

CHAPTER 3: DEMOGRAPHICS & HOUSING

Comment:	Staff Response:
<p>The median home price graph is messed up. I don't think it is \$1,300,000 for 2001</p>	<p>This comment is in reference to a typo on a poster that was displayed at the open house events. The data are accurate in the draft growth policy.</p>
<p>PART 1 I am concerned about the future of affordable housing in the Flathead Valley. Currently we are seeing an incredible influx of new homes being built for the ultra-rich. As the draft policy itself states, many people in the county cannot afford the median house, let alone one of the McMansions sprouting all over the valley. In the draft, you mention the number of households in the county unable to afford a home because of their low incomes, but one thing you did not mention was the actual number of affordable homes on the market at any given time. I either read in the paper or heard on TV a few months ago that a study was done to determine the median price of a home in the Flathead Valley, which was pretty close to what your draft mentioned. Then, the researchers called local realtors to determine how many homes in the median price range were actually on the market. I was amazed to learn that only a handful of such homes were for sale in the entire Flathead Valley.</p> <p>PART 2 How do you propose to make sure that homes in the median or lower range are available at all times and at a number that meets the needs of those people who would buy these homes, which is, as the term "median" implies, the average person in the valley? We are fast becoming a place where most of us cannot afford to live. If the growth policy does not address this issue head-on, we may soon be another Vail, Aspen, or Sun Valley. This is not what I moved here for.</p>	<p>PART 1 Staff disagrees with this comment. The scope, and the level of specificity and detail in the 2006 Growth Policy precludes detailed the execution of housing studies. Data relating to affordable housing was gathered from multiple housing studies conducted by the State of Montana and from the US Census Bureau.</p> <p>Further studies of affordable housing are recommend in the 2006 Growth Policy. Specifically Policy P.16.2 addresses the need to create an affordable housing plan and the possibility of creating a county housing committee which could provide more in-depth studies of affordable housing in the county.</p> <p>PART 2 Refer to Goal G.16 and Policies P.16.1 through P.16.5. This goal and subsequent policies are intended to promote an increase in availability of affordable housing.</p>
<p>To a lesser degree, I am not sure that the chart in Figure 3.5 is correct. If the largest growing age group is in the 45-54 group (88% increase) as shown in Figure 3.4 followed by the over 85 group (48%), followed by the 55-64 age-bracket (44%), then I am not sure the growth would continue at the rate show in Figure 3.5. My reason is that the oldest group, the over 85, would naturally suffer from attrition. The next group, the "Baby Boomers", if you will, have invested for their futures with second homes, and will eventually, as they age, may look for warmer climates, to be closer to family or need assisted living. For the younger groups there are no guarantees for the dream homes their older siblings or parents enjoyed with the threatened decline of Social Security and loss of defined retirement benefits. I will not dwell on this, but anyone</p>	<p>Much of the information regarding demographics in the county was obtained from the US Census Bureau. The population projection shown in Figure 3.5 was obtained from NPA Data Service, Inc, a firm which has calculated the population projections for all Montana counties. A multitude of factors can influence population projections and as projections are estimates of future change, their accuracy can vary. Demographic trends over the past 30 years indicate that the county's population will continue to increase. Projecting future population trends cannot be accomplished without utilizing information regarding past population trends – that is the nature of the science of population projections.</p>

<p>interested can find some enlightenment in a book called “Rich Dad’s Prophecy” by Robert T. Kiyosaki. But my point is that I don’t think you can define population projections based upon past experience. Today’s younger worker heading for his retirement will not have many of the advantages the older generations had. Hopefully Flathead County will be able to attract enough new business to sustain a population growth so each generation will be able to enjoy their “Golden Pond”.</p>	
<p>On the other hand, homes have become very expensive and many people can not afford to buy or rent a place to live when they are in the low or very low-income bracket. My other concern is when the new appraisals of homes are factored in the taxes for 2009, how many low-income people, who do own homes, are going to be able to pay their property taxes? Many of our adult children would like to live in this valley but can no longer afford to.</p>	<p>Goal G.16 and Policies P.16.1 through P.16.5 address increasing affordable housing opportunities in the county.</p>
<p>PART 1 p.31: P.15.4: I would add one word, to read: “Promote and respect the culture, heritage and history of <i>all</i> Flathead County residents.” There have been many in recent times who have taken it upon themselves to define what makes a “true” Montanan, or a “true” local resident. Semantics, I know, but that one word fixes the statement.</p> <p>PART 2 Along the same lines, I think that 96% White qualifies as more than “rather” homogeneous (p. 36).</p> <p>PART 3 A general comment on population growth: I think you handled this section rather well, but keep in mind that current projections are also based on the growth that has occurred to date in basically an unregulated environment. Effective planning could really help us get control of rampant speculative real estate transactions, home prices and land affordability, perhaps. But nothing will change if we do not embrace regulation, in my opinion.</p>	<p>PART 1 Staff agrees that the addition of the word “all” in Policy P.15.4 would ensure that the policy is interpreted as all-encompassing. Modify P.15.4: Promote and respect the culture, heritage and history of <i>all</i> Flathead County residents</p> <p>PART 2 Staff disagrees with this comment. Removing the word “rather” does not further clarify the extent of homogeneity of the county’s population.</p> <p>PART 3 Demographic trends over the past 30 years indicate that the county’s population will continue to increase. Projecting future population trends cannot be accomplished without utilizing information regarding past population trends – that is the nature of the science of population projections. A multitude of factors can influence population projections and as projections are estimates of future change, their accuracy can vary. The population projections used in the 2006 Growth Policy was obtained from NPA Data Service, Inc, a firm which has calculated the population projections for all Montana counties.</p>
<p>Affordable Housing (P.16.2). The county would be well-served if policies that addressed affordable housing were moved up on the priority list. Long considered a purely social service issue, affordable housing is now widely-recognized as a workforce and economic development issue as well. Interviews with local CEO’s indicate that housing affordability is a growing impediment to the attraction of workers – particularly entry level workers.</p>	<p>Prioritizing the implementation of policies in the 2006 Growth Policy will be strongly determined by the public and political will and the resources available to the county.</p>

<p>Also recognize the need for Affordable Housing Task Force, pages 38, 39.</p>	<p>No revisions suggested.</p>
<p>PART 1 Chapter 3 (Demographics and Housing), Page 35, Discussion of seasonal housing The text states, “Seasonal residents require all the local services and infrastructure that full time residents require.” The discussion shows there is a strong demand for seasonal homes by stating the number of seasonal homes increased by 42% from 1990 to 2000, versus an increase of 29% for total housing units. I would argue that seasonal housing is by and large good for Flathead County and the text should be expanded to acknowledge the differences in demands between seasonal and year-round housing.</p> <p>Seasonal housing provides jobs to those employed in the building materials, construction and support industries such as loggers, mill workers, forest managers, concrete pourers, landscapers, truckers, etc. Seasonal residents require public services such as police protection and garbage disposal for the most part only during select seasons (ski season, July - August, and hunting season). These residents also support hospitals, recreation centers and performing arts centers as well as ice cream stands, restaurants, art galleries and tourist related businesses. Typically seasonal residents build high-dollar homes that support public services but do not have children in schools that claim approximately 70% of a landowner’s property taxes. From my experience working with law enforcement agencies throughout western Montana, seasonal residents are also much less likely to require law enforcement services than year-round residents.</p> <p>On the negative side, seasonal residents help to drive up the price of land (which makes it tough if you are a family on a fixed income looking for a home, but great if you are selling property) and increase traffic congestion on highways and water bodies. Seasonal residents are also “not from here” and sometimes have different ideas as to how land and resources should be managed. But by and large, I think seasonal residents should be courted due to the generally positive fiscal benefit they provide to the overall tax base.</p> <p>PART 2 Specifically, the subdivision regulations should be expanded to account for the differences in seasonal versus year round populations within development projects. I think there are clear differences in impacts related to vehicle trip generation, local</p>	<p>PART I No revisions suggested. The 2006 Growth Policy neither states that seasonal housing is good nor bad.</p> <p>PART 2 Implementing a strategy via the subdivision regulations to separately evaluate the impacts of seasonal housing vs. full time residences is not within the scope of the 2006 Growth Policy.</p>

<p>services, public facilities, agriculture, wildlife and the fiscal health of the area. When the demand for seasonal residences eventually declines, it would then be appropriate to plan for all homes to be year-round residences, but ignoring the differences in both negative and positive impacts from seasonal residents is short sighted and not in the fiscal best interest of Flathead County.</p>	
<p>Has anyone in the County government ever considered the granting of a permit to build a privilege if all the conditions are met rather than just a right? Are there any safeguards to follow up to a building site with several visits verify the developer is obeying what conditions were granted upon approval?</p>	<p>Please refer to Policy P.16.6.</p>
<p>PART 1 The demographic chapter may focus too heavily on housing needs. This may be a discussion more appropriate to the cities where affordable workforce housing and housing choices may be a priority – being close to services, etc.</p> <p>PART 2 To that end, this chapter fails to adequately address the rural demand for second homes or homes that fit a special market niche related to density, privacy, livestock, etc. Special discussion should focus on the true impacts of the second home/seasonal/recreational market or high end real estate. These housing types may be positive in terms of taxable impact, especially if there is high value, seasonal use, and no children to impact the schools. The demographic information presented in Chapter 3 suggests a trend towards “occasional” use homes and the largest population gain and percent increase occurred in the 45-55 age brackets. It seems that the incremental increase in impacts by an increasing population in the rural areas might be less than expected.</p>	<p>PART 1 The increasing cost and decreasing availability of affordable housing in the county was a reoccurring theme in comments received from the public. Although population growth is highest within the three cities, the majority of the county’s population resides outside of these cities. Goal G.16 and policies P.16.1 through P.16.5 seek to promote affordable housing in the county. Particularly, policies P.16.3 and P.16.4 address the locational nature of housing in regard to services.</p> <p>PART 2 Staff disagrees with this comment. The 2006 Growth Policy neither states that seasonal housing is good nor bad.</p>
<p>Include a policy that requires developers of major subdivisions to provide a five to ten percent number of affordable housing units in the development.</p>	<p>Staff disagrees with this comment. Requiring the creation of affordable housing is not a consistent with the comments received regarding housing in the county.</p> <p>Please see Policy P.16.1.</p>
<p>The section of the draft Growth Policy on housing is weak. Basically, there should be a mix of housing alternatives and densities in sync with public and utility services available. With demographics showing an aging population over at least the next 20-30 years, access to health care, certain types of</p>	<p>Staff disagrees with this comment. Please see policies P.16.1 through P.16.5</p>

<p>housing, and transportation alternatives may be planning considerations.</p>	
<p>How are you planning to prevent building housing behind you? It is called zoning. The crowded housing is going to wreck the lake.</p>	<p>No revisions suggested.</p>
<p>Chap 3- Demographics and Housing</p> <p>We need to track housing so we can answer the question “Do we have enough housing in the county?”</p> <p>Goal- determine if the housing in the county meets the need for future population increases.</p> <p>Policy- track the amount of housing in the community and compare it to anticipated population increases to determine if the amount and type of housing is adequate.</p>	<p>Please see policy P.16.6 as a building department would be the department responsible for tracking the quantity and type of housing in the county.</p>
<p>PART 1 PAGE 32 – P.16.2 –Add “and working with other governmental jurisdictions, especially the three incorporated areas” after “committee”.</p> <p>PART 2 PAGE 38 & 39 – I am concerned about these numbers not providing an accurate reflection of true affordability. There are a number of extremely expensive houses being built and sold to out of county residents. Their income is rightfully not reflected in the county income figures. However, their houses are. I think this skews the data. What would the “Median Home Price” be if we ignored the top five percent of houses? I think it would provide a truer picture of the affordability situation in the county.</p> <p>PART 3 PAGE 42 – First paragraph, first sentence does not make sense as written. It probably needs to be split in two with a few key words added.</p>	<p>PART 1 P.16.7 Create an affordable housing plan for the county which includes evaluating the need for a county housing committee <i>and establishing coordination between the county and the cities of Columbia Falls, Kalispell, and Whitefish.</i></p> <p>PART 2 Staff disagrees with this comment. The median home price is used versus the mean home price for the purpose of providing the least skewed data. The median is the middle value in a distribution of numbers, while the mean is the average of all values in a distribution of numbers. The median and mean values for home price in the county from 2000 through 2003 is provided in the document <i>Economic and Demographic Analysis of Montana, Volume III: Housing Profile</i>; Montana State University, 2005. If the mean value were used for the year 2003, for example, the mean housing prices in the county was calculated as \$221,856 compared to \$159,000.</p> <p>PART 3 Page 42, para. 1, sentence 1 “...<i>good, average, fair, poor, very poor, and unsound. Housing rated good, very good, or excellent in Flathead County comprises 37% of the existing stock;...</i>”</p>
<p>PART 1 Add the following paragraph to the INTRODUCTION, page 31:</p> <p>AS THE POPULATION GROWS, THE IMPACT OF HOUSING ON SERVICES AND INFRASTRUCTURE, AND THE IMPORTANCE OF WEIGHING TAXPAER COSTS IN DETERMINING HOUSING DEVELOPMENT LOCATIONS, BECOME CRITICAL. CURRENTLY, 69% OF THE POPULATION OF</p>	<p>PART 1 Staff disagrees with this comment. The impacts attributed to growth described in this comment are not specific to Chapter 3</p>

<p>FLATHEAD COUNTY RESIDE OUTSIDE OF INCORPORATED AREAS. THIS HAS HAD HARMFUL EFFECTS IN A NUMBER OF WAYS. PUBLIC HEALTH IS THREATENED FROM THE PROLIFERATION OF SEPTIC SYSTEMS AND WELLS. THE COUNTY'S ABILITY TO BUILD AND MAINTAIN ROADS, PROVIDE ADEQUATE LAW ENFORCEMENT AND FIRE PROTECTION, WASTE COLLECTION, ETC., HAVE BEEN STRETCHED. THE SPREAD OF WEEDS FROM NEW DEVELOPMENTS TO NEIGHBORING PRODUCTIVE FARMS HAS HURT FARM PRODUCTION AND RAISED FARMING COSTS. COUNTY RESIDENTS PRIDE THEIR RURAL QUALITY OF LIVE BUT SEE IT DISAPPEARING BEFORE THEIR EYES AS MORE AND MORE RURAL LAND IS DEVELOPED. MANY</p> <p>PART 2 ENLIGHTENED JURISDICTIONS THROUGHOUT THE NATION HAVE ESTABLISHED GROWTH BOUNDARIES TO PRESERVE THEIR QUALITY OF LIFE AND TO USE SCARCE RESOURCES IN THE MOST EFFICIENT MANNER. AS AN ALTERNATIVE, DIRECTING NEW DEVELOPMENT TOWARD INCORPORATED AREAS IS AN EFFICIENT AND COST-EFFECTIVE MEANS TO ABSORB THE GROWING POPULATION WHILE PROMOTING HEALTHY COMMUNITIES.</p> <p>Add the following GOAL to this chapter:</p> <p>G.__: ENCOURAGE HOUSING GROWTH TO OCCUR IN INCORPORATED AREAS.</p> <p>Add the following POLICY to the above GOAL:</p> <p>P.__1: DISCOURAGE HOUSING DEVELOPMENT THAT IS AWAY FROM SERVICES AND INFRASTRUCTURE.</p>	<p>PART 2 Staff disagrees with this comment. The proposed goal is not consistent with the existing goals and policies in the 2006 Growth Policy.</p>
<p>PART 1 All quotations used by American Dream Montana (ADM) are directly taken from the draft county growth policy (DCGP). Whenever quote marks are used in this analysis, the statement is a direct quote, goal or policy as stated in the proposed DCGP.</p> <p>Chapter 3 Page 32, P.16.6 ADM comment: This was rejected by the Flathead County Electorate. Delete</p> <p>PART 2</p>	<p>PART 1 Staff disagrees with this comment. Comments from those participating in the public process for the creation of the 2006 Growth Policy indicated a desire for the possibility of the establishment of a building department.</p> <p>PART 2</p>

<p>Page 32, G.16 ADM comments: This Growth Policy says nothing of substance about addressing the issue of “Affordable Housing”. We suggest the Planning Board reviews its own work on this subject prior to its removal from the preparation of the New Growth Policy. Affordable Housing must be defined as Property & Home Ownership!</p>	<p>Staff disagrees with this comment.</p>
<p>PART 1 Residential Development and Community Character Draft Growth Policy 16.3 Page 32 DEMOGRAPHICS & HOUSING CHAPTER 3: Promote the development of affordable single and multi-family housing in areas of prime service networks including adequate transportation grid, public sewer, public water, direct access to recreation, suitable topography, access to commercial goods and services and of an urban character. ADDITIONAL POLICY Adapted from 2003 Yellowstone County Growth Policy Plan Page 153 Chapter 5 Policy V.2: Provide incentives for affordable housing projects by reducing infrastructure and permitting requirements where appropriate. ADDITIONAL POLICY Adapted from 2003 Gallatin County Growth Policy Chapter 3 Page 153 Plan Policy 6: Ensure that low and moderate income housing units are dispersed among other housing units. PART 2 Draft Growth Policy 16.4 Page 32 DEMOGRAPHICS & HOUSING CHAPTER 3: Consider locational needs of various housing types with regard to proximity of employment and access to transportation and public services. REPLACEMENT POLICY Adapted from 2002 Missoula County Growth Policy Plan Page 3 Policy 9: Encourage a residential land use pattern which provides a high quality living environment in a variety of residential settings, protects public health and safety, minimizes local government services, costs, and preserves natural resources.</p>	<p>PART 1 No revisions suggested.</p> <p>PART 2 No revisions suggested.</p>

<p>PART 3 Page 31 Policy 15.4 Culture and heritage should give mention to the custom and culture of living in rural areas of Flathead County.</p> <p>DRAFT GROWTH POLICY: <u>DEMOGRAPHICS AND HOUSING CHAPTER 3</u> Goal 15 Page 31: DEMOGRAPHICS AND HOUSING <i>Promote a diverse demographic of residents.</i> Comment: Key to promoting diverse housing is knowing what you have and what you need. RECOMMENDATION:</p> <p><u>Add (New) Policy:</u> <i>The County shall maintain baseline data on current land uses, land use changes and land use needs based on population growth and other factors to establish a basis for future land use needs.</i> (adapted from policies submitted to the county planning office and recommended for inclusion in the county growth policy by Flathead County Friends of Agriculture a local group of agriculture producers) <u>Add (New) Policy:</u> <i>The County shall coordinate with the three cities to collect data and maintain baseline data on current land uses, land use changes and land use needs based on population growth and other factors to establish a basis for future land use needs.</i></p> <p>PART 4 Policy 16.3 Page 32 DEMOGRAPHICS & HOUSING CHAPTER 3 <i>Promote the development of affordable single and multi-family housing in areas of prime service networks including adequate transportation grid, public sewer, public water, direct access to recreation, suitable topography, access to commercial goods and services and of an urban character.</i> Comment: An implementation timeline for affordable housing has not been addressed in the proposed growth policy. The availability of affordable housing is a growing concern for families and individuals within Flathead County. The county should work to provide policies that outline incentives for the development of affordable housing as well as a greater discussion of long term housing goals. RECOMMENDATION: Strengthen Policy 16.3 with the inclusion of the following two policies.</p> <p><u>Add (New) Policy:</u> <i>Provide incentives for affordable housing projects by reducing infrastructure and permitting requirements where</i></p>	<p>PART 3 See policy P.16.2.</p> <p>PART 4 No revisions suggested.</p>
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<p><i>appropriate.</i> (From 2003 Yellowstone County Growth Policy, Chapter 5, Page 153, Policy V.2) Add (New) Policy: <i>Ensure that low and moderate income housing units are dispersed among other housing units.</i> (from 2003 Gallatin County Growth Policy Chapter 3, Page 153, Policy 6)</p> <p>PART 5 Policy 16.4 Page 32 DEMOGRAPHICS & HOUSING CHAPTER 3 <i>Consider locational needs of various housing types with regard to proximity of employment and access to transportation and public services.</i> RECOMMENDATION: Replace Policy 16.4 with the following policy.</p> <p>Add (New) Policy: <i>Encourage a residential land use pattern which provides a high quality living environment in a variety of residential settings, protects public health and safety, minimizes local government services costs, and preserves natural resources.</i> (from 2002 Missoula County, Growth Policy Plan Page 3, Policy 9)</p> <p>PART 6 Policy 16.5 Page 32 DEMOGRAPHICS AND HOUSING CHAPTER 3 <i>Promote the rehabilitation of historical/architecturally significant structures for the purpose of conversion to housing</i> RECOMMENDATION: Retain Policy 12.7 and 12.8 in 1987 Flathead County Growth Policy.</p> <p>Add (New) Policy: <i>Historic buildings and sites in the County should be identified and inventoried.</i> (from 1987 Flathead County Growth Policy Chapter 12, Page 56, Policy 12.7) Add (New) Policy: <i>Historic buildings and sites in Flathead County should be maintained and preserved for future generations. Benefits of placement on the National Register of Historic Places and tax incentives for private rehabilitation should be emphasized and publicized</i> (from 1987 Flathead County Growth Policy Chapter 12, Page 56, Policy 12.8)</p> <p>PART 7 RECOMMENDATION: Add policies that address re-subdivision and in-fill as potential planning techniques created in order to meet local housing needs.</p> <p>Add (New) Policy: <i>Encourage re-subdivision and in-fill of low density residential patterns within or adjacent to urban areas with adequate services</i></p>	<p>PART 5 No revisions suggested.</p> <p>PART 6 In chapter 3 add policy <i>P.16.7 Structures and sites of historic significance located in the county should be identified and inventoried.</i></p> <p>Amend P.16.5 to read: <i>Promote the rehabilitation and preservation of historical and/or architecturally significant structures for the purpose of conversion to housing through implementation methods such as zoning regulations and subdivision regulations.</i></p> <p>PART 7 No revisions suggested.</p>
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that provide adequate buffers and design features to retain neighborhood character (adapted from 2002 Missoula County Growth Policy, Page 3, Policy 11)

PART 8

I wanted to say also policy 16.4 on page 32 is a very good one. Proximity of housing to transportation and public services is extremely important, especially in consideration of rising gas prices. Affordable housing must be in an area with nearby services so that residents can afford the cost of living in that area.

PART 8

Thank you for your comment.

DRAFT