	.5	8	.03	40	.1
Medical Professional	72	1.7	96	1.5	6	.02	102	.4
Churches, Schools, Museums & other Community Facilities	151	3.5	325	5.0	153	.7	478	1.7
Government Offices & Facilities (includes Sewer Treatment Facility)	130	3.0	135	2.1	112	.5	247	.9
Single Family Residential	964	22.2	1,228	18.7	5,070	23.9	6,298	22.6
Two Family Residential (Duplex, Townhouse)	55	1.3	109	1.7	15	.07	124	.4
Multi-Family Residential (3 or more units per structure)	117	2.7	154	2.3	16	.07	170	.6
Mobile Home Park (4 or more units per parcel)	8	.2	8	.1	214	1.0	222	.8
Parks & Open Space (includes rivers)	413	9.5	506	7.7	652	3.1	1,158	4.2
Golf Course	202	4.7	157	2.4	303	1.4	460	1.7
City Airport	69	1.6	69	1.1	0	0	69	.2
Utilities	6	.1	11	.2	47	.2	58	.2
Vacant Lands	955	22.0	2,203	33.6	11,861	55.8	14,064	50.1
Use yet to be determined					201	.9	201	.7
Subtotal of Land Use Categories	3,583	82.7	5,636	85.9	19,992	94.1	25,628	92.1
Streets, Roads, Alleys & other	751	17.3	928	14.0	1,261	5.9	2,189	7.9
Total All Land Use	4,334	100	6,564	100	21,253	100	27,817	100

It is important to note that both the 2002 and the 2007 area and percentages in Table 6.4 include significant areas of annexed undeveloped land. In anticipation of a bypass route for U.S. Highway 93, there has been significant expansion of the city to the north and northwest. Developments planned for relatively high density residential and mixed use in those areas include:

- All of Section 35, 640 acres west of Stillwater Road and the new Glacier High School.
- The remainder of Section 36, west of Costco and Lowes and south of the Glacier High School, includes the yet to be developed portion of which includes approximately 40 acres commercial, 100 acres mixed commercial, and 120 acres for mixed residential use.
- Silverbrook, 352 acres located on Church Drive and Highway 93, to be developed into single family and townhouse lots and will include a small area of commercial use.

- Approximately 180 acres just south of and adjacent to Silverbrook, to be developed into single family residential lots.
- Valley Ranch, approximately 80 acres east of Highway 93, south of and adjacent to the Ponderosa Subdivision, to be developed into single family residential lots. This development is also west of and adjacent to the proposed Glacier Town Center site, previously referred to as the Glacier Mall.

These annexed areas give the appearance that there is a significant amount of vacant land in the city. All of these areas will be developed for residential use with a small amount of commercial use, with build out to occur over the next 5 to 20 years.

Future Land Use

Designating future land use is a critical component of planning for growth. The process allows local officials to direct certain types of growth to defined areas allowing for more efficient use of current infrastructure as well as to plan infrastructure to accommodate growth. The proposed Highway 93 Bypass continues to have substantial influence on the way the City of Kalispell expands. After evaluating existing land use and regulations, anticipated and desired future land use were determined and adopted as part of the Growth Policy of 2003. Future land use designations are not as specific as zoning or existing land use. Future land use as determined by the 2003 Growth Policy and as amended is depicted in Map 6.2. The area in each category and percentages are reflected in Table 6.5.

Table 6.5 Future Land Use Designations within the Growth Policy Area

	Acres All of Growth Policy Area	% of total Growth Policy Area	Acres City of Kalispell 7/01/07	% of total City of Kalispell Area	% of total Growth Policy Area
Growth Policy Area	27,817	100	6,564	100	23.6
Not Suitable for Development (Floodway)	857	3.1	127	1.9	0.5
Suitable for Development	26,960	96.9	6,437	98.1	23.1
Future Land Use Designation of Developable Area					
Commercial	1,801	6.5	984	15.0	3.5
Neighborhood Commercial	98	0.3	25	0.4	0.1
Industrial	1,553	5.6	137	2.1	0.5
Urban Mixed Use	1,737	6.2	527	8.0	1.9
High Density Residential / Office	604	2.2	452	6.9	1.6
Urban Residential	6,424	23.1	2,694	41.0	9.7
Suburban Residential	13,410	48.2	840	12.8	3.0
Public/Quasi-Public (includes schools, churches, parks and openspace, golf courses, cemeteries, government offices and facilities)	1,333	4.8	778	11.9	2.8
Total Area Suitable for Development	26,960	96.9	6,437	98.1	23.1

CONSERVATION EASEMENTS

Each year hundreds of acres of open riparian lands, wildlife habitat, scenic areas and farmlands in the Flathead Valley are converted to rural subdivisions and development. In response, conservation easements have become a popular tool to protect the public values of these lands as open space.

Conservation easements offer some significant advantages as an alternative to regulation and other approaches to open space protection by:

- encouraging stewardship by making each landowner the key player in the conservation process
-
- allowing flexibility to tailor restrictions to fit each individual site and the landowner's preferences
- providing a voluntary, businesslike approach, rather than a confrontational approach
- providing and long-term protection of the resource for future generations.

A conservation easement is a development right granted by a landowner to a qualified non-profit organization or a government agency. The landowner maintains title to the land and can continue to use the land for any purpose except those prohibited by the granted easement. Typically, a landowner would be interested in preserving wildlife habitat, farmland, historical sites or other critical areas from development. In exchange for transferring by easement some or all development rights for the land the owner would receive a corresponding income tax credit for the lost development potential.

Three non-profit conservation organizations are active in Flathead County including Montana Land Reliance, Nature Conservancy and Flathead Land Trust.

The Kalispell Growth Policy Area currently has only one small conservation easement in place, being the 27 acre Carlson easement between the Stillwater River and Grandview Drive. However, several easements have been placed on lands adjacent to or within close proximity of the Growth Policy Area. Among these are the 744-acre Bibler easement southeast of Foy's Lake and the adjacent 68 acre Wallner easement, the 331 acre and 60 acre Nelson easements along the Flathead River south of the old Steel Bridge and the 78 acre Peterson easement, also along the Flathead River south of old Steel Bridge.

CHAPTER 7 - ENVIRONMENTAL CONSIDERATIONS

Kalispell is located at the center of the Upper Flathead Valley, a broad agricultural valley surrounded by the foothills and mountains of the Flathead National Forest, Stillwater State Forest and Glacier National Park. The Swan Range to the east rises 4,500 feet above the valley floor and peaks further east along the continental divide reaching elevations above 10,000 feet. The City of Kalispell is 2,959 feet above sea level and most of the Growth Policy Area consists of nearly level alluvial lands, bottomlands and low terraces. The confluence of the Flathead, Whitefish and Stillwater Rivers is part of a large riparian complex that covers most of the eastern half of the Growth Policy Area. Important resource and environmental factors in the growth policy area include hydrology, floodplain, air quality, steep slopes, soil limitations, wildfire hazards, important wildlife habitat, important agricultural lands and historical and cultural resources.

Climate

Kalispell has a relatively mild climate for its elevation, influenced principally by topographical features. The water surfaces of Flathead Lake and the valley's many smaller lakes and three rivers tend to moderate temperatures in both winter and summer. Temperatures in Kalispell range from a January average of 21 degrees Fahrenheit to a July average of 65 degrees. Winds are generally light in Kalispell, where the annual prevailing wind direction is from the west. Annual rainfall in Kalispell averages 16 inches and annual snowfall, 59 inches. The average length of the growing season, defined as the average annual frost-free season, is 110 days in the Kalispell area.

Water Quality

A variety of federal, state, tribal and local agencies implement regulations intended to protect water quality. The U.S. Environmental Protection Agency and U.S. Army Corps of Engineers regulate filling of lakes, streams, rivers and wetlands. The Montana Department of Environmental Quality regulates point-source water pollution, sewer and water utilities, solid waste management, storm water discharge, and sanitation in subdivisions. The Montana Department of Fish Wildlife and Parks regulate construction or alteration of facilities that affect streams and stream banks undertaken by government agencies. The Montana Department of Natural Resources and Conservation regulates timber harvesting adjacent to streams. The Flathead Conservation District regulates stream bank and streambed modification. Flathead County administers lakeshore regulations addressing lakeshore construction and other activities.

The Flathead Valley's relatively pristine water quality is of high value. Respondents to public opinion surveys in Flathead County ranked water quality as the number one concern for the future.

The Upper Flathead Valley's groundwater resources, as described by the Golder Associates Study prepared in 1995 for the Flathead City County Health Department, are varied and complex. A deep artesian aquifer spans a large regional area. The Evergreen alluvial aquifer, located generally along the Flathead River floodplain, is a highly

permeable sand and gravel aquifer controlled by the flows of the river. The Flathead River drains into Flathead Lake approximately ten miles southeast of Kalispell.

The mountain streams of nearby Glacier National Park are continental headwaters, draining eventually into the Atlantic and Pacific Oceans and the Gulf of Mexico. Flathead Lake, the nation's largest fresh water body west of the Mississippi River, is among the cleanest lakes of its size in the world.

The health of Flathead Lake is a good indicator of the health of the rivers, streams, lakes and surface water that contribute to the lake. Over 60,000 people live within the area having waters that drain into Flathead Lake, including the shoreline of the lake and upstream areas. A large share of the nutrient load that reaches the lake is likely derived within a relatively small portion of the drainage. Among some of the major contributing waters to Flathead Lake are Whitefish Lake and the Stillwater and Whitefish Rivers, the North Fork, Middle Fork, South Fork and the main stem of the Flathead River, and Swan River and Swan Lake.

Ashley Creek flows out of Ashley Lake, into Smith Lake, both located west of Kalispell and then flows easterly and southerly through the Growth Policy Area, into Flathead Lake. East Spring Creek originates northeast of Kalispell and flows into the Stillwater River. The Whitefish River flows into the Stillwater River east of Kalispell and the Stillwater River flows into the Flathead River southeast of town. The Flathead River then flows into Flathead Lake and emerges again out of the south end of Flathead Lake and eventually flows into the Clark Fork River.

More than twenty-five years of water quality monitoring show a steady decline in the water quality of Flathead Lake due to increases in nitrogen and phosphorus. The lake remains among the cleanest large lakes in temperate regions world wide, but research shows that water quality in Flathead Lake has been steadily declining since 1977.

Of great concern are British Petroleum Canada's plans for coal bed methane extraction in the Flathead River Valley of Southern British Columbia on the headwaters of the North Fork of the Flathead River. These plans have potential to significantly degrade the water quality of the entire Flathead River Basin which includes all of the Flathead Valley. Agencies that oversee water quality in the United States and Montana have limited ability to halt these types of activities across international boundaries, and then becomes a political issue.

The Federal Clean Water Act requires states to report impaired waters. The Department of Environmental Quality maintains a list of water bodies that fail to meet water quality standards. The 303(d) list identifies impaired water bodies and probable causes of impairment as well as suspected sources of pollutants. DEQ is required to develop Total Maximum Daily Loads (TMDL) for all water bodies on the 303(d) list. The 303(d) list is defined by EPA as waters with Category 5 designations, i.e. "Waters where one or more applicable beneficial uses have been assessed as being impaired or threatened, and a TMDL is required to address the factors causing the impairment or threat."

The development of a Total Maximum Daily Load (TMDL) is a process that looks at all sources of pollution influencing water quality, including natural sources in a watershed. Assessing an entire watershed, the TMDL assures that all the pollution sources in a watershed are considered. A TMDL is established using available

information. In 1997 the legislature required DEQ to use “sufficient, credible data” in making beneficial use determinations. As a result of the new definition of sufficient, credible data, 486 water bodies were removed from the 2000 303(d) list pending reassessment. However, a federal judicial order required EPA and DEQ to complete “all necessary TMDLs” for all water bodies on the 1996 303(d) list by May 5, 2007.

Flathead Lake has been listed as a “water quality-limited water body” or “impaired” by the Montana Department of Environmental Quality, and therefore a TMDL is required. Swan Lake is also a high priority water body for TMDL development. Whitefish Lake and the Stillwater River are each identified as moderate priority water bodies for TMDLs. Including the low priority water bodies on the list the Flathead Basin has 35 water bodies that require development of watershed specific plans draining into Flathead Lake. A total of 346 miles of streams in the Flathead Basin above the outlet to Flathead Lake do not meet water quality standards. Over 156,000 acres of lakes do not meet water quality standards in the Basin. DEQ has assigned priorities for development of plans and TMDLs based mainly on public interest and not necessarily the degree of problems that a water body exhibits.

DEQ has adopted Total Daily Maximum Loads (TMDL) for Flathead Lake and provided targets for nutrient reduction. A Total Maximum Daily Load is *the total amount of a pollutant that a water body may receive from all sources without exceeding water quality standards*. A TMDL can also be defined as *a reduction in pollutant loading that result in meeting water quality standards*. The purpose of a Total Maximum Daily Load (TMDL) target is to establish quantifiable management measures to protect water quality and monitor how well water quality protection measures are working. This target will be used to guide decision making until better information becomes available. The goal of the TMDL is to achieve water quality standards through a 15% reduction or elimination of man-caused water quality impairments with a 10% margin of safety. The margin of safety is included to account for projected future increases in point source loads attributable to increased wastewater flows and the continuing upward trend in population growth in the unincorporated areas of the Flathead Basin.

There are basically two sources of water pollution. Point sources are discharges from an identifiable outfall such as pipes or ditches. Point source discharges are regulated by permits issued by the Department of Environmental Quality. Examples of point sources include municipal and public sewage treatment facilities, factories, some storm sewers and large livestock feedlots. Nonpoint sources are generally land extensive activities that do not require discharge permits. Nonpoint sources include agriculture and forestry activities, small construction projects, unregulated storm water discharges, and individual septic systems. Ninety percent of stream pollution and eighty percent of lake impairments in Montana come from non-point sources.

Phosphorus and nitrogen are nutrients that contribute to algae growth. Past efforts to reduce the amount of nutrients reaching Flathead Lake and its tributaries have been successful. Upgrading sewage treatment plants in the upper basin for phosphorus removal, connecting Evergreen to the Kalispell Wastewater Treatment system, and banning domestic use of phosphorus containing detergents have reduced the amount of nutrients reaching Flathead Lake from these sources.

The level of reduction needed to protect Flathead Lake is commensurate with the levels achieved by the community waste water treatment plants through implementation of the 1986 Flathead Lake Phosphorous Strategy. Community waste water treatment plants have achieved the state mandated phosphorous limit of 1mg/L. All of the

facilities in the basin meet or surpass this standard on an annual basis. The City of Kalispell routinely exceeds this standard, meeting levels closer to 0.2 mg/L for total phosphorous and has voluntarily undertaken active nitrogen removal. The waste water treatment facilities have reduced pollution loading 70 to 90 percent.

Other community wastewater treatment facilities have also played a significant role in reducing nonpoint loading. Reductions in nonpoint loading through the development of new public systems (Lakeside/Somers) and the expansion of areas served by public systems such as the Evergreen, Big Mountain/ Whitefish Lake and Bigfork have played a major role in protecting water quality.

However, water quality continues to decline primarily due to polluted runoff. Polluted runoff, also known as nonpoint source pollution, is perhaps the greatest threat to water quality in the Flathead Basin. It is caused by rainfall or snowmelt moving over and through the ground. As it moves, runoff picks up and carries natural and human-caused pollutants, depositing them into rivers, lakes and groundwater.

Croplands, livestock feedlots, golf courses, lawns, gardens, roadways, parking lots, construction sites, landfills, city storm sewers, logging operations, residential septic systems, and erosion from streams, river-banks and lake shores are all sources of polluted runoff. Even airborne chemicals and particulates carried into our waters by rain or snow contribute to the problem.

The scattered locations of these pollutants and their often unpredictable dispersal make clean up efforts complex and often costly. This is because the waterways within a watershed are interconnected. Streams flow into rivers, which flow into lakes. There can be a connection between these surface waters and groundwater. A pollutant introduced in one area upstream can pollute the water downstream.

Meeting TMDL targets and allocations for Flathead Lake will most likely require reductions in nutrient loading in the Flathead River Headwaters and Whitefish and Swan Lakes as well as all of the rivers and streams that flow into and out of these lakes, as well as limiting the installation of individual septic systems in areas of high groundwater.

The completed Water Quality Protection Plan and TMDLs for Flathead Lake, the Swan Lake watershed and the Flathead River Headwaters can be found at: <http://deq.mt.gov/wqinfo/TMDL/finalReports.asp>

Floodplain

Flooding is perhaps the most significant environmental concern in the Growth Policy Area.

The Flathead, Stillwater and Whitefish Rivers and the adjacent lands are subject to natural flood cycles. Major floods have been recorded in 1894, 1926, 1933, 1948, 1964, 1975 and 1995. The primary yardsticks used to measure flood prone areas are the 100-year and 500-year floodplains. The term 100-year floodplain defines an area covered by a flood of such intensity that it would, on average, occur once every one hundred years; the 500-year floodplain, every 500 years. In other words, a 100-year flood event has a one percent chance of occurring in any given year. The 100 and 500-year floodplains extend across roughly a fourth of the Growth Policy Area. (Map 7.1)

100-year floodplains offer numerous benefits to the property owners and the community by:

- Providing flood storage and conveyance;
- Reducing flood velocities and potential for erosion;
- Absorbing large volumes of water gradually releasing it to adjacent streams or water bodies during low flow periods;
- Recharging wells and aquifers by holding water long enough to allow it to percolate into underlying soils;
- Supporting vegetation that acts as a flood buffer and stabilizes the shoreline;
- Enhancing water quality by absorbing sediments, toxins, and nutrients;
- Providing critical habitat for birds, mammals, reptiles, fish, and amphibians

Since 1984 Kalispell and Flathead County have administered floodplain management regulations requiring permits for new structures, fill and storage in the 100-year floodplain. Implementation of the regulations is required for participation in the National Flood Insurance Program, which offers low-cost flood insurance for buildings and their contents. Although it is discouraged, local floodplain regulations do not prohibit construction in the 100-year floodplain, but require fill so that the bottom habitable floor is elevated above the base flood elevation.

The Flathead City-County Health Department issues permits for all on-site sewage disposal systems outside of the City of Kalispell and does not allow a septic system in or within 100 feet of a designated 100-year floodplain. All development within the city is required to be on Kalispell's Public Sewer system. However, the availability of these services does not prevent damage to structures if flooding occurs.

Allowing development in areas subject to flooding can be a threat to life and property and contributes to degradation of water quality. It can be very costly to mitigate for damages caused by flooding. The 1975 flood in Evergreen was estimated to be a 25-year flood event. Officials at the time estimated property damage in excess of two million dollars and news stories reported that over 200 mobile homes were either flooded or pulled from high water areas in the Evergreen area. The 1964 flood was much more extensive. (Map 7.2) The flows through Columbia Falls on the Flathead River were 25 percent higher than a 500-year flood event. This flood was triggered by torrential rains which swept through the mountains and valley during a period of unseasonably high spring temperatures which were already causing a rapid thaw of an unusually high spring snowpack.

Local floodplain regulations are adopted and enforced locally, but are authorized by the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973. Prior to these acts, flood insurance was nearly non-existent for private property owners. When local communities participate in the National Flood Insurance Program (NFIP), private property owners are then eligible to obtain flood insurance.

Flathead County began participating in the National Flood Insurance Program (NFIP) September 5, 1984. By participating in the NFIP, the County (and the three municipalities) has adopted Floodplain Regulations to identify all areas within Special Flood Hazard Areas (SFHA). With the adoption of the regulations, they have also adopted Flood Insurance Studies (FIS), which form the basis of the Flood Insurance Rate Maps (FIRM). These documents are used primarily in determining actuarial flood insurance rates and, secondarily, to assist the local jurisdictions in their efforts to promote sound floodplain management.

FEMA is currently undergoing a comprehensive nationwide map modernization process. This process involves working with local communities and state officials, contracted consultants, and the public. The result of this process is to produce digital maps and may include some detailed study on a limited number of waterways. Flathead County has been identified as a priority community that is in need of significant map modernization. This process began in 2004 and the completed Digital Flood Insurance Rate Maps are expected to be adopted by Flathead County in September of 2007.

Flathead County currently participates in the Community Rating System (CRS) and is recognized as a Class 9 community. This recognition is based on the regulations and management that have been in place, and results in property owners throughout the county enjoying a 5% discount on their flood insurance premiums. More active management of the floodplain could result in a classification of 8, and a 10% discount in flood insurance rates.

2. Groundwater and Depth to Water Table

Groundwater is water that fills pores and cracks in rocks and soil. Groundwater sustains lake levels, provides for base flows in streams, and is a major source of domestic water. Groundwater comes from precipitation and condensation that enters the soil. It is susceptible to depletion in quantity and degradation of quality.

Groundwater flows beneath the surface of the earth, generally moving down hill following the contours of the land. It moves toward a point of discharge, which is usually a lake, stream, spring or a well.

The depth to groundwater varies with seasons and precipitation levels. Many areas experience seasonally high groundwater levels, usually in the spring, which limits land uses. These areas are commonly near floodplains, alluvial deposits and swamps, which places limitations on septic tanks, basements and road building.

An aquifer is a water-bearing layer of permeable rock, sand or gravel. The thickness and depth of an aquifer vary with its location. The quantity of water a rock can contain depends on its porosity, or the amount of open space and cracks between grains. Water movement in rock depends on the permeability, or ability to transmit or allow water to flow. Aquifers are recharged or filled by precipitation and infiltration from

streams. Recharge is greatest in late spring when snow melts and there is runoff from the mountains.

A substantial amount of groundwater feeds directly into the aquifers which then flow into Flathead Lake. High density development in areas with high water tables have the potential to degrade water quality of the Flathead River and Flathead Lake, as well as the groundwater that supplies and recharges domestic water wells.

Four major types of aquifers have been identified in the Flathead Valley. (Flathead River Basin Steering Committee, 1983, and Konezeske, 1968)

1. The Precambrian Bedrock Aquifer is found in hilly areas. Water is trapped in fractures of Precambrian rock and provides a source for domestic water. This includes a fractured limestone area located northwest of Flathead Lake extending north from Rollins to Whitefish Lake.
2. A Pleistocene Artesian Aquifer is found under most of the valley floor and consists of unconsolidated sand and gravel overlaid by thick layers of glacial till and sediments. Two zones of sand and gravel have been identified, one deep and one shallow. Many wells extend 200 to 400 feet into the deep aquifer. This aquifer is recharged along the mountain front east of the valley by precipitation and stream seepage.
3. Pleistocene Perched Aquifers are separated from the artesian aquifers by an impermeable layer of clay, till and gravel. The perched aquifers are found in dune and lacustrine sand, glacial drift and glacial outwash. They are small in area extent and water yield. Recharge is by precipitation and stream seepage.
4. A Floodplain Aquifer is located under the floodplains of the Flathead, Stillwater, and Whitefish Rivers. It is described as a 30 foot deep, 5 mile wide bed of sand and gravel. Recharge is by precipitation, infiltration from streams, percolation from irrigation water and seepage from high groundwater. Flows range from a few gallons per minute (gpm) in the sand, to as much as 2,000 gallons per minute in gravel deposits.

The major aquifer in the Flathead Valley and the Kalispell Growth Policy Area is the shallow alluvial aquifer (#4), often referred to as the Evergreen Aquifer, which is located between the Flathead River to the east and Whitefish River to the west, and between Badrock Canyon to the north and the confluence of the Flathead and Whitefish rivers to the south. The depth to the water table in the city of Kalispell and the Growth Policy Area is generally less than 50 feet and for much of the area along the Flathead River and in the southwest portion of the Growth Policy Area and Ashley Creek, less than five feet. (Map 7.3)

Surface Water

Surface water can be intermittent and flow only during runoff. Virtually all surface water is naturally occurring as a result of glacial impoundments. The direction of flow is dictated by topography, geologic structure and amount of water. When development is permitted near surface water or where seasonal runoff can transport pollutants, it can result in degradation of rivers and streams as well as the groundwater and aquifers that supply domestic well water.

Stormwater Runoff

Management of stormwater runoff has become a major concern throughout the Kalispell Growth Policy Area as well as countywide. The area's many lakes, rivers and streams are being rapidly developed. Outside of the municipalities, building permits are not required, making it very difficult to monitor construction activities that can seriously degrade surface and groundwater quality.

Stormwater runoff is the water flowing over the surface of the ground as a result of rainfall or snow melt. The primary goal in the management of storm water runoff is to minimize hazards to life and property by using storm sewers, ditches and swales to collect and carry surface water to a natural watercourse or body of water in such a way as to prevent flooding and the resultant damage. Municipal, County and other public sewer and water facilities are generally designed to handle storm water runoff. However, some systems lack the capacity to handle the rapid development that has been occurring.

Persons developing property have the responsibility to convey storm water from that property to an appropriate point of disposal. The quantity and rate of runoff from a developed property should not exceed that which would occur had the property remained undeveloped. In instances where developing property cannot be drained to an appropriate point of disposal, storm water must be detained and handled on site.

Traditionally, efforts to improve water quality under the National Pollutant Discharge Elimination System, (NPDES) have focused on reducing pollutants from industrial wastewater and municipal sewage treatment plant discharges. Over time, it has become evident that more diffuse sources of water pollution, such as stormwater runoff from construction sites, are also significant contributors to water quality problems. According to the Montana Department of Environmental Quality Water Protection Bureau, sediment runoff rates from construction can be as much as 10 to 20 times greater than those from agricultural lands, and 1,000 to 2,000 times greater than those from forest lands, and that over a short period of time, construction activity can contribute more sediment to streams than is naturally deposited over several decades. This accelerated deposition causes both physical and biological damage to surface waters.

In 1990, the Federal Environmental Protection Agency (EPA), promulgated rules establishing Phase I of NPDES storm water program. Phase I addressed, among other discharges, discharges from construction activities disturbing 5 acres or more of land. In Montana, since 1992, the Montana DEQ has been permitting these discharges from larger construction projects through the through the Montana Pollutant Discharge Elimination System (MPDES) Program.

Phase II of the NPDES storm water program covers smaller construction projects disturbing between 1 and 5 acres. Phase II became effective on December 8, 1999, with permitting for smaller construction projects to begin on March 10, 2003. Montana has incorporated these new MPDES Phase II stormwater requirements, as well as the Phase I requirements, into the Administrative Rules of Montana (ARM), Chapter 30, Subchapters 11, 12 and 13. Effective March 10, 2003, construction activity which results in the "disturbance" of equal to or greater than 1 acre of total land area, will need to obtain permit coverage under the "General Permit for Storm Water Discharges Associated with Construction Activity" (called General Permit).

Construction activity includes the disturbance of less than 1 acre of total land area that is part of a larger common plan of development or sale if the larger common plan will ultimately disturb 1 acre or more (such as subdivisions with phased work over years). “Disturbance” related to construction activity means areas that are subject to clearing, excavating, grading, stockpiling earth materials, and placement or removal of earth material performed during construction projects.

The implementation of the Phase II stormwater requirements means that every construction project involving “disturbance” on 1 or more acres, including construction projects in the City of Kalispell, must obtain a “General Permit for Storm Water Discharges Associated with Construction Activity” (called General Permit) from the Montana Department of Environmental Quality.

The City of Kalispell Public Works Department monitors stormwater management practices in all development within Kalispell beginning at the time of approval of a project to the time of completion.

Additional information on stormwater discharge regulations and permitting can be obtained by contacting the Montana Department of Environmental Quality, Water Protection Bureau, Storm Water Program, P.O. Box 200901, 1520 East Sixth Ave., Helena, MT. 59620-0901 or by phone at (406) 444-3080. The following website contains additional information, permit fees and application forms.

Wetlands

Wetlands play a critical role in protecting water quality, as well as providing flood management, habitat and natural scenic values. The natural functions of a water body and adjacent riparian lands are inherently interconnected. The Montana Department of Environmental Quality has estimated that 95 percent of all water pollution in Montana comes from non-point sources, generally carried by storm water runoff and crossing riparian lands before reaching water bodies. Of particular concern, established native plant communities in riparian areas serve a variety of important functions: They hold stream banks in place, reduce flood velocities, absorb nutrients, filter sedimentation, provide diverse habitat, improve fisheries by shading and contribute to scenic values. Activities which can degrade the integrity of riparian areas include channel alteration, excavation and fill, removal of native vegetation, application of fertilizers and pesticides, road building, utilities installation, excessive impervious surface, farming or development up to the water’s edge, concentrated livestock use, concentrated human activity, burning, and the operation of heavy equipment and stockpiling of debris.

The confluence of the Flathead, Whitefish and Stillwater Rivers is part of a larger riparian complex of swales, streams, wetlands and alluvial terraces that span much of the eastern portion of the Growth Policy Area. Most wetlands are confined to the areas along the rivers and streams. (Map 7.4) The USDA Natural Resources and Conservation Service have mapped much of the area extending out from the rivers as having hydric soils or soils with a percentage of hydric characteristics. (Map 7.5) Hydric soils, one of the primary indicators of wetlands, are those that are saturated, flooded, or ponded long enough during the growing season to develop anaerobic conditions that favor the growth of hydrophytic vegetation (i.e., plants adapted to saturated soils, such as cattails). Hydric soils may also be classified as floodplain and riparian habitat.

Topography

Slope is one of the primary design considerations for streets, storm drainage facilities, sewer and water lines, septic systems and building sites. Typically, however, only steep slopes or very flat slopes pose significant development limitations. Subdivision regulations limit grades to eight percent on residential roads with a provision for allowing minor deviations for short distances. Slope limits are intended to facilitate traffic movement during icy conditions and access by large emergency vehicles. County sanitation regulations do not allow the placement of septic drainfields on slopes steeper than 25 percent and require steep slope analysis on lands between 15 percent and 25 percent slope. In addition, the Montana Department of Natural Resources and Conservation and the Flathead Rural Fire Council have adopted guidelines for wildland interface areas that recommend against development on slopes exceeding 30 percent due to diminished ability to control wildfire. Other potential problems of development on steep slopes include soil instability, erosion of topsoil, downslope water degradation and hillside scarring.

Most of the Kalispell Growth Policy area has gentle topography, well suited for development. The plan boundary follows the base of the foothills southwest of Kalispell generally excluding the steep terrain of the foothills around Lone Pine State Park and Foy's Lake. Within the Growth Policy area, steep slopes are generally limited to occasional sections of riverbank and bluffs. (Map 7.6)

Soils

The suitability of soil types for building construction, road construction, on-site sewage disposal or agricultural production help determine where development should occur, what costs may be incurred to alleviate limitations presented by poor soils and what trade-offs exist to developing agricultural lands. The most reliable soils information available on a broad scale is found in the Soil Survey for the Upper Flathead Valley Area (1960), prepared by the U.S. Soil Conservation Service (now named Natural Resources and Conservation Service).

Certain types of soils render some areas unsuitable or less suitable for urban development because of one or more of the following properties:

- flooding or ponding
- high water table
- alkalinity or acidity
- salinity, shrink/swell behavior
- unfavorable load-bearing capacity
- stoniness
- depth to bedrock
- corrosive characteristics
- slow or rapid permeability

In most situations, unfavorable soil conditions for development can be overcome through engineering techniques at a cost that may or may not justify the development in relation to the opportunity of developing elsewhere. Most of the severe soil limitations for development in the Growth Policy Area are related to water, such as flooding, ponding

and high water table. Soils with these limitations generally correspond closely to the location of floodplains and hydric soils.

Agricultural Soils

Over the years, three farmland rating systems have been developed for use in Flathead County. First, the Soil Survey (1960), prepared by the USDA Soil Conservation Service (SCS), rated soils by “agricultural capability classifications” on a scale of I-VIII, primarily addressing physical limitations to cultivation. Conventionally, class I-IV soils were considered well suited for cultivation. Secondly, SCS developed in 1980 the Important Farmlands Classification System, which uses a broader range of factors to rate the “farmability” of the soils. The SCS, now the Natural Resources and Conservation Services currently uses a rating system which designates categories of prime, prime if irrigated, and lands of statewide importance. Using the soils data and farmlands classifications, Map 7.7 identifies the lands in the Growth Policy Area rated as prime, prime if irrigated and lands of statewide importance.

A significant component of the regional economy, agriculture in the Flathead Valley is in transition. Although, there is a rapidly increasing trend of conversion of agricultural land to high density residential and commercial use, especially in the Kalispell area, a significant percentage of the Growth Policy Area is still being used for agriculture. There are no soil types that are classified as prime in the Growth Policy Area. However, the north and western portions are very suitable for agricultural use if irrigated.

Soils suitable for agricultural use are also generally suitable for land application of septic tank waste. The Flathead Valley’s rapidly increasing population of the last few years is accompanied by an increasing number of individual septic tanks being installed. When these tanks need to be pumped, the waste has to be taken off site and is traditionally treated by applying it to suitable agricultural lands. There are three such permitted sites located on private lands in the Growth Policy Area. These sites are located in the northwest corner of the Growth Policy Area which is also the area that is now experiencing the greatest development pressure. As growth spreads to the north and west, these sites will likely become unavailable and septic tank pumping operators throughout the valley will pay to take the waste to a municipal or public wastewater treatment facility, passing on the cost to the consumer. Municipal and public facilities will need to increase their capacity. Public wastewater treatment facilities should consider this situation when planning facility expansion

Air Quality

Kalispell, like Columbia Falls and Whitefish, has been designated as a non-attainment area for small particulate matter (PM-10), in violation of the U.S. Clean Air Act. The Act requires that local communities not meeting ambient air standards adopt an implementation plan (SIP), of remedial measures. As part of the required SIP, the Kalispell Air Pollution Control District was established in 1989. The rules adopted within this area focus on reduction of road dust. Requirements include paving of new streets and large parking lots, limitations on sanding of streets and large parking lots, prioritized street sweeping and dust control for major construction and land clearing projects. In 2001, the Flathead County Environmental Health Department indicated that the SIP had been effective. Since 2001, the Kalispell area has grown and vehicle traffic has increased

significantly as well as traffic congestion. High levels of both small particulate and carbon monoxide pollution in this area are now mainly related to vehicle emissions.

WILDLIFE

Riparian Habitat

The mainstem of the Flathead River, Stillwater River, Whitefish River, Ashley Creek and Foy's Lake(s) and their associated backwater channels, spring creeks, wetlands and tributaries provide important wildlife habitats in and adjacent to the Growth Policy Area. (Map 7.8) Although these habitats may be intermixed with homes and agriculture they are still important to the various wildlife species which depend on them. Intact natural forest and shrubby vegetation or marshes are particularly important to retain.

Typical riparian/wetland species associated primarily with the Flathead-Stillwater complex include: large mammals such as Whitetail Deer, Mountain Lion, an occasional Black Bear or Moose; small mammals such as Beaver, River Otter, Mink, Muskrat, Raccoons; resident or migrant water birds such as Great Blue Herons, Tundra Swans, Killdeer, Spotted Sandpipers; nesting and migratory waterfowl such as Wood Ducks, Mallards, Mergansers, Golden eyes, Canadian Geese; woodland bird species such as Pileated Woodpeckers, Great-Horned Owls, Saw Whet Owls, Osprey, Eagles, a variety of migratory and resident songbirds, Rubber Boas, Garter Snakes, Painted Turtles, Long-toed Salamanders, Spotted Frogs, and Western Toads. In late spring, a diverse population of bird species has been observed at the Owen Sowerwine Natural Area located just outside of southeast boundary of the Growth Policy Area, representative of these forested riparian/wetland habitats.

The Growth Policy Area also contains a few open unforested wetland areas such as sedge and cattail marshes located in old river channels, around ponds and at the base of the foothills southwest of Kalispell. These areas can be important for muskrats; migratory and breeding shorebirds such as snipe; many species of dabbling ducks such as mallards, widgeon, shovelers; resident reptiles and amphibians such as western toads, spotted frogs, and western terrestrial garter snakes; and predators such as red-tailed hawks, great horned owls, red-fox, coyote, and mink.

Human development in intact riparian/wetland habitats reduces wildlife habitat values. Removal of riparian/wetland vegetation to create views, graze domestic animals and build homes reduces the amount or quality of habitat (e.g. space for wildlife). Human pets such as cats and dogs tend to harass or consume wildlife. Wildlife-human conflicts increase with urbanization. For example, whitetail deer will browse extensively on expensive ornamentals, in gardens, or in haystacks. Beaver will continue to utilize remaining riparian vegetation (trees and shrubs), which may have been already reduced due to development. Dogs will chase and kill deer in the wintertime. In time, once productive wildlife habitats can become wildlife sinks due to prevalence of small predators such as skunks, fox and domestic pets.

The Stillwater Game Preserve covers much of Evergreen and is generally bounded by the Flathead River on the east, Reserve Drive on the north, the Whitefish River and Highway 93 on the west, and Conrad Drive on the south. Lone Pine Game Preserve is situated southwest of Kalispell and is bounded by Foy's Lake Road and 18th Street on the north, Airport Road on the east, and Foy's Canyon Road on the south and west.

These preserves are partially in the Growth Policy area and were created by the Fish, Wildlife, & Parks Commission in the 1960's for the purpose of protecting wildlife and preserving some of the habitat values. Rules generally prohibit the carrying or discharging of firearms, creating disturbances tending to frighten or drive away game animals or birds, or chasing wildlife by dogs. Trapping of furbearing animals during permitted seasons is allowed. Should game populations increase in these preserves beyond human tolerance, management options using hunting or other control techniques may not be a viable option with preserve status.

The Stillwater/Flathead River riparian/wetland complex, which extends along both the Flathead and Stillwater Rivers and associated tributaries and wetlands is clearly the most important riparian/wetland wildlife habitat in and adjacent to the growth policy area. A significant part of this area falls within the Owen Sowerwine Natural Area and the Stillwater Game Preserve.

Because of its flooding potential, relative inaccessibility of the river areas, its rural character on the east side and presence of the Owen Sowerwine Natural Area much of the habitat within this region is still intact and relatively wild. The Flathead/Stillwater complex supports some of the highest densities of whitetail deer in the Flathead Valley. The large spruce trees provide critical thermal (winter), cover for whitetail deer and other species during severe winters such as the winter of 1996-1997. The proximity of this natural ecosystem to the Kalispell area provides great opportunities for recreation and wildlife/habitat education.

High density development within or adjacent to this area would greatly reduce its high quality wildlife values. Maintaining the existing habitat along the Stillwater River and adjoining wetlands and tributaries (e.g. along Brennamen's Slough, Ashley Creek, the wetland areas east of the river, East Spring Creek etc.) that connect to the Flathead mainstem, is desirable to maintain the intact nature, quality and size of the Flathead/Stillwater complex. Continued human development within this large habitat area will only increase human-wildlife conflicts, degrade habitat and water quality, increase predation on wildlife by pets and pests, and reduce overall wildlife habitat values.

Although outside of the Growth Policy Area, the wetlands associated with Foy's Lake, Middle Foy's Lake and other smaller lakes in that vicinity are important habitat for a variety of waterfowl and aquatic wildlife species. Although development is prevalent near or around these lakes it is important to leave inlets, outlets, marshy areas and some portion of the adjacent upland areas undeveloped to allow for waterfowl nesting, undisturbed perch or nest sites for osprey and great blue herons, and breeding habitat for reptiles and amphibians.

The Montana Department of Fish Wildlife and Parks (FWP), has recommended the following policies to conserve fisheries and important riparian habitat.

- Designate all waters as critical fish habitat.
- Maintain a 100-foot setback of development and septic systems from the edge of all rivers, streams, and lakes.
- Prohibit off-channel excavation to correct watercourses.
- Maintain streamside vegetation.
- Riparian areas should be zoned for single-family residential use, limiting density to one dwelling per five acres.

- All areas between river channels should be maintained as open space.

Fisheries

The Kalispell area encompasses important waters for various fish species of the Flathead Lake and River system including the Flathead, Whitefish and Stillwater Rivers and a number of smaller springs and creeks. These waters provide valuable fisheries and habitat for native fish species, some of which are being considered for listing under the Endangered Species Act. The Bull Trout, listed as a threatened species, and the Westslope Cutthroat Trout use these waters. Adult ad fluvial fish migrating from Flathead Lake up into the North and Middle Fork tributaries to spawn pass through the growth policy area on their migration upstream and on their return trip downstream. In addition, juvenile fish of both species use this river section as a migratory corridor and, for some individuals, long-term residence and rearing habitat.

There are other fish species found within the Growth Policy Area. Rainbow Trout, Lake and Mountain Whitefish, and Lake Trout provide popular and productive fisheries. These river reaches are popular with both boat and shore anglers. The small springs, creeks, and portions of the Stillwater and Whitefish Rivers provide important spawning and rearing habitat for Rainbow and Eastern Brook Trout. In addition to sport fish there are native suckers and minnows found in all Kalispell waters.

The Flathead Lake and River System is a complex set of habitats. Many fish species found in these waters use varieties of habitats during specific seasons or life stages. Maintaining the integrity and quality of all habitats in the Flathead system is essential to conserving native fish species and popular sport fishes.

Native Grasslands/Scrublands

On south and west drier aspects not already disturbed by homes and pastures, one can find remnants of native palouse prairie habitats (bluebunch wheat grass, Idaho fescue, balsam root, bitterroot etc.). These native grasslands are particularly prominent just outside of the Growth Policy Area within and adjacent to Lone Pine State Park and on the south and west aspects of the foothills to the south. These grasslands provide important fall, winter, and spring foraging areas for elk, a few mule deer and many white-tailed deer. They also support a group of less common grassland bird species such as western meadowlarks, mountain and western bluebirds, vesper sparrows, savanna sparrows and short-eared owls. These grasslands often include shrubby species such as woods rose and snowberry in wetter sites and along rocky outcrops. These shrubs provide additional forage for grazing animals, cover and forage for nesting birds and habitats for a variety of small mammals.

The open grassland/shrubland and timbered habitats tend to be highly vulnerable to development because of their warmer characteristics. Development within and around these sites will reduce the wildlife values of these habitats because of increased predation by pets, alterations to native vegetation, and increased human disturbances. Homes or other developments may also attract whitetail deer to their ornamental plantings, gardens and domestic animal feeds. The presence of deer may attract

mountain lions. Development within native grasslands or shrublands should seek to keep as much of this habitat type intact as possible.

Forested Uplands

Just outside of the Growth Policy Area to the southwest, there is a variety of forested uplands, which are also found in and adjacent to Lone Pine State Park, near Foy's Lake, above the valley bottom and up Birch Creek. Depending on the elevation and aspect these forested lands may support warm dry conifer species such as Ponderosa pine and Douglas fir with an under story of snowberry or they may support cooler species such as Douglas Fir and Western Larch. Typical wildlife species in this area include; whitetail deer, black bear, occasional elk or moose, mountain lion, bobcat; a variety of small mammals including ermine, snowshoe hare, and pine squirrels; many species of cavity-nesting birds; and a variety of neotropical migrants. A wildlife species list (primarily birds), derived from Ray Kuhns Wildlife Management Area located northwest of Kalispell, indicates forested sites can provide for a diverse population of bird species.

Critical wildlife values of forested sites include thermal and winter cover for big game; spring, summer, and fall habitat for black bears; winter habitat for mountain lions; and a variety of habitat for migratory and resident birds. People who seek to live at the interface of timbered/grassland areas should realize that these habitats are important to wintering many species of wildlife. Deer and human pets often attract mountain lions. Additionally, black bears can be attracted to pet or livestock food, garbage, beehives, bone yards and other human attractants.

Whitetail Deer

Whitetail deer can be found throughout the Flathead Valley and even within the city limits. The entire Growth Policy Area has a relatively high whitetail deer density with the exception of the downtown area. Since whitetail deer populations fluctuate with weather and harvest, the numbers may not be as important as the relative densities. The greatest densities are those areas with the highest whitetail deer habitat qualities, located mainly along the Flathead, Stillwater and Whitefish rivers where forest and vegetation provide cover and food. These areas also support the greatest density of Whitetail Deer during the winter months.

Winter range areas have the greatest thermal cover and/or receive the least snowfall in most winters. Within the growth policy area the highest quality thermal cover for whitetail deer have been the low elevation conifers stands along the Flathead and Stillwater Rivers and along the foothills to the southwest. In many areas deer have access to hay stacks, suburban vegetation and artificial food sources. In these areas they have been found in relatively large concentrations all winter. (Map 7.9)

Mule Deer

Mule deer may be seen occasionally throughout the Growth Policy Area. They are very adaptable to steep slopes and tend to stay in higher elevation habitats most of the year. The majority of mule deer are seen in small groups in the spring in lower

elevations as the grass is becoming green. Park personnel routinely observe during spring green-up and in the fall a few mule deer in the Lone Pine State Park area just outside of the southwest boundary of the Growth Policy Area. The grasslands and steep topography of this area provide both good forage and cover during winter and early green-up areas suitable for mule deer. Mule Deer have also used the Lone Pine Preserve in the fall to avoid hunting pressure. Development on open slopes and in mule deer travel corridors may reduce their use of an area. Increased development may also lead to conflicts between deer and domestic dogs.

Elk

Like Mule Deer, Elk are rarely seen in the Growth Policy Area. They can be seen seasonally in a small portion of the plan area south of Foy's Lake Road and outside of the southwest boundary of the growth policy area. The grassy and open timbered warm aspects provide winter and spring foraging areas. The timbered north slopes may provide thermal and hiding cover during fall, winter and spring. Elk are also routinely observed from the Lone Pine Visitors Center during spring and fall. There is a significant area approximately 1 ½ miles west of the Growth Policy Area that is considered to be elk summer range. If the Growth Policy Area continues to expand to the west, it may encroach into Elk summer range. (Map 7.10)

Moose

Moose are wide ranging animals which are also tied to upland forest and riparian habitats. Moose have been seen seasonally in neighborhoods along the Flathead and Stillwater Rivers. Populations are prevalent outside of the growth policy area to the southwest, and a significant area just west of the growth policy area is considered to be winter range. This species is not as adaptable to human inhabitation as the whitetail deer and some other ungulate species. If the city of Kalispell continues to expand to the west and north, the area classified as winter range for the moose will be greatly impaired. (Map 7.11)

Black Bear

Although this species is known to be present throughout the Growth Policy Area, Black Bear activity is primarily tied to the coniferous or riparian forests along the Flathead and Stillwater Rivers. Black Bears will be attracted to home sites, fruit trees, domestic animal food, or garbage. There have been several human bear conflict incident reports over the past few years, mainly on the east side of Kalispell between the Flathead River and the densely developed downtown area.

Grizzly Bear

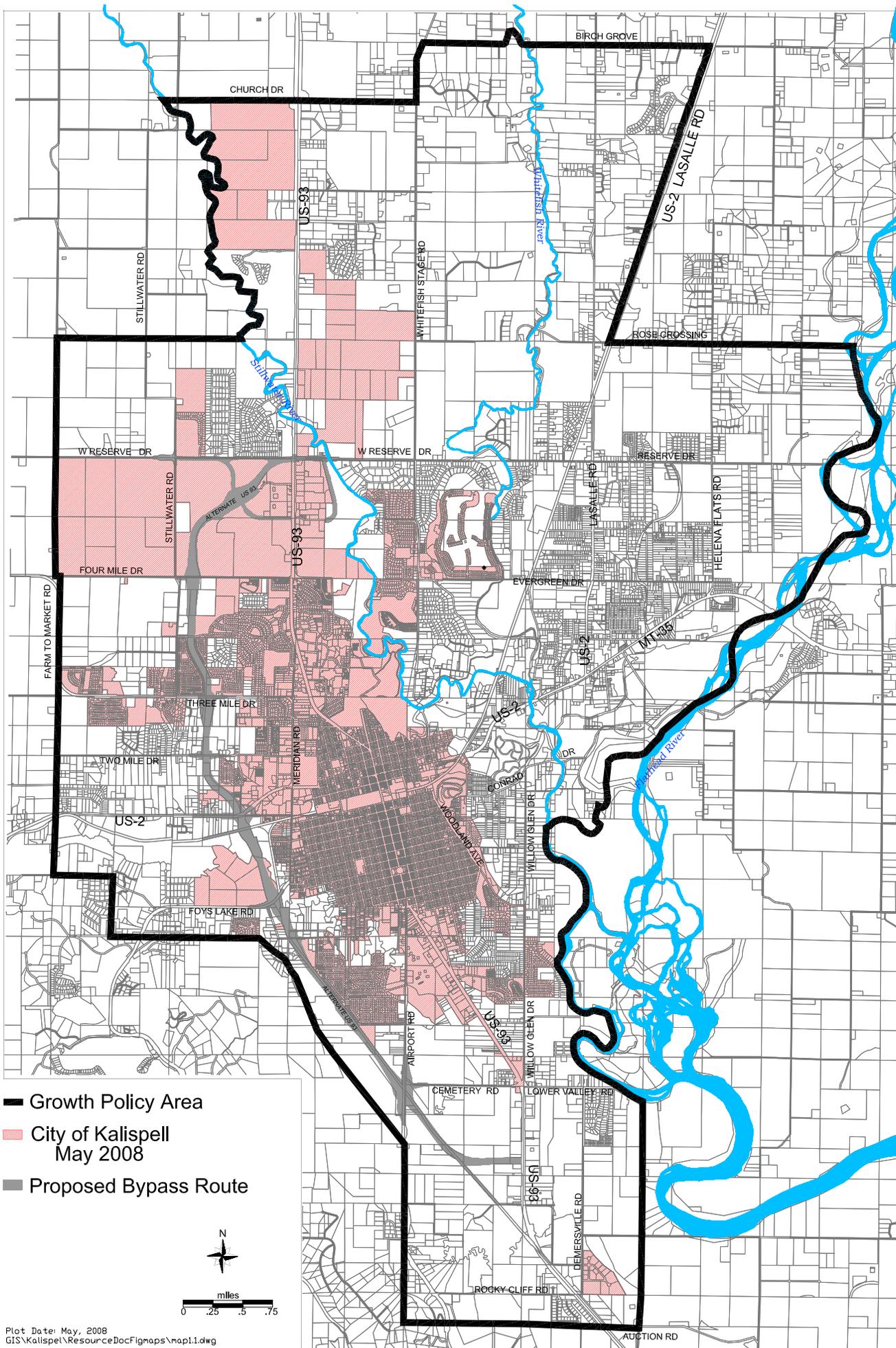
Grizzly Bear populations are almost non-existent in the Growth Policy Area. An occasional Grizzly Bear will use the coniferous and/or riparian areas along the Flathead River as travel corridors. These bears will also be attracted by fruit trees, domestic animal food, or garbage.

Mountain Lion

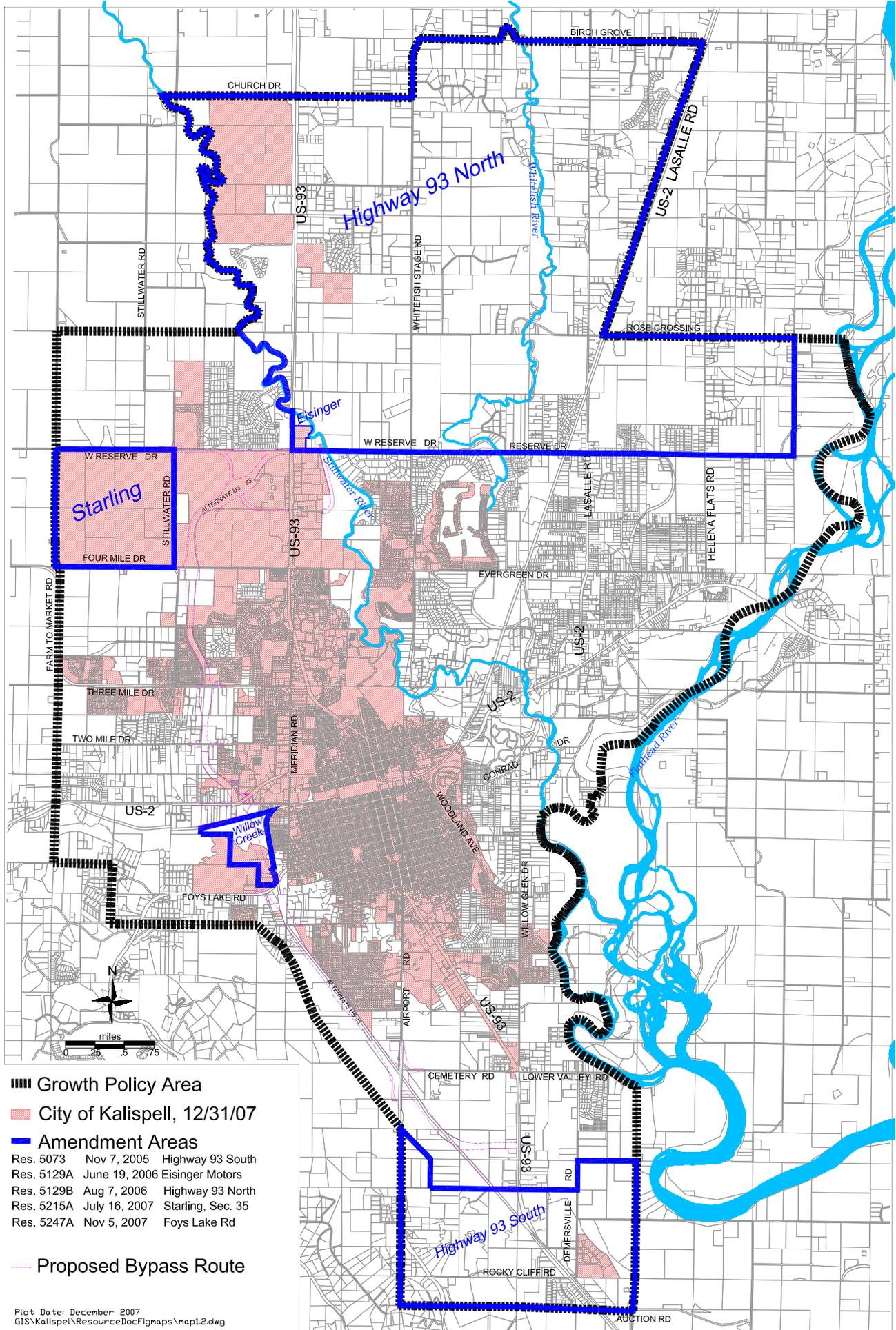
Mountain Lion distribution can be associated with high densities of deer, especially in the winter. Lions prefer areas with dense cover (e.g. riparian areas), and/or steep topography as is present southwest of Kalispell. Lions will also often stay in low elevation habitat and are known to prey on small mammals and domestic pets.

Wildlife Human Conflict

Human-wildlife conflict increases as development occurs in areas with wildlife populations or areas that are used as travel corridors or winter range. The Montana Department of Fish, Wildlife and Parks (FWP), maintains data regarding wildlife distribution and human-wildlife contact/conflict. FWP uses the habitat base map, FWP staff's general knowledge and incident or game damage reports to develop data regarding human-wildlife conflict for a few species. FWP is in the process of compiling and displaying a more complete wildlife-human conflict database (which includes domestic animals, Black Bears, Mountain Lions and Grizzly Bears), for the entire region. The specifics of the reports were not available but it is notable that there is a presence of both Black Bear and Mountain Lion in the Growth Policy Area. (Map 7.12).

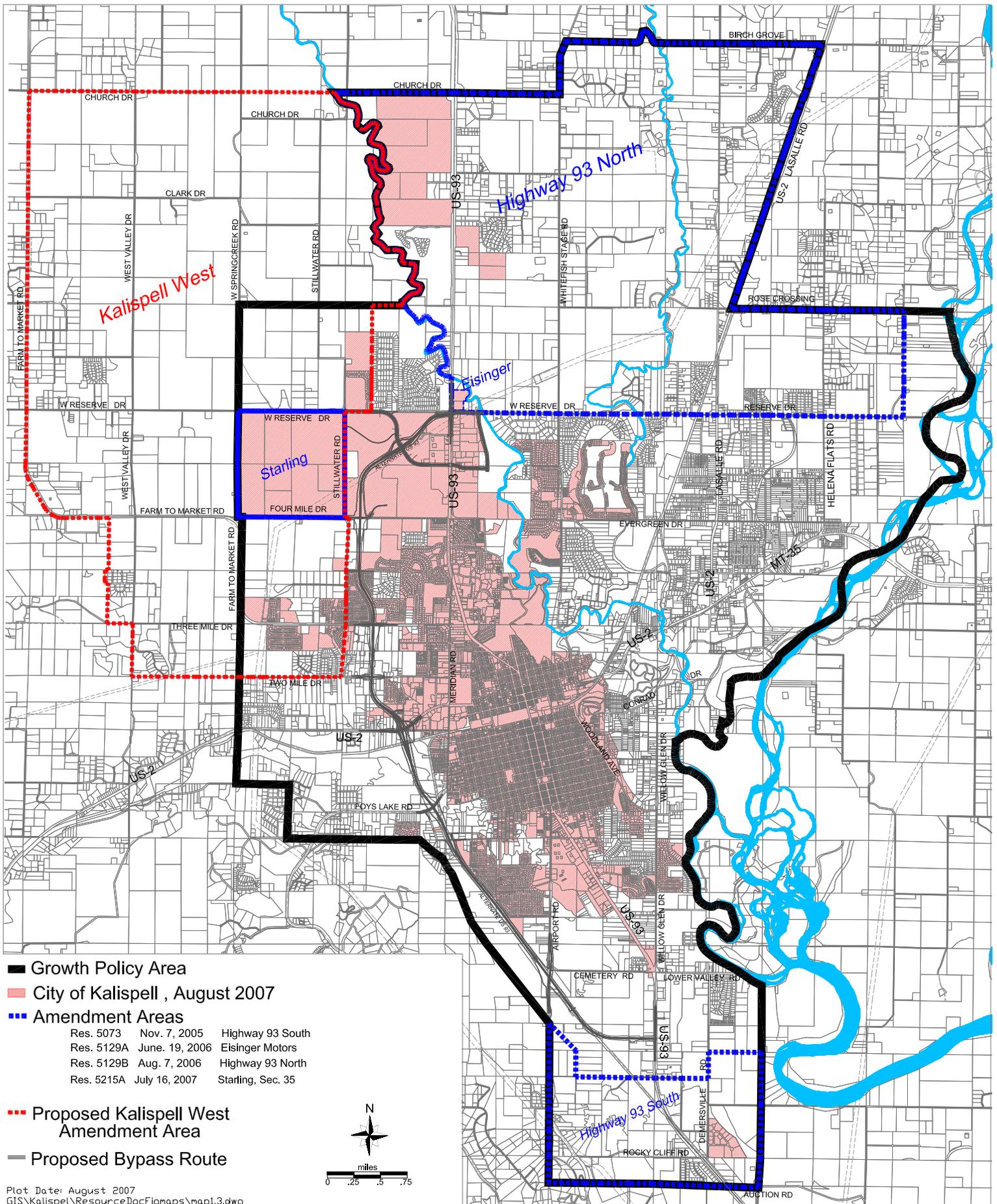


Map 1.2 KALISPELL GROWTH POLICY AREA AMENDMENT AREAS



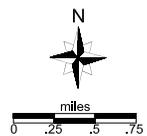
- Growth Policy Area
- City of Kalispell, 12/31/07
- Amendment Areas
 - Res. 5073 Nov 7, 2005 Highway 93 South
 - Res. 5129A June 19, 2006 Eisinger Motors
 - Res. 5129B Aug 7, 2006 Highway 93 North
 - Res. 5215A July 16, 2007 Starling, Sec. 35
 - Res. 5247A Nov 5, 2007 Foys Lake Rd
- Proposed Bypass Route

Map 1.3 KALISPELL GROWTH POLICY AREA AMENDMENTS & PROPOSED AMENDMENTS

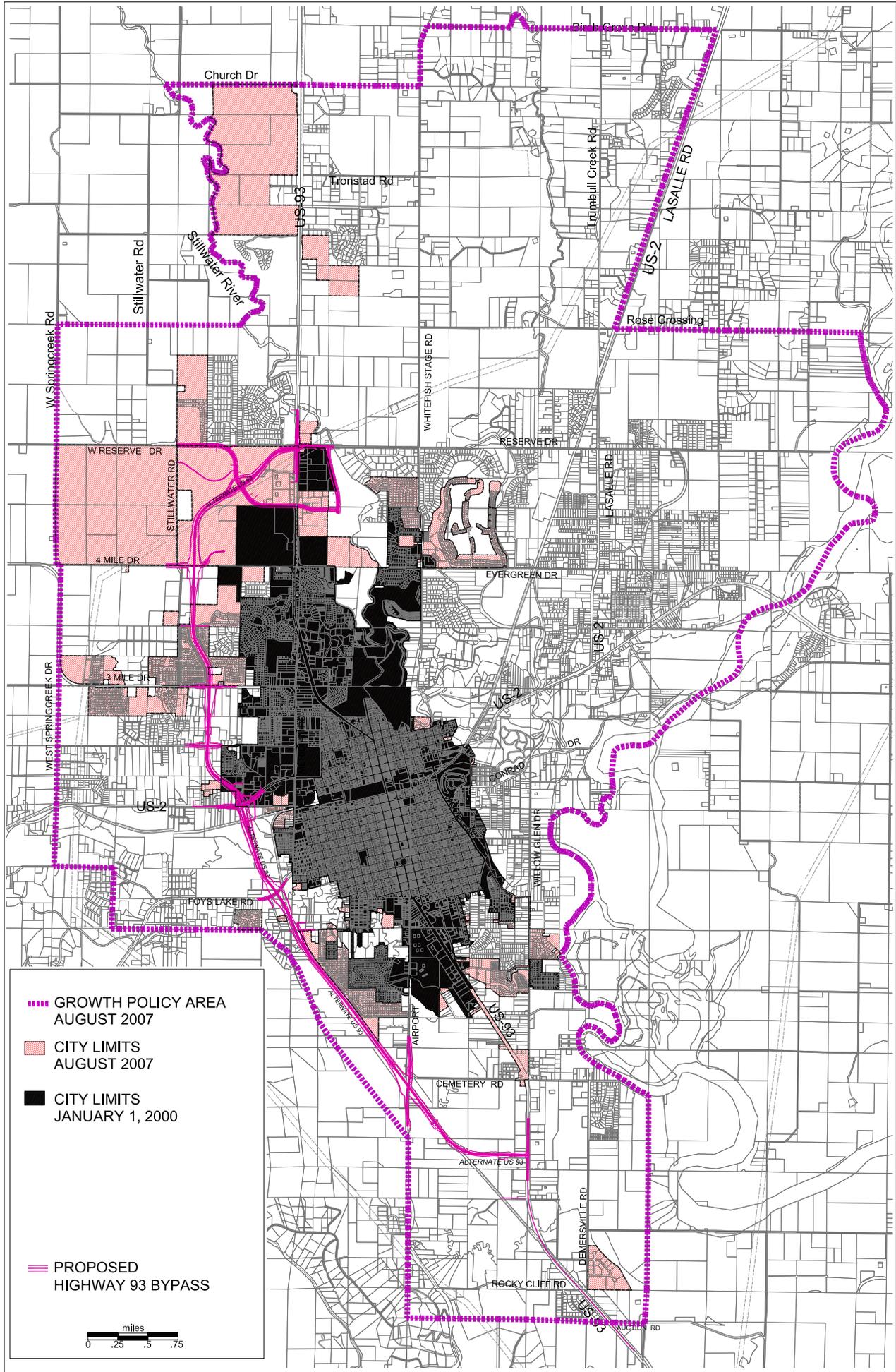


- Growth Policy Area
- City of Kalispell , August 2007
- Amendment Areas

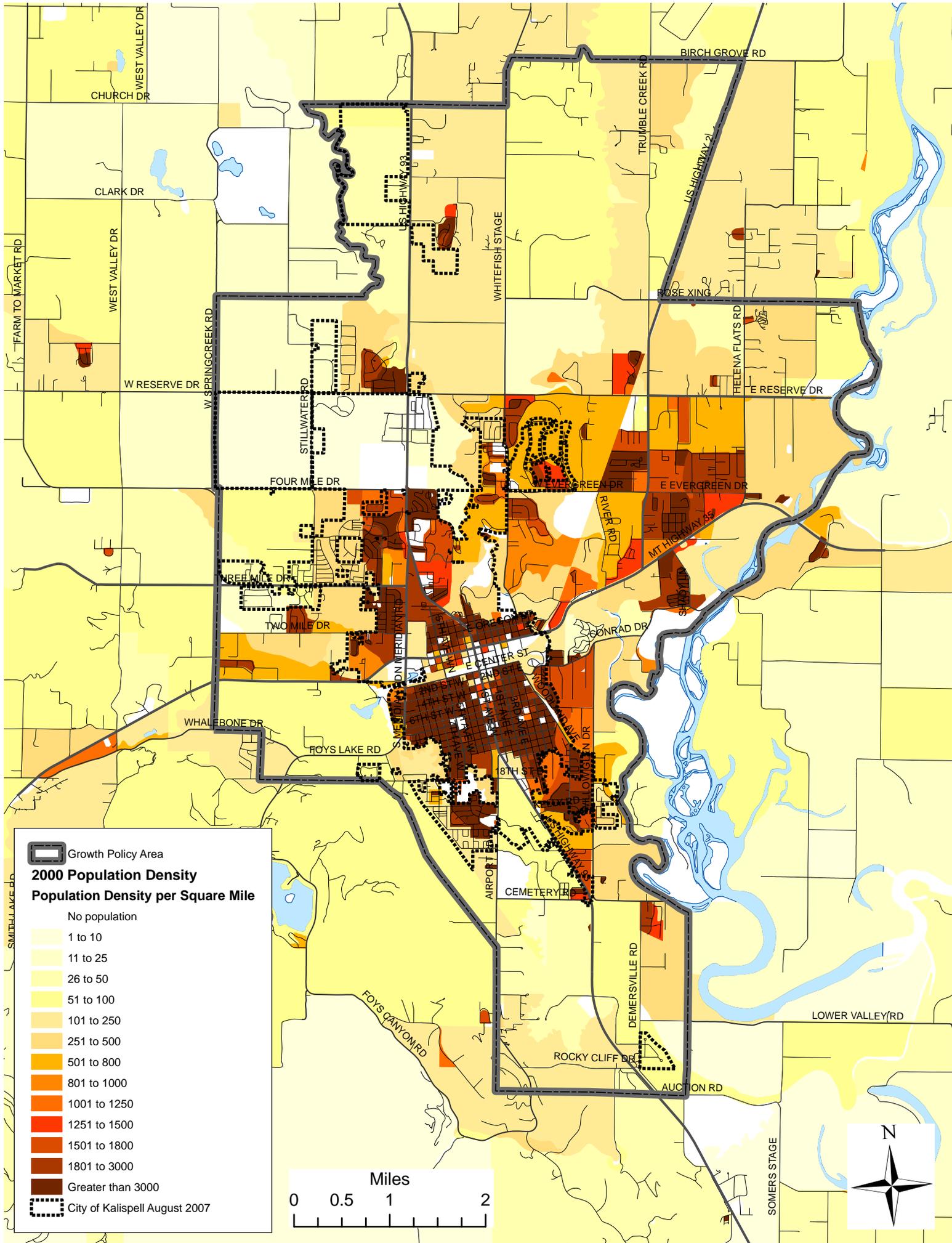
Res. 5073	Nov. 7, 2005	Highway 93 South
Res. 5129A	June. 19, 2006	Eisinger Motors
Res. 5129B	Aug. 7, 2006	Highway 93 North
Res. 5215A	July 16, 2007	Starting, Sec. 35
- Proposed Kalispell West Amendment Area
- Proposed Bypass Route



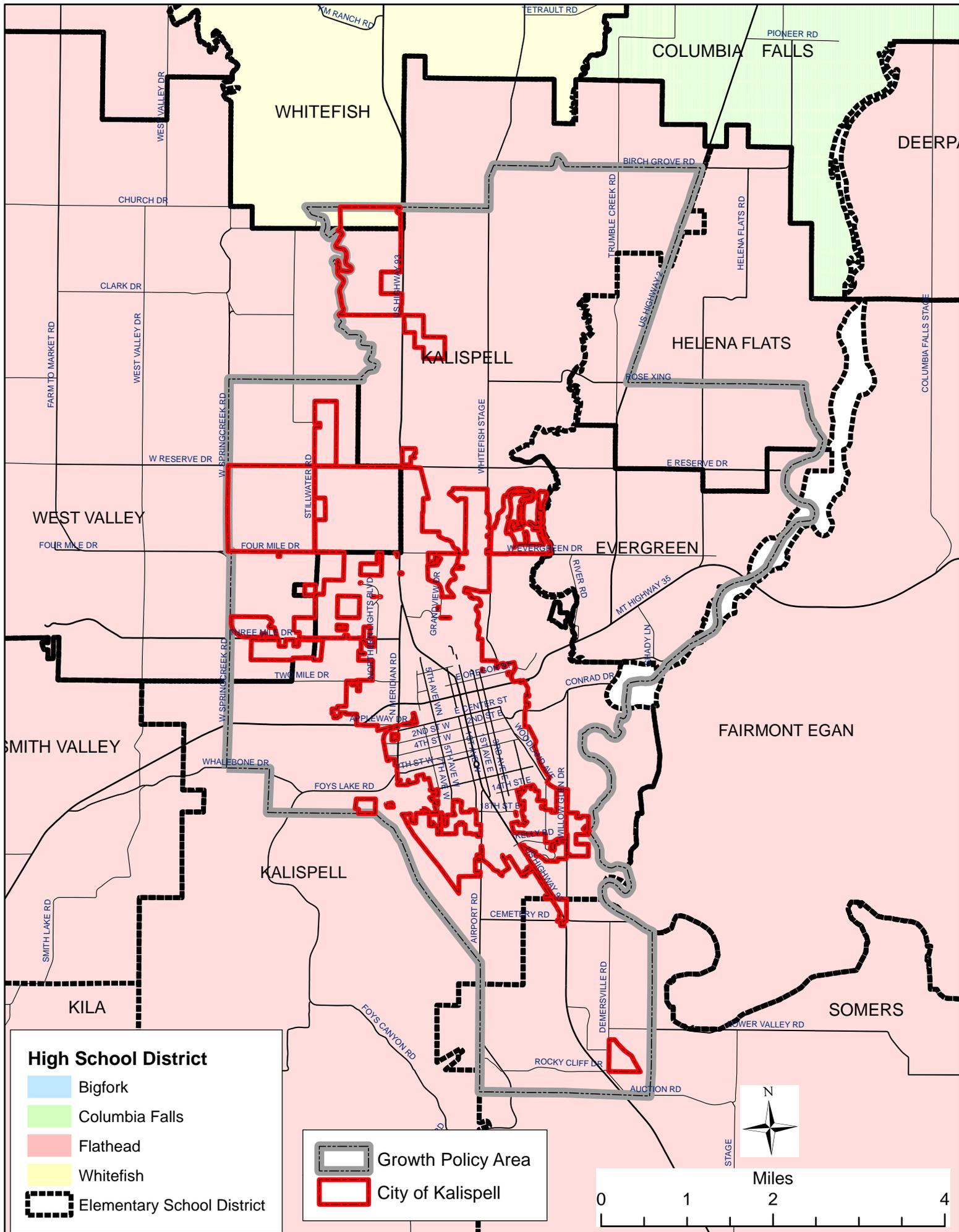
Map 3.1 CITY OF KALISPELL, JANUARY 2000 & AUGUST 2007



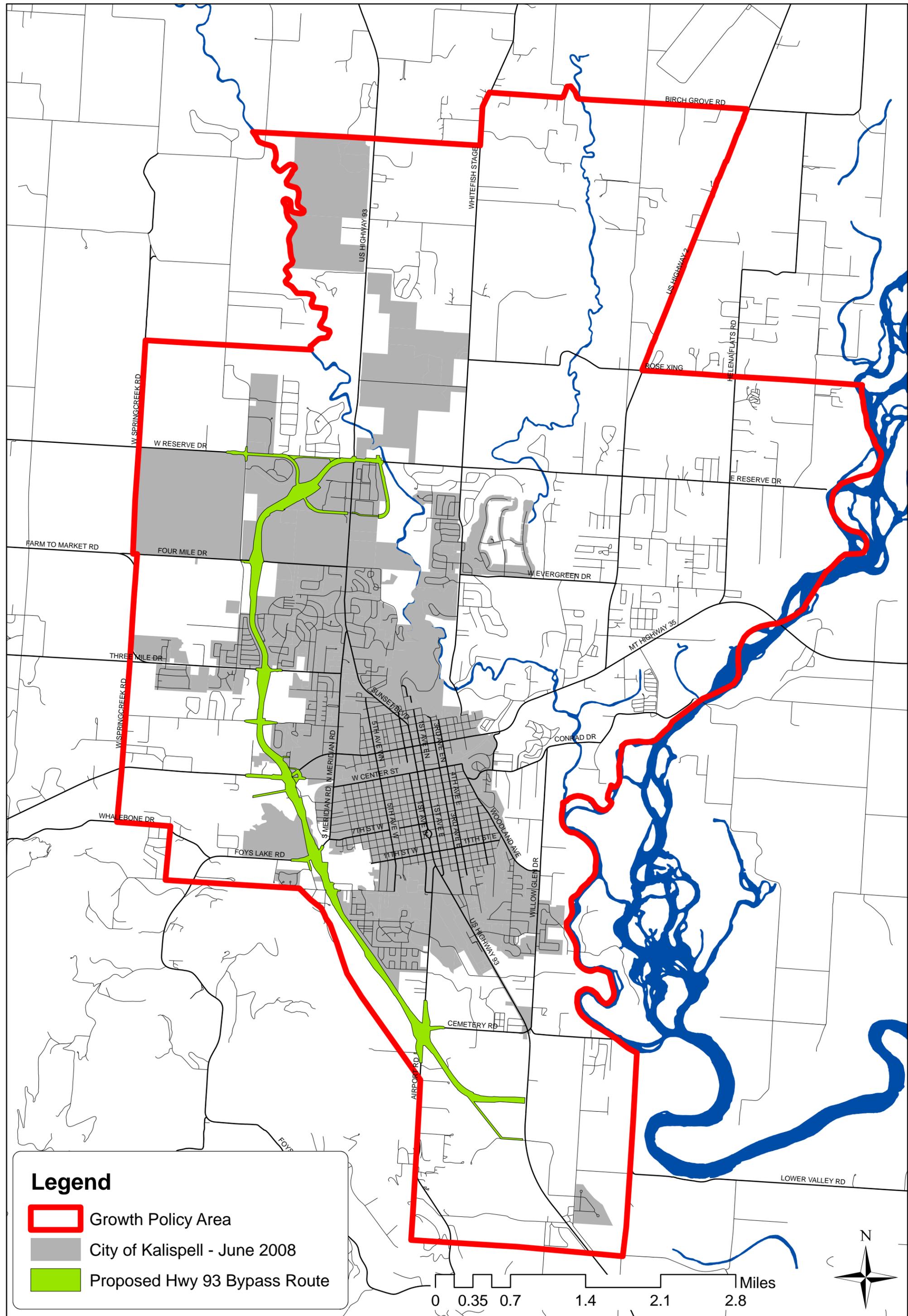
Map 3.2. Kalispell Growth Policy Area Population Density - Census 2000



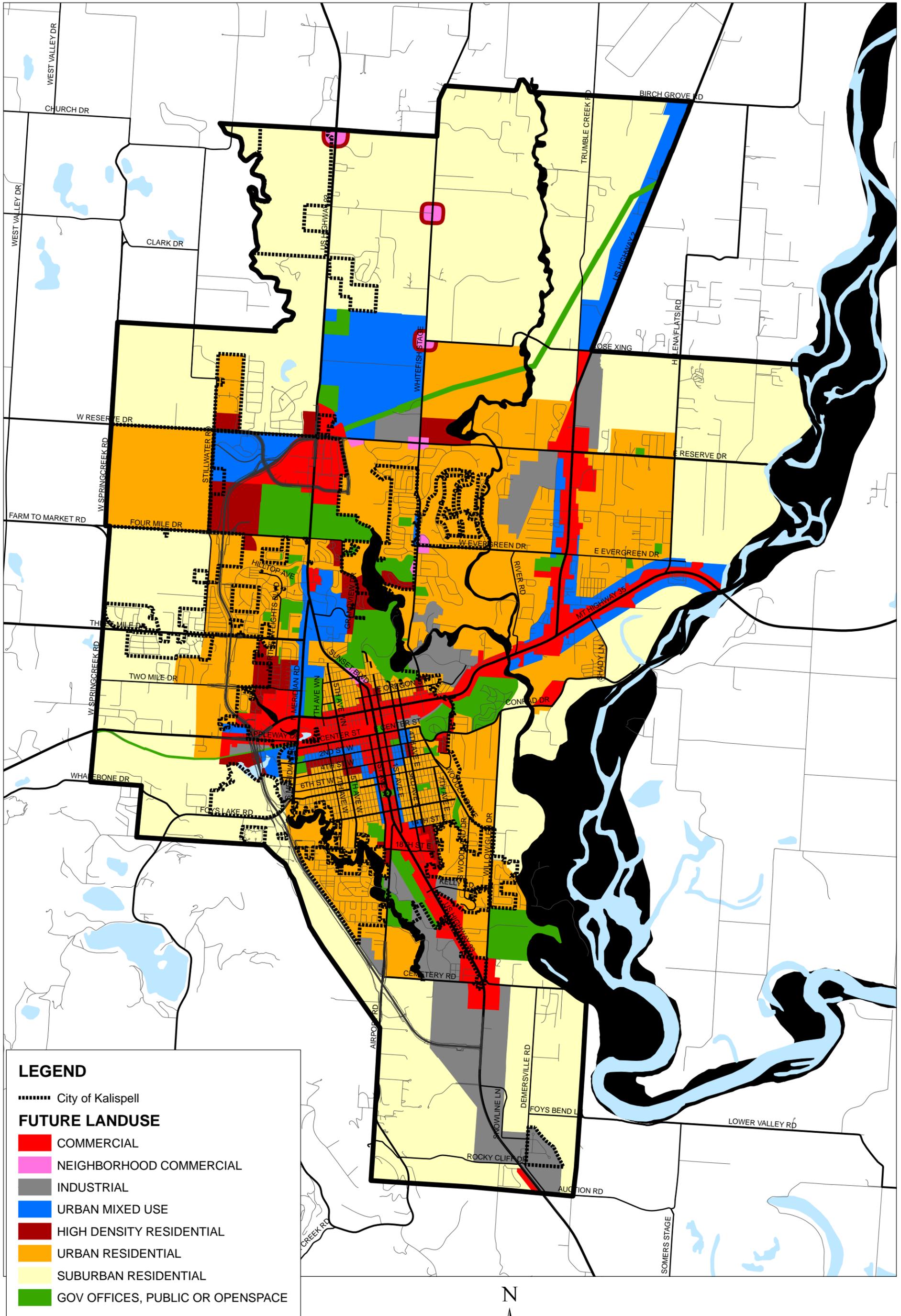
Map 5.1 Kalispell Area High School & Elementary School Districts, August, 2007



Map 6.1 City of Kalispell and the Growth Policy Area - June 2008



Map 6.2 Kalispell Growth Policy - Future Landuse

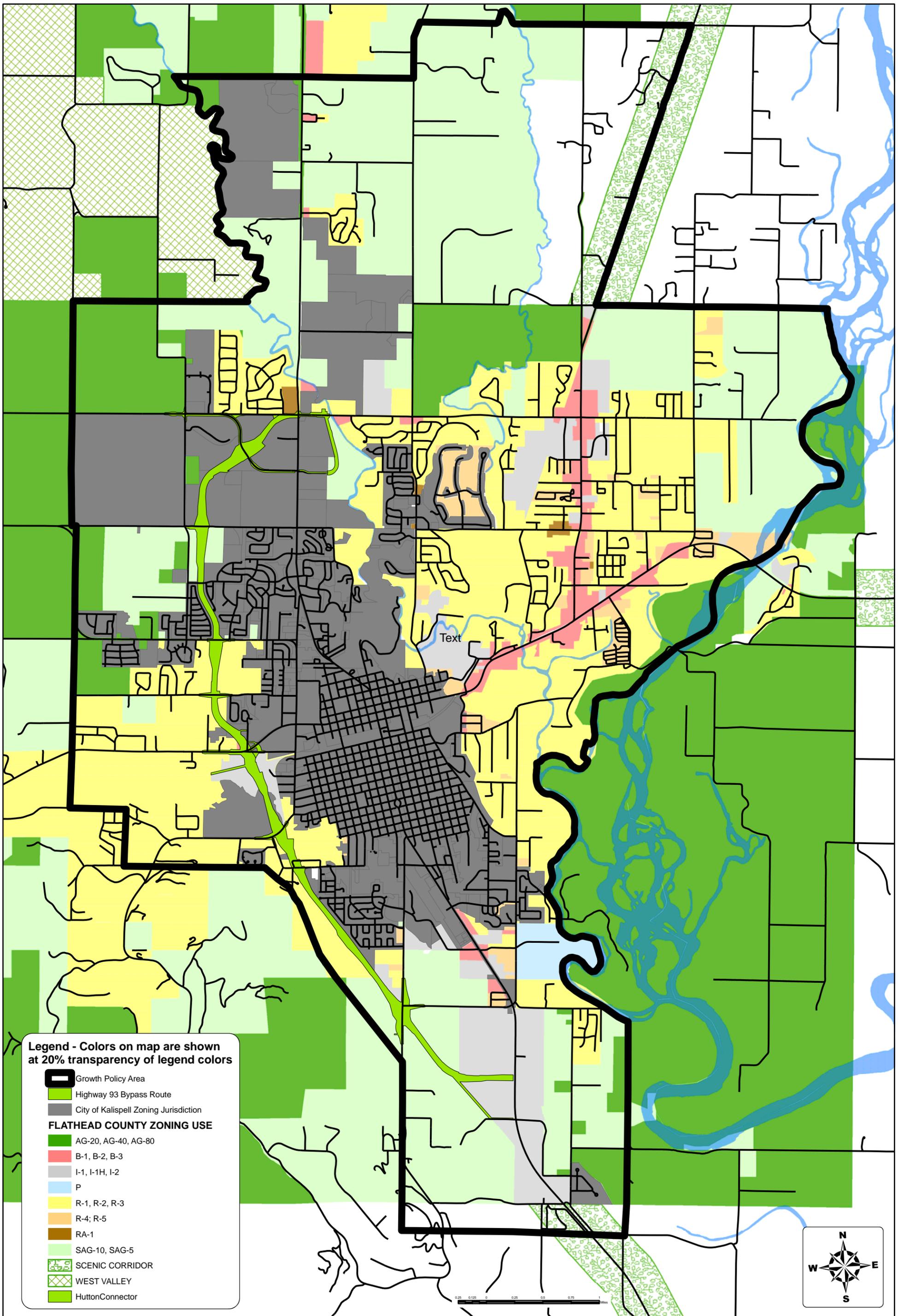


0 0.35 0.7 1.4 2.1 2.8 Miles

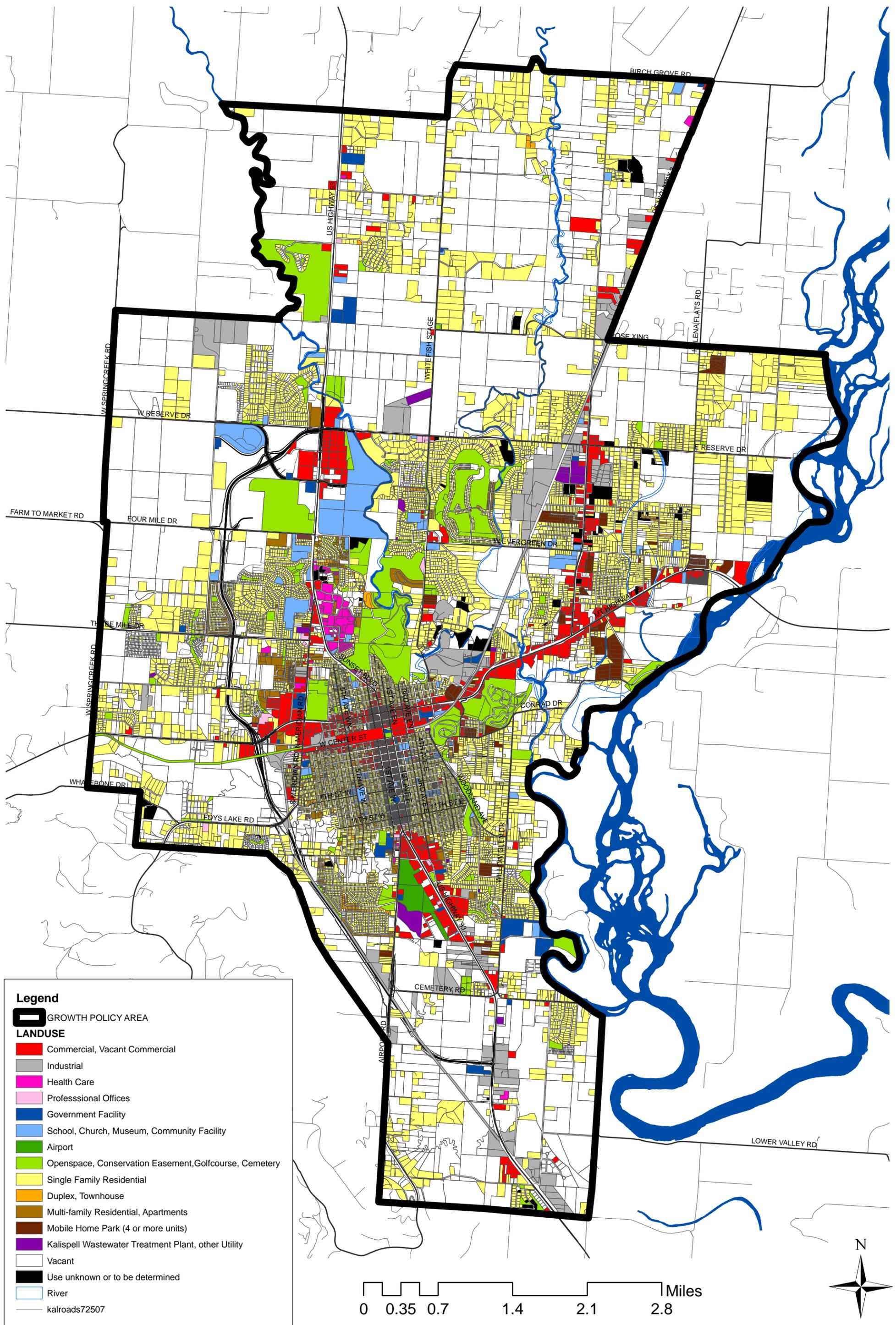


Desired Future Landuse per the Kalispell Growth Policy applies to properties that will be annexed into the city only and does not apply to development that is not planned to be annexed into the city of Kalispell.
 Plot Date: December 15, 2007
 City of Kalispell Planning Department (406) 751-1850

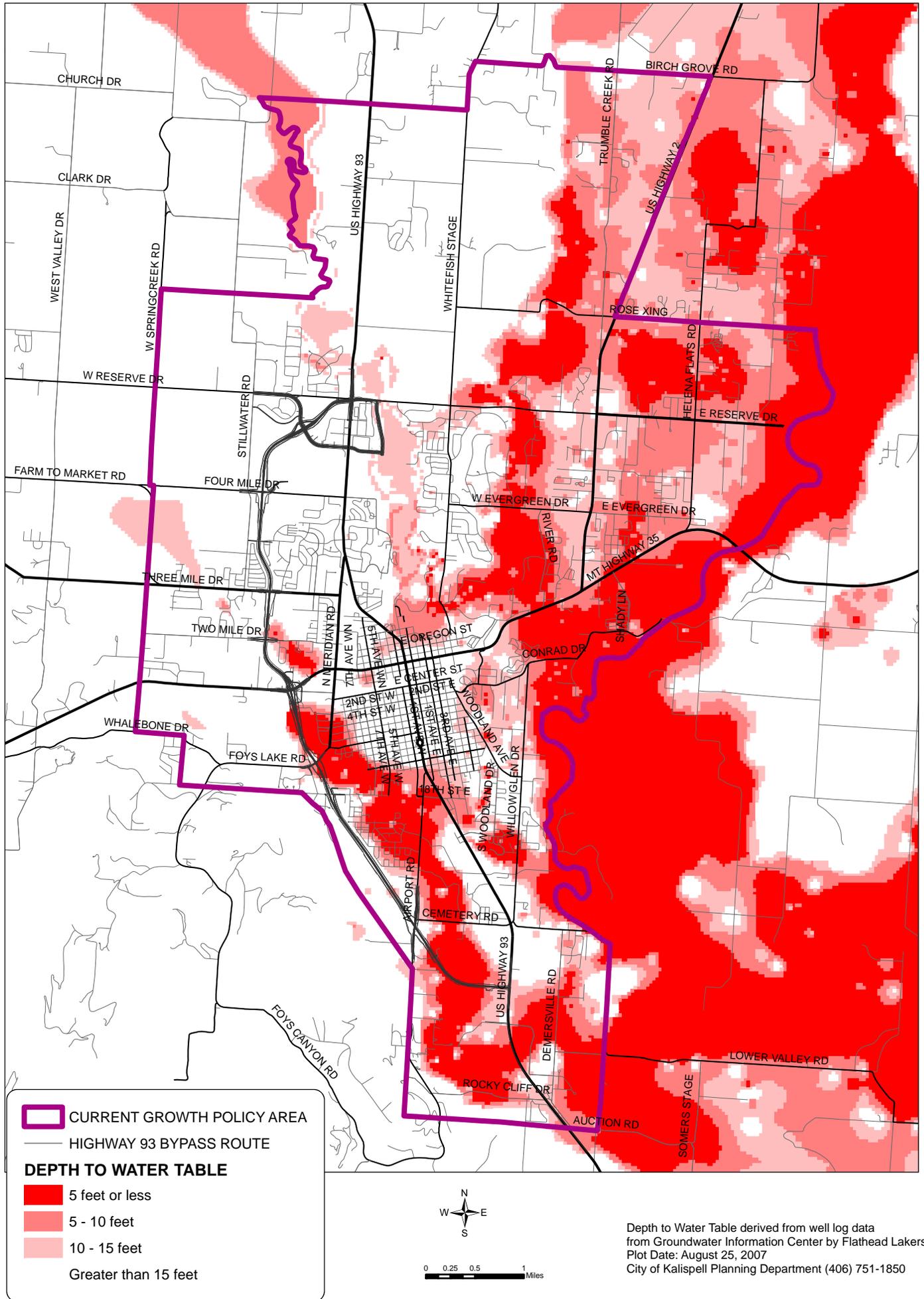
Map 6.4 Flathead County Zoning in the Kalispell Growth Policy Area



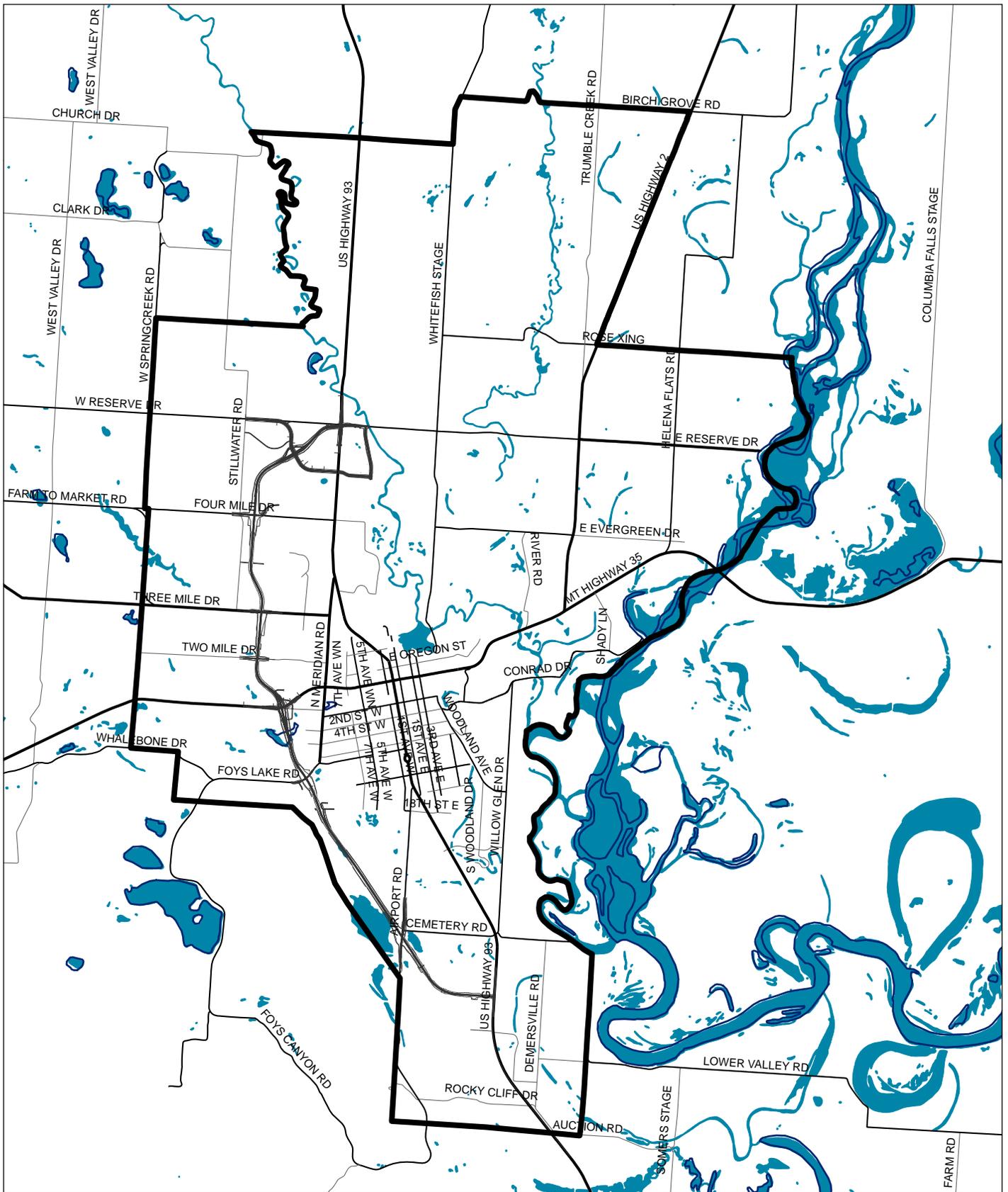
Map 6.5 Existing Land Use in the Kalispell Growth Policy Area



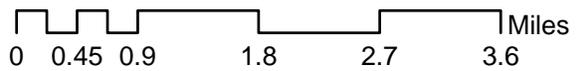
Map 7.3 Depth to Water Table, Kalispell Growth Policy Area



Map 7.4 Wetlands, Kalispell Growth Policy Area

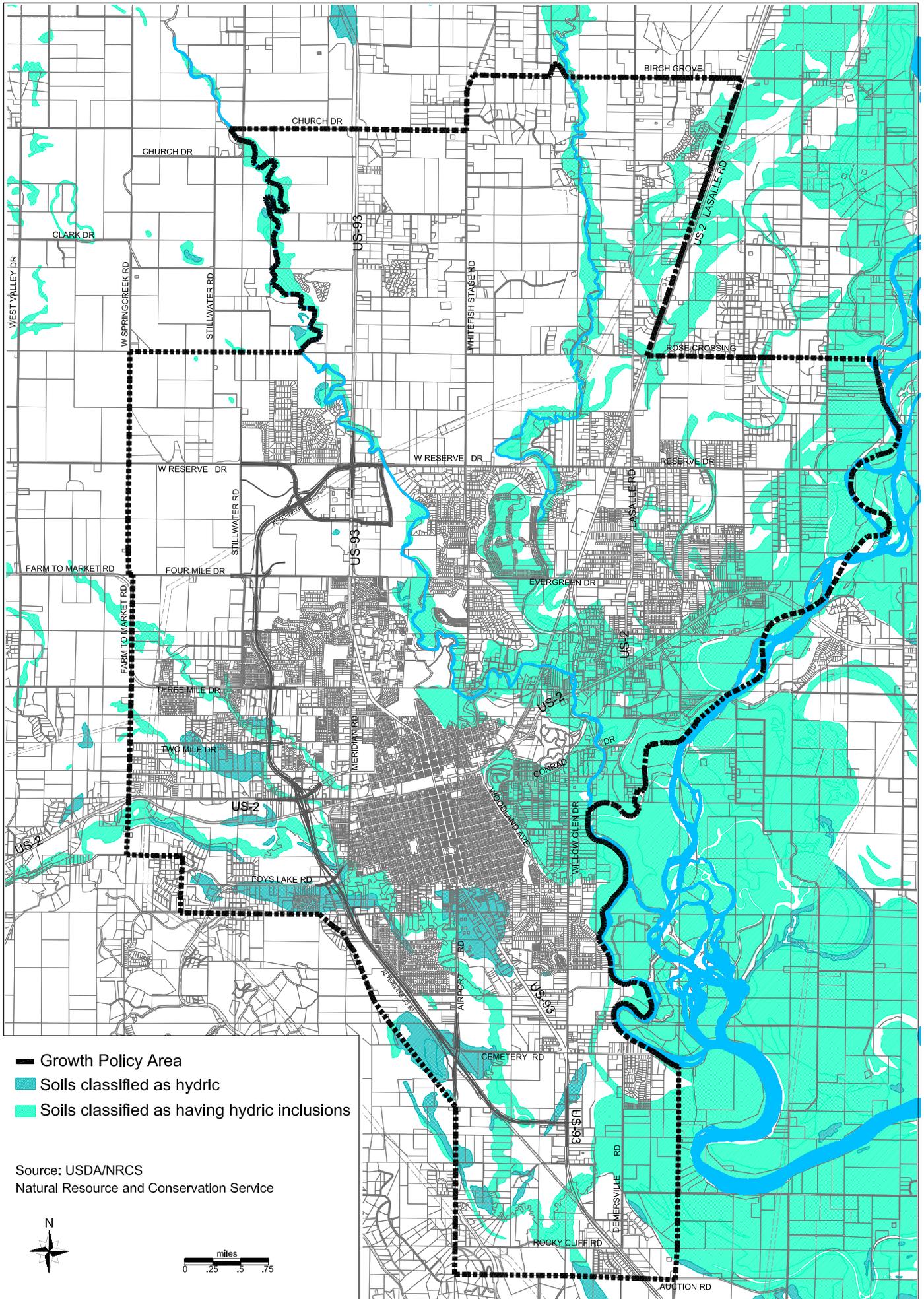


-  Growth Policy Area
-  Wetlands

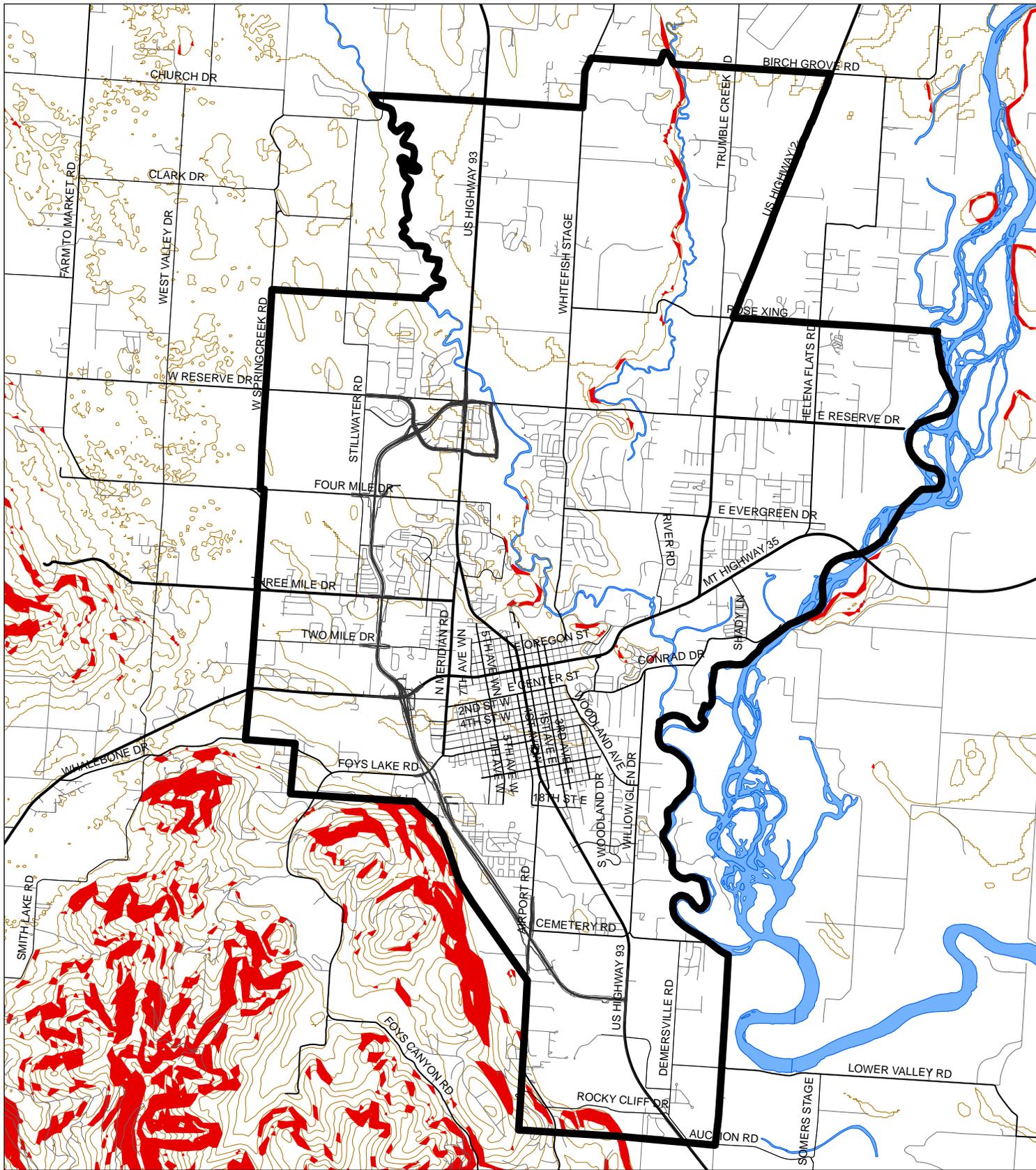


Source: National Wetlands Inventory
 Plot Date: August, 2007
 City of Kalispell Planning Department (406) 751-1850

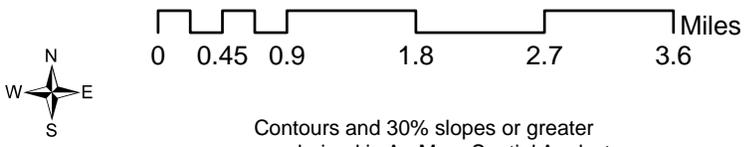
Map 7.5 Hydric Soils Classifications, Kalispell Growth Policy Area



Map 7.6 Topography and Steep Slopes, Kalispell Growth Policy Area

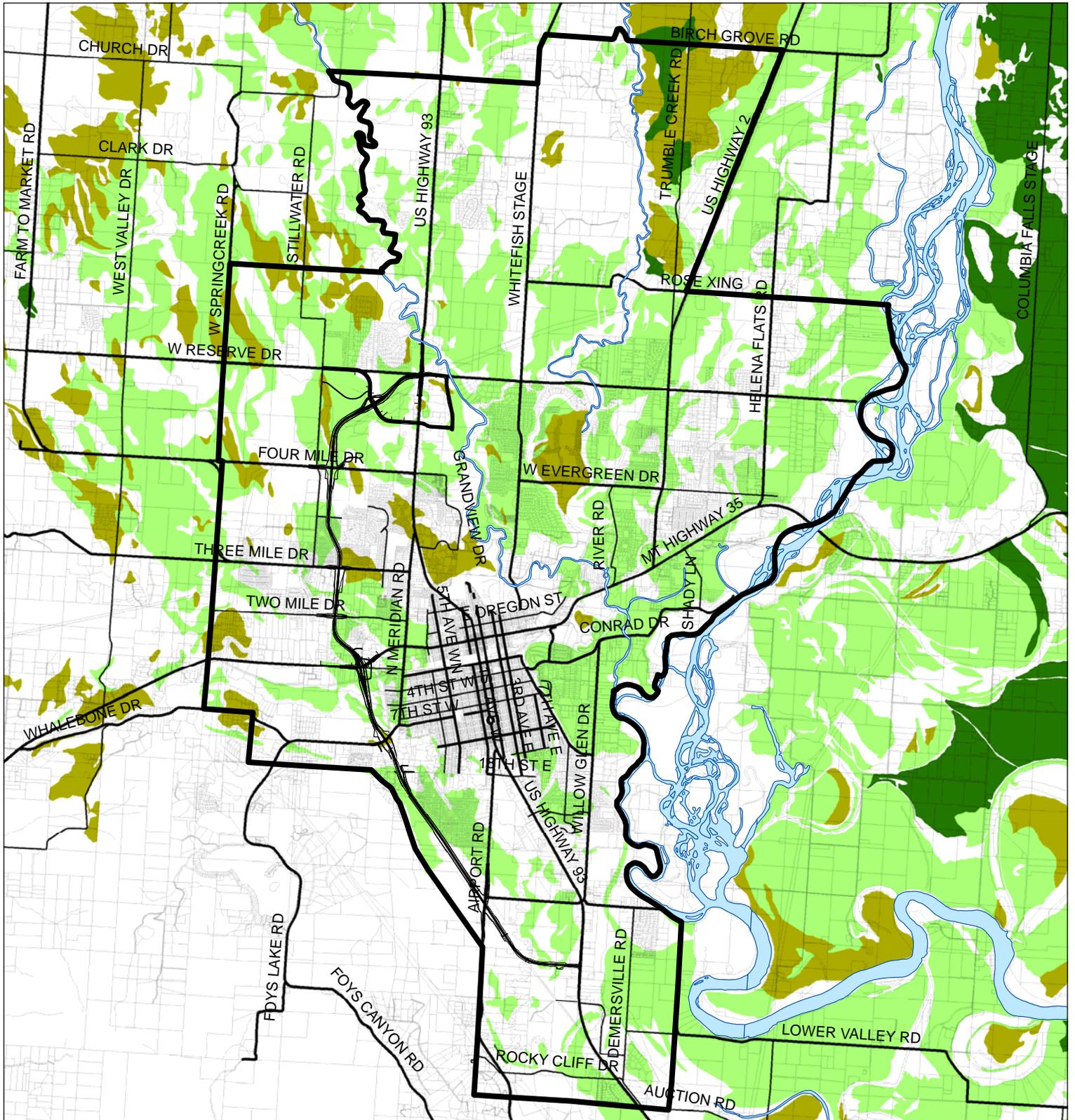


- Growth Policy Area
- Highway 93 Bypass Route
- Slopes 30% or greater
- 20 foot contour lines



Contours and 30% slopes or greater are derived in ArcMap, Spatial Analyst from Digital Elevation Models
 Plot Date: August 20, 2007
 City of Kalispell Planning Department (406) 751-1850

Map 7.7 Important Farmlands - Kalispell Growth Policy Area



 GROWTH POLICY AREA



FARMLANDS

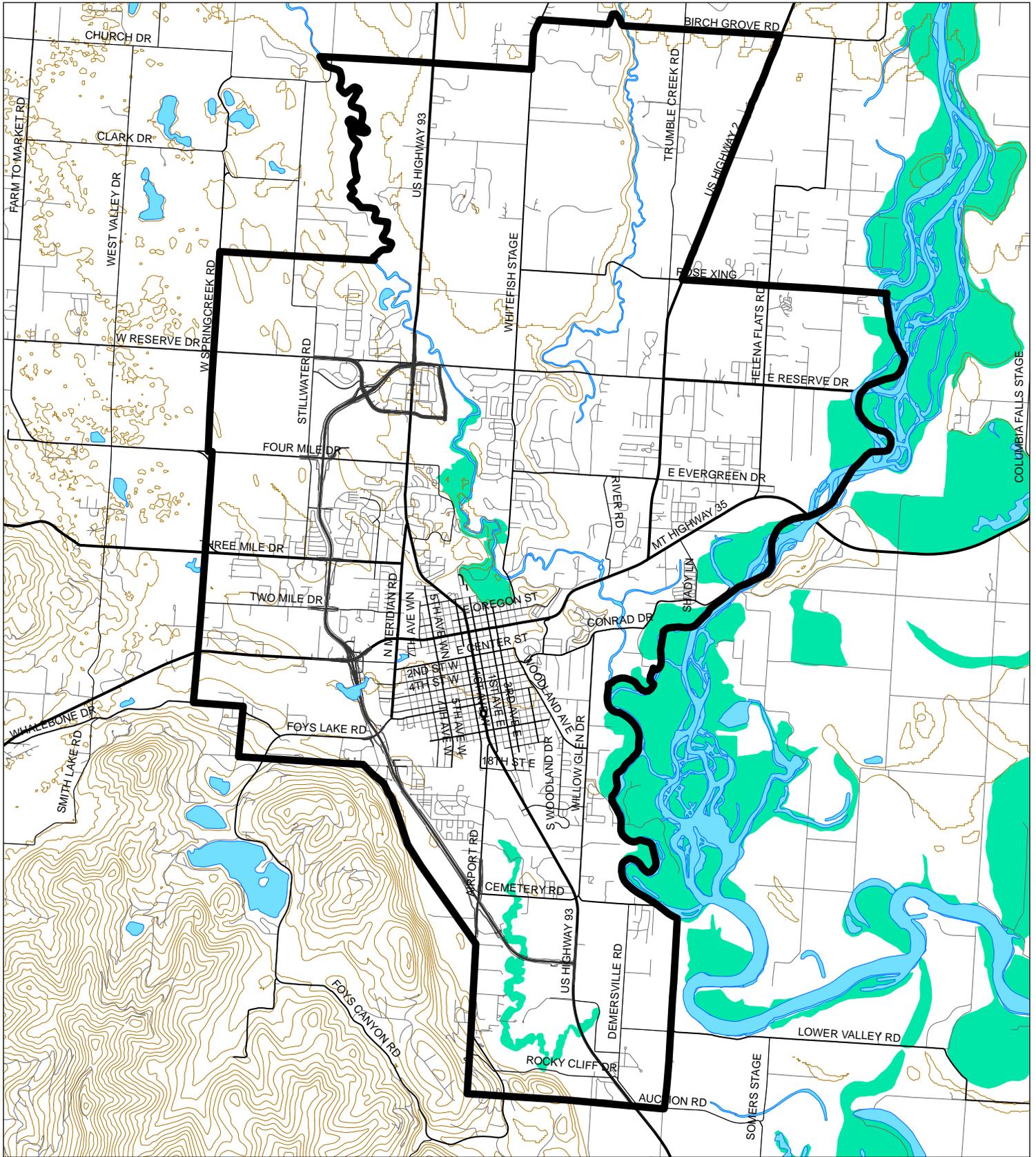
Classification

-  Prime Farmland
-  Prime Farmland if Irrigated
-  Farmlands of Statewide Importance

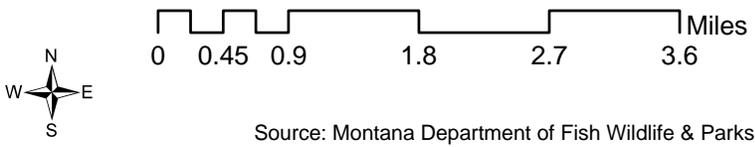


Parcel base: Flathead County GIS Department
 Farmlands classification from NRCS - Soil Survey
 Plot Date: August 20, 2007
 City of Kalispell Planning Department (406) 751-1850

Map 7.8 Important Riparian Wildlife Habitat, Kalispell Growth Policy Area

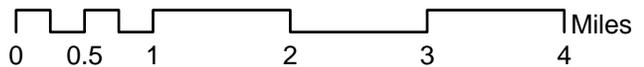
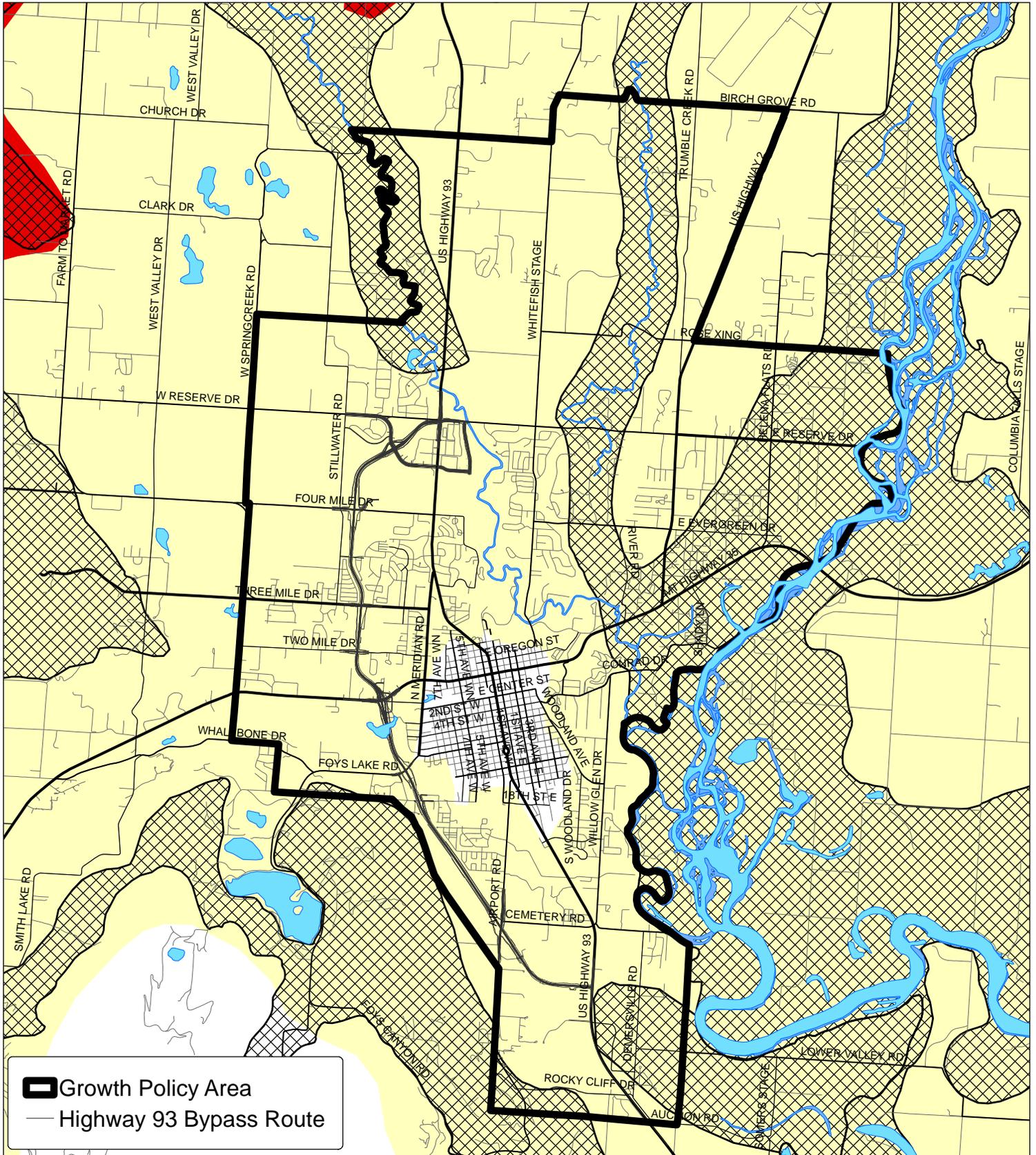


-  Growth Policy Area
-  Important Riparian Wildlife Habitat
-  Highway 93 Bypass Route



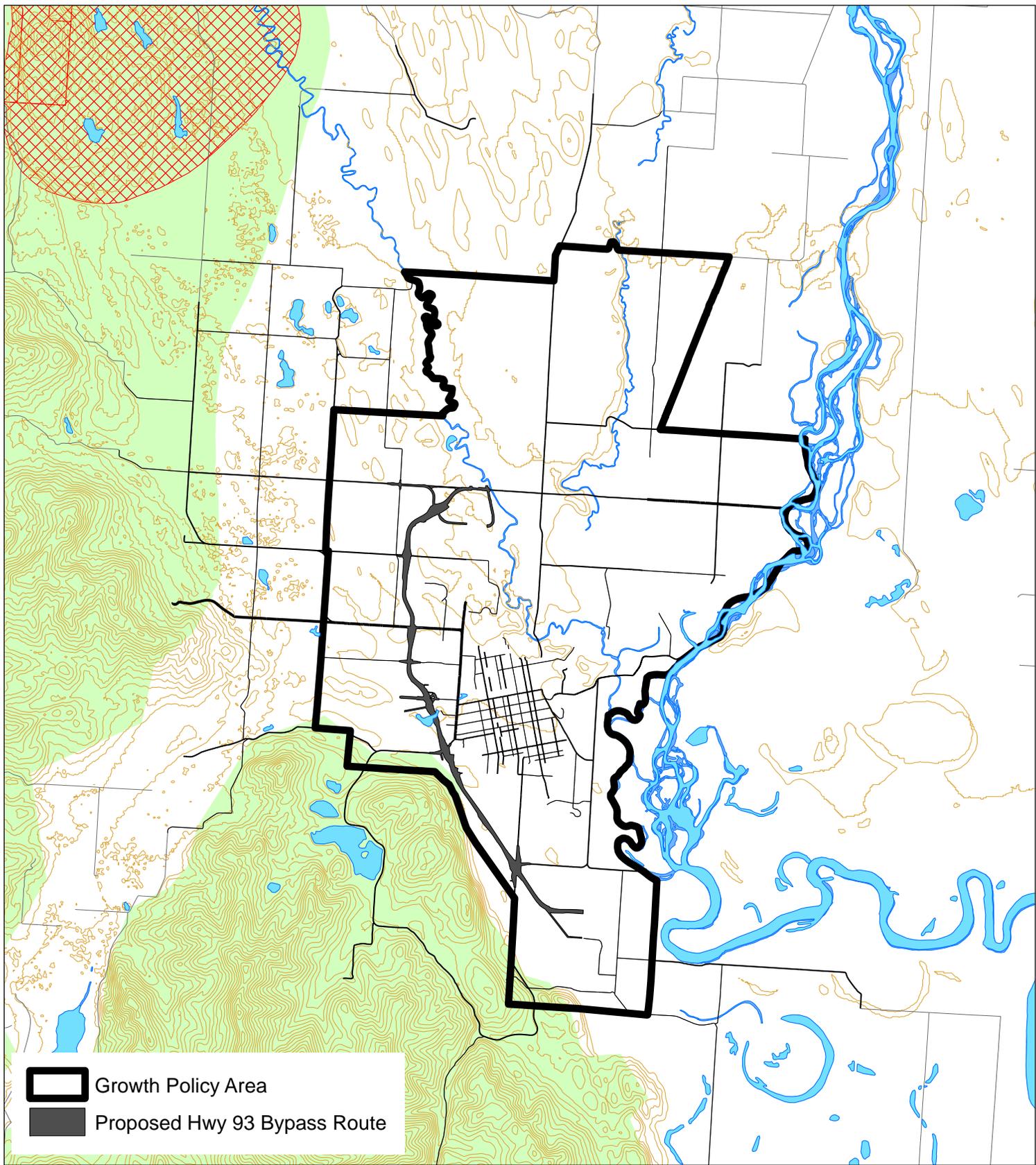
Source: Montana Department of Fish Wildlife & Parks
 Plot Date: August 21, 2007
 City of Kalispell Planning Department (406) 751-1850

Map 7.9 Whitetail Deer Density and Winter Range, Kalispell Growth Policy Area

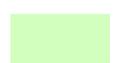


Source: Montana Department of Fish Wildlife & Parks
 Plot Date: August 21, 2007
 City of Kalispell Planning Department (406) 751-1850

Map 7.10 Elk Habitat, Kalispell Growth Policy Area and Vicinity



 Growth Policy Area
 Proposed Hwy 93 Bypass Route

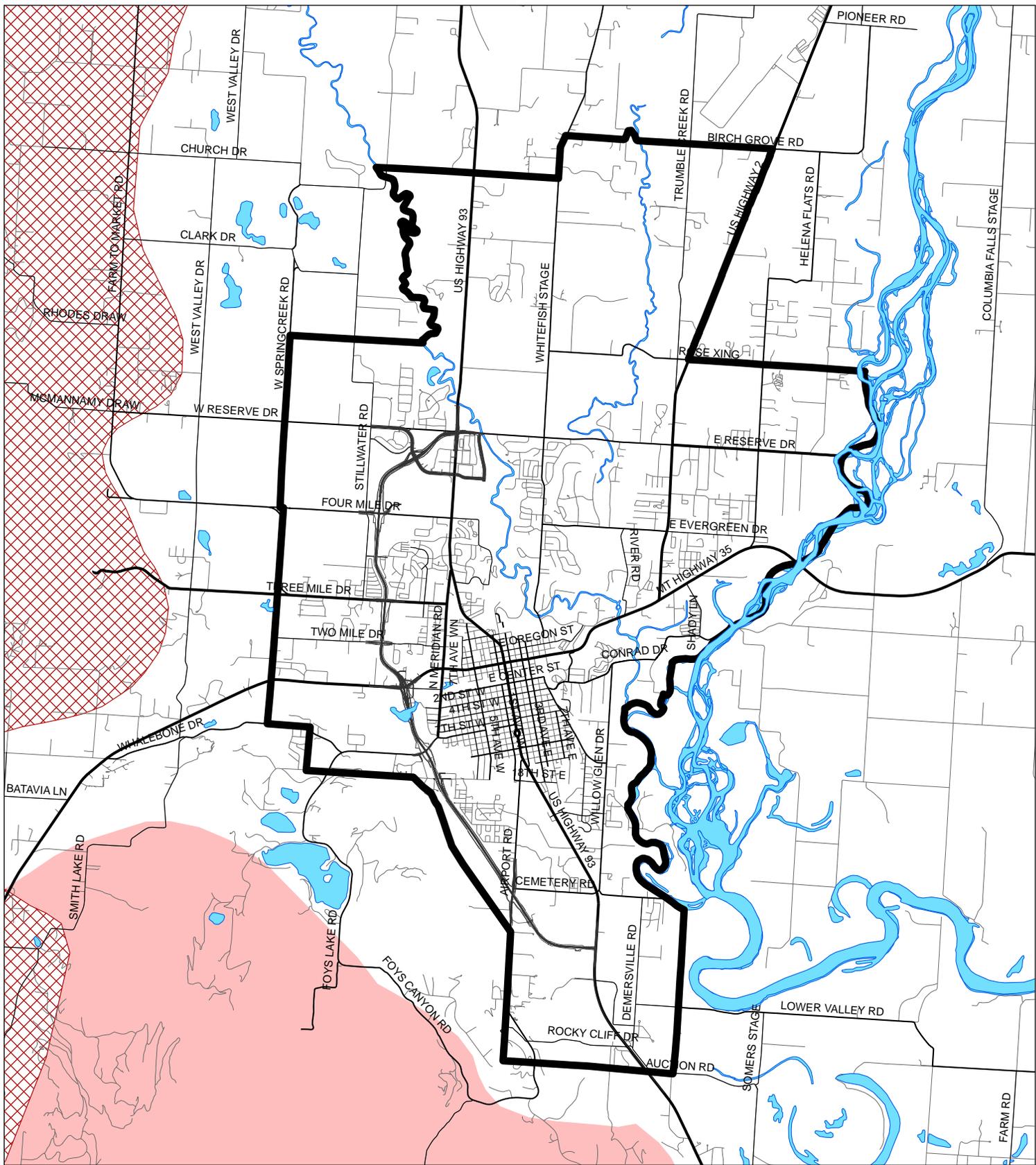
 Elk Winter Range
 Elk Summer Range

0 0.5 1 2 3 4 Miles

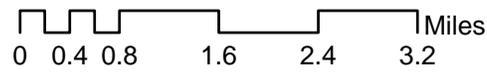


Source: Montana Department of Fish Wildlife & Parks
Plot Date: June 1, 2008
City of Kalispell Planning Department (406) 751-1850

Map 7.11 Moose Habitat, Kalispell Growth Policy Area and Vicinity

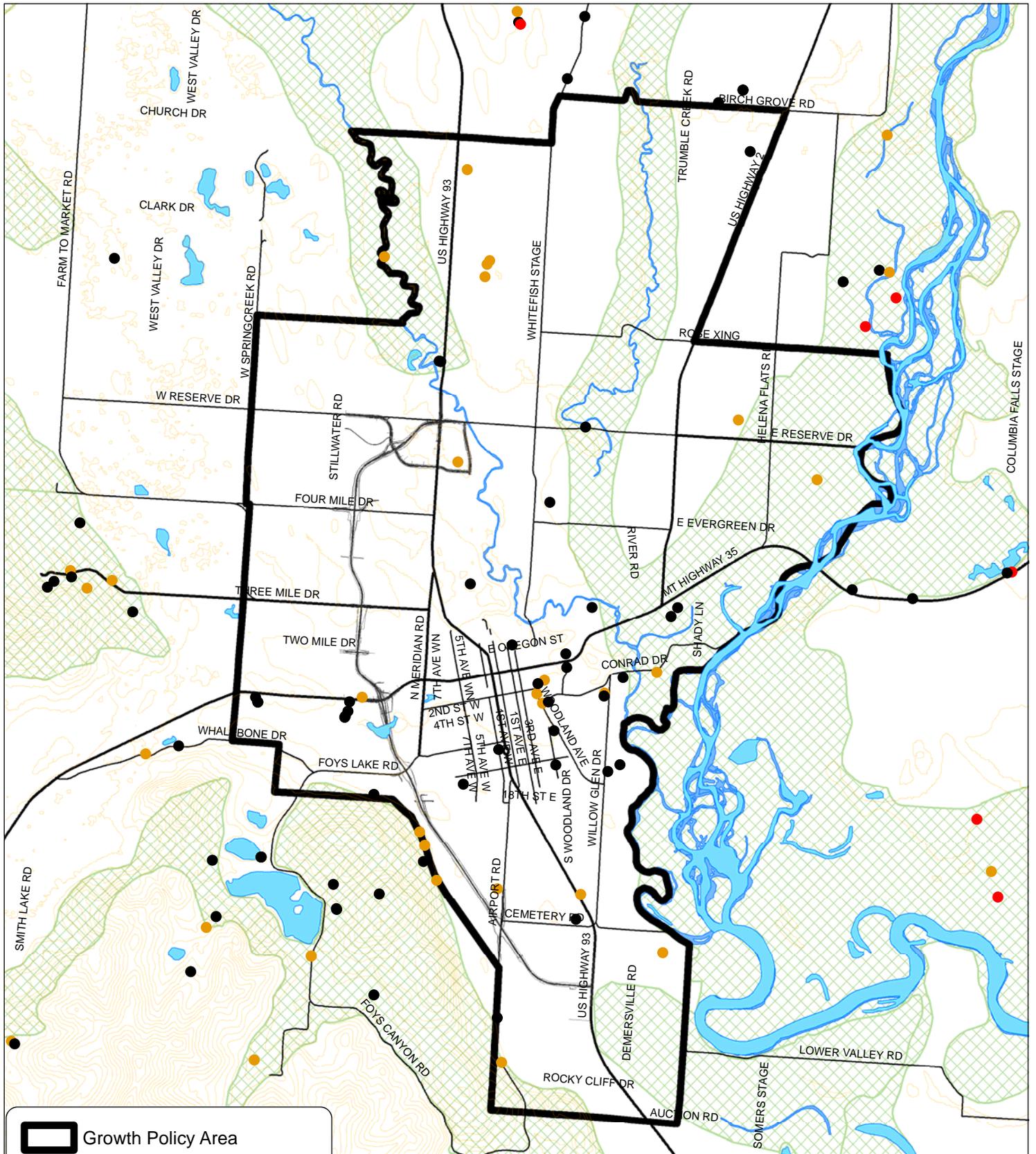


-  Growth Policy Area
-  Highway 93 Bypass Route
- MOOSE HABITAT**
-  Present - not Winter Range
-  Winter Range



Source: Montana Department of Fish Wildlife & Parks
 Plot Date: August 21, 2007
 City of Kalispell Planning Department (406) 751-1850

Map 7.12 Wildlife Human Conflict/Incidents, 1998-2006

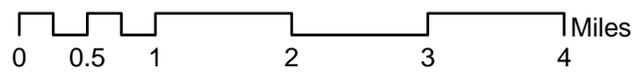


Legend

-  Growth Policy Area
-  Whitetail Deer Winter Range

Species Reported

-  Black Bear
-  Grizzly Bear
-  Mountain Lion



Source: Montana Department of Fish Wildlife & Parks
 Plot Date: August 21, 2007
 City of Kalispell Planning Department (406) 751-1850

Map 8.1 Kalispell Growth Policy Area Parks and Schools with Existing and Planned Bicycle and Pedestrian Trails

